

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES**

**MEETING – JULY 15, 2021**

**MEETING – 5:30PM**

**VIA TELECONFERENCE**

Meeting of Fund Commissioners called to order by Chairman Paul Hoelscher. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE** – Chairman Hoelscher led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
Paul Tomasko, Secretary	Borough of Alpine	Present
Robert Shannon Jr.	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present
Ted Preusch	Upper Saddle River	Present
Lenora Benjamin	Borough of Glen Rock	Present
Dianne Didio	Borough of Oradell	Absent

**EXECUTIVE COMMITTEE ALTERNATES:**

Tomas Padilla	Borough of Woodcliff Lake	Present
Corey Gallo	Borough of Bergenfield	Present
James Cleary	Borough of Cresskill	Absent
Fred Pitofsky	Borough of Closter	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>David N. Grubb, Nancy A. Ghani, Brandon Tracy</b>
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Attorney	Huntington Bailey LLP <b>William Bailey, Esq.</b>
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Liability Claims Service	JIF Claims, L.L.C. <b>Dawn Mulligan</b>
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Workers Compensation Claim Service & Managed Care	Bergen Risk Managers <b>Rose Bozzone, Jason Cosimano</b>
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Treasurer	<b>Matthew Laracy</b>
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Safety Director	J.A. Montgomery Consulting <b>Brian Maitland, John Schwartz</b>
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MEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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**PRESENT:**

Andrea Wardrop, **Leonia Fund Commissioner**  
Anna Haverilla, **Old Tappan Fund Commissioner**  
Nancy Peet, **Midland Park Fund Commissioner**  
Lisa Sandhusen, **New Milford Fund Commissioner**  
Lynnaire Vanderlinden, **Tenafly Fund Commissioner**

Kevin Crossley, **Ho Ho Kus Fund Commissioner**  
Erin Collins, **Westwood Alternate Fund Commissioner**  
Matthew McArow Sr., **GJEM Otterstedt**  
Matthew McArow Jr., **GJEM Otterstedt**  
Brian Eifert, **Eifert French & Company**  
Linda D'Alessio, **Eifert French & Company**  
Dan Larsen, **Johl & Company**  
Gerard Quinn, **Conklin and Kraft Agency**  
Arthur Caughlan, **Nelson-Patterson**  
Frank Covelli, **P.I.A.**  
Robert Steinbruch, **Eastern Insurers**  
Stephen Puntasecca, **The Heidt Agency**

**MINUTES:** Open and Closed Minutes of June 17, 2021.

**MOTION TO APPROVE OPEN MINUTES FROM JUNE 17, 2021:**

Moved: Commissioner Sciolaro  
Second: Commissioner Gallo  
Vote: Unanimous

**MOTION TO APPROVE CLOSED MINUTES FROM JUNE 17, 2021**

Moved: Commissioner Sciolaro  
Second: Commissioner Gallo  
Vote: Unanimous

**CORRESPONDENCE:**

NONE

*Executive Director said approval of action items will be adopted as a consent agenda at the end of the meeting.*

**COMMITTEE REPORTS:**

**Safety & Award Committee - Robert Shannon, Chair:** The Safety Committee met last month; included in the agenda for information were the minutes from the June 17, 2021 meeting. Commissioner Shannon said the committee is scheduled to meet in-person September 16<sup>th</sup> at 4:30PM in Westwood and a verbal report will be provided.

**CLAIMS REVIEW:** A meeting was scheduled for 4:30PM on July 15, 2021 to review the Payment Authority Requests (PARs) in advance of this meeting. It would be appropriate to take action to approve the PARs as presented.

**MOTION TO ACCEPT THE PAYMENT AUTHORITY REQUESTS (PARS) AS PRESENTED**

**MOVED:** Commissioner Tomasko  
**SECOND:** Commissioner Sciolaro

**EXECUTIVE DIRECTOR:**

**DUE DILIGENCE REPORTS:** Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Included in the agenda was the Financial Fast Track as of May 31<sup>st</sup>, which reflected a statutory surplus of \$3.7 million. Executive Director noted the JIF's lost time accident frequency is 1.10, which is slightly higher than last year and . the overall MEL JIF average is 1.08.

