

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – FEBRUARY 18, 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 Oradell	Present
Dianne Didio	Borough of Upper Saddle River	Present

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 David N. Grubb, Joseph Hrubash, Nancy A. Ghani, Brandon Tracy
----------------------------------	------------------------------------------------------------------------------------------------------------

Attorney	Huntington Bailey LLP Russ Huntington, Esq., William Bailey, Esq.
----------	-----------------------------------------------------------------------------

Liability Claims Service	JIF Claims, L.L.C. Dawn Mulligan
--------------------------	--------------------------------------------

Workers Compensation Claim Service & Managed Care	Bergen