**MEMBERSHIP RENEWALS:** Executive Director said 30 members are scheduled to renew fund membership by January 1, 2022. Included in the agenda was a list of the members set to renew their membership. Membership documents were distributed in early July.

**MEL CYBER TASK FORCE: NEW ALERT:** The MEL Cyber Task Force issued a news alert focusing on recent cyber-attacks highlighting the importance of reviewing your cyber risk management programs and ways to better protect your networks. Included in the agenda was the News Alert.

**SEWER BACKUP CLAIMS 2<sup>ND</sup> QUARTER 2021:** Included in the agenda was a listing of sewer backup claims for the period of April 30, 2021 to June 30, 2021. Also included in the agenda was Resolution 24-21 authorizing the assessments related to these claims.

**MOTION TO ADOPT RESOLUTION 24-21 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF APRIL 30, 2021 TO JUNE 30, 2021.**

**MOVED:** Commissioner Sciolaro  
**SECOND:** Commissioner Benjamin

**AUGUST PAYMENTS:** The Fund is not scheduled to meet in August and it would be appropriate to authorize the Treasurer to process contracted expenses.

**MOTION TO AUTHORIZE THE TREASURER TO PROCESS CONTRACTED EXPENSES DURING THE MONTH OF AUGUST.**

**MOVED:** Chairman Hoelscher  
**SECOND:** Commissioner Gallo

**SEPTEMBER MEETING:** Executive Director said the Fund is expected to return to Westwood Borough Hall for the September 16, 2021 Joint Insurance Fund meeting.

#### Informational Items

**RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS):** Ms. Ghani said Members and Risk Managers will receive an email during mid-July with a link to renewal worksheets to begin the 2022 underwriting renewal with an August 31<sup>st</sup> completion date.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Ms. Ghani encouraged members to visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements is November 1, 2021.** link to outline of program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>

The program includes several training components members need to complete, which may be met through the following:

**MANAGERS & SUPERVISORS** - This training can be met by attending the Instructor-led webinar "Protecting Children From Abuse – Managers/Supervisors". This course for Managers includes an Employment Practices component. Included in the agenda was an **updated notice with additional dates** on classes scheduled through December. In addition, the Fund Attorney's office may be available to schedule virtual sessions via Zoom (or similar online platform) as an additional resource.

**POLICE CHIEF & COMMAND STAFF** – A session was held on May 11, 2021 in Bergenfield. 33 out of the 38 Members' police departments attended the training. An additional session is scheduled for Thursday September 23, 2021 from 8:30 AM - 11:45 AM in Lyndhurst.

**NON-SUPERVISORY PERSONNEL** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

**2020 AUDIT FILING:** PERMA filed the 2020 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper

**2021 COVERAGE DOCUMENTS:** The fund office anticipates to generate and post the 2021 coverage documents to Origami during the month of July. The Fund office will email Fund Commissioners and Risk Management Consultants when the process is complete.

**SHARED AGGREGATE EXCESS LIABILITY:** As a reminder, this Fund approved the option for members to purchase additional excess limits of \$10m excess \$20m on a shared aggregate basis. Members wishing to secure additional limits may contact the Fund office for quotes based on effective date requested to bind coverage and after confirmation from Ed Cooney, the MEL Underwriting Manager.

**NJUA SAFETY EXPO 2021:** Annually the NJUA JIF hosts two Safety Expos and extends the invitation to MEL members’ towns’ water and sewer employees. Ms. Ghani noted due to the pandemic, the 2020 expo was cancelled and the NJUA Safety Committee met recently and recommended to forgo holding the expo for this year.

**NJ SEM:** The NJ SEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles (“EVs”), the fast-developing EV market, the State’s strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. Included in the agenda was the save-the-date notice.

**2021 FINANCIAL DISCLOSURES:** The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. To date, 37 Fund Commissioners have completed their filing. The Fund office is following up with Commissioners that have not completed their filing.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

**REPORT:** The Treasurer’s report for month ending June 30<sup>th</sup> were distributed as an additional agenda item. Commissioner Tomasko inquired about the deficit reported in the Summary of Cash Transactions. In response, Fund Treasurer said he will review and advise of the deficit and noted it may be a typographical error in the report.

**Approving Payment of July 2021 Vouchers Resolution 25-21:**

<b>Fund Year Closed</b>	\$925,051.84
<b>Fund Year 2020</b>	\$8,000.000
<b>Fund Year 2021</b>	\$1,441,684.40
<b>TOTAL</b>	\$2,374,736.24

**Confirmation Of June 2021 Claims Payments/Certification Of Claims Transfers:**

<b>2017</b>	31,269.04
<b>2018</b>	31,128.46
<b>2019</b>	50,982.62
<b>2020</b>	248,103.08
<b>2021</b>	186,681.72

<b>TOTAL</b>	<b>\$548,164.92</b>
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**APPROVE RESOLUTION 25-21 VOUCHER LIST FOR JULY 2021 AND; APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 2021**

Motion: Commissioner Preusch  
 Second: Commissioner Tomasko

Treasurer's Reports Made Part of Minutes.

**FUND ATTORNEY:**

**REPORT:** The Fund Attorney had nothing further to report.

**UNDERWRITING MANAGER:**

**LIST OF CERTIFICATES ISSUED:** Included in the agenda was a List of Certificates issued for the period of 5/22/21 to 6/22/21.

**CYBER CLAIMS:** Included in the agenda was a Cyber Compliance report as of 6/30/21. Underwriting Manager noted going forward two reports will be provided; one detailing members who are in compliance with the new cyber program and the second report listing the grandfathered members who were in compliance with version 1 of the cyber risk management program. Grandfathered status will last until January 1, 2022.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director's report was included in the agenda for review. Report included June activities, upcoming MSI classes, and copies of distributed Safety Director Bulletins, MSI Now and MSI DVD usage. Safety Director noted J.A. Montgomery has added three more classes for the Managers and Supervisors training. An updated schedule was included in the agenda.

Safety Director reported on the status of the Fire Service initiative, which they started last year with the Rogers Group. Safety Director said the pilot program group consisted of three retired Fire Chiefs, who are now loss control consultants, and will take on the initiative internally to put together a fire department risk manual.

Monthly Report Made Part of the Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the June reports, which were included in the agenda. The June report indicated a saving of 61% for the month and 63% since inception.

Monthly Activity Report Part of Minutes.

**CLAIMS:**

**REPORT:** Included in the agenda were case laws pertaining to public entities.

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

**ACKNOWLEDGMENT:** Commissioner Shannon thanked Mr. Shultz for his consultation on Wyckoff's new playground.

**NEW BUSINESS:**

NONE

**MOTION TO ADOPT THE CONSENT AGENDA:**

Motioned: Commissioner Sciolaro  
Second: Commissioner Preusch  
Roll Call: 9 Ayes – 0 Nays

**PUBLIC COMMENT:**  
NONE

**MOTION TO ADJOURN:**

Motioned: Commissioner Sciolaro  
Second: Commissioner Preusch  
Vote: Unanimous

**MEETING ADJOURNED: 5:45 PM**

Brandon Tracy, Assisting Secretary  
For

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**Paul Tomasko, SECRETARY**

**RESOLUTION NO. 24 - 21**

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
CERTIFICATION TO RATIFY ASSESSMENT MODIFICATION**

**WHEREAS**, the following municipalities have incurred sewer backup claims in excess of the maximum as defined under the rules of the Bergen County Municipal Joint Insurance Fund; and

**WHEREAS**, such modifications require amendments to the assessments of said municipalities;

**NOW, THEREFORE, BE IT RESOLVED** that the Executive Committee hereby certifies the modifications as presented in the attached memo dated July 8, 2021; and, ratifies the action of the Executive Director/Administrator in making these changes.

The Bergen County Municipal Joint Insurance Fund at a public meeting held on July 15, 2021 adopted the foregoing Resolution.

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_ Date: \_\_\_\_\_  
Chairperson

Attest:  
  
\_\_\_\_\_ Date: \_\_\_\_\_

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

**Resolution No. 25-21**

**July 2021**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Bergen County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
WST20			
WST20	MUNICIPAL EXCESS LIABILITY RCF	RCF SURPLUS TRIGGER 2020	206,049.00
			<b>206,049.00</b>
WTR16			
WTR16	MUNICIPAL EXCESS LIABILITY RCF	RCF PREMIUM DUE FOR TRANSFER OF FY 2016	719,002.84
			<b>719,002.84</b>
		<b>Total Payments FY Closed</b>	<b>925,051.84</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003284			
003284	LERCH, VINCI & HIGGINS, LLP	AUDITOR 12.31.21	8,000.00
			<b>8,000.00</b>
		<b>Total Payments FY 2020</b>	<b>8,000.00</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003285			
003285	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2021	4,097.75
			<b>4,097.75</b>
003286			
003286	BERGEN RISK MANAGERS, INC.	MANAGED CARE 7/21	33,857.39
003286	BERGEN RISK MANAGERS, INC.	FROI 7/21	1,362.49
			<b>35,219.88</b>
003287			
003287	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2021	347,562.00
003287	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2021	640,360.25
			<b>987,922.25</b>
003288			
003288	BERGEN RISK MANAGERS, INC.	TPA 7/21	29,186.69
			<b>29,186.69</b>
003289			
003289	JIF CLAIMS, L.L.C.	LIABILITY/PROPERTY TPA 7/21	32,364.67
			<b>32,364.67</b>
003290			
003290	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/21	17,032.08
			<b>17,032.08</b>
003291			
003291	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	26.04
003291	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/21	33,813.07
			<b>33,839.11</b>
003292			
003292	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/21	4,581.66
			<b>4,581.66</b>
003293			
003293	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 7/21	5,480.08
			<b>5,480.08</b>

003294				
003294	LARACY ASSOCIATES LLC	TREASURER FEE 7/21	1,541.67	<b>1,541.67</b>
003295				
003295	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/21	1,524.00	<b>1,524.00</b>
003296				
003296	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2021	20,899.75	<b>20,899.75</b>
003297				
003297	NEWTECH SERVICES, INC.	WEBSITE MAINTENANCE/HOSTING 7/21	75.00	<b>75.00</b>
003298				
003298	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 3RD QTR 2021	6,022.00	
003298	EIFERT, FRENCH & CO., INC.	HARRINGTON PK - RMC - 3RD QTR 2021	3,145.00	
003298	EIFERT, FRENCH & CO., INC.	TENAFLY - RMC - 3RD QTR 2021	11,807.00	
003298	EIFERT, FRENCH & CO., INC.	ALLENDALE - RMC - 2ND QTR 2021	5,239.00	
003298	EIFERT, FRENCH & CO., INC.	ALLENDALE - RMC - 3RD QTR 2021	5,239.00	
003298	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 3RD QTR 2021	2,199.00	
				<b>33,651.00</b>
003299				
003299	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 5.31.21	84.79	<b>84.79</b>
003300				
003300	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR 7/21	17,001.38	<b>17,001.38</b>
003301				
003301	CONKLIN & KRAFT AGENCY	ORADELL - RMC - 3RD QTR 2021	5,834.00	
003301	CONKLIN & KRAFT AGENCY	LEONIA - RMC - 3RD QTR 2021	3,840.00	
				<b>9,674.00</b>
003302				
003302	VIC FADINI	RMC - WASHINGTON - 3RD QTR 2021	5,764.00	
003302	VIC FADINI	RMC - NORWOOD - 3RD QTR 2021	3,523.00	
				<b>9,287.00</b>
003303				
003303	GJEM INSURANCE AGENCY, INC.	RMC - RIVER EDGE - 3RD QTR 2021	6,338.00	
003303	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 3RD QTR 2021	15,024.00	
				<b>21,362.00</b>
003304				
003304	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - RMC - 3RD QTR 2021	3,911.00	
003304	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - RMC - 1ST QTR 2021	3,911.00	
003304	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - RMC - 2ND QTR 2021	3,911.00	
				<b>11,733.00</b>
003305				
003305	THE HEIDT AGENCY	MIDLAND PARK - RMC - 3RD QTR 2021	4,040.00	<b>4,040.00</b>
003306				
003306	ACRISURE LLC DBA SCIROCCO GROUP	CLOSTER - RMC - 1ST QTR 2021	5,614.00	<b>5,614.00</b>
003307				
003307	PROFESSIONAL INSURANCE ASSOC.	MAHWAH - RMC - 3RD QTR 2021	15,110.00	
003307	PROFESSIONAL INSURANCE ASSOC.	FRANKLIN LAKES - RMC - 3RD QTR 2021	6,148.00	
003307	PROFESSIONAL INSURANCE ASSOC.	CRESSKILL - RMC - 3RD QTR 2021	7,229.00	
003307	PROFESSIONAL INSURANCE ASSOC.	EMERSON - RMC - 3RD QTR 2021	5,878.00	
003307	PROFESSIONAL INSURANCE ASSOC.	FAIR LAWN - RMC - 3RD QTR 2021	10,647.00	
				<b>45,012.00</b>
003308				
003308	EASTERN INSURORS, LLC.	WYCKOFF - 3RD QTR 2021	6,952.00	
003308	EASTERN INSURORS, LLC.	RMC - HO-HO-KUS - 3RD QTR 2021	4,199.00	
				<b>11,151.00</b>
003309				
003309	NELSON PATTERSON AGENCY, INC.	RMC - UPPER SADDLE RIVER - 3RD QTR 2021	4,975.22	
003309	NELSON PATTERSON AGENCY, INC.	RMC - LEONIA - 3RD QTR 2021	3,839.77	
003309	NELSON PATTERSON AGENCY, INC.	RMC - NEW MILFORD - 3RD QTR 2021	10,897.20	
				<b>19,712.19</b>

003310			
003310	BURTON AGENCY, INC.	RMC - WESTWOOD - 3RD QTR 2021	7,890.00
003310	BURTON AGENCY, INC.	RMC - GLEN ROCK - 3RD QTR 2021	8,764.00
003310	BURTON AGENCY, INC.	RMC - HILLSDALE - 3RD QTR 2021	5,632.00
			<b>22,286.00</b>
003311			
003311	JOHL & CO.,INC	HAWORTH - RMC - 3RD QTR 2021	3,384.45
			<b>3,384.45</b>
003312			
003312	BROWN & BROWN METRO, INC	RIDGEWOOD - RMC - 1ST QTR 2021	10,532.00
003312	BROWN & BROWN METRO, INC	RIDGEWOOD - RMC - 2ND QTR 2021	10,532.00
003312	BROWN & BROWN METRO, INC	RIDGEWOOD - RMC - 3RD QTR 2021	10,532.00
003312	BROWN & BROWN METRO, INC	DEMAREST - RMC 3RD QTR 2021	3,389.00
003312	BROWN & BROWN METRO, INC	RMC - DUMONT - 3RD QTR 2021	10,355.00
003312	BROWN & BROWN METRO, INC	OAKLAND - RMC - 3RD QTR 2021	8,461.00
			<b>53,801.00</b>
003313			
003313	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 6.29.21	117.45
003313	NORTH JERSEY MEDIA GROUP	ACCT: 398574 - AD - 6.17.21	8.55
			<b>126.00</b>
		<b>Total Payments FY 2021</b>	<b>1,441,684.40</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>2,374,736.24</b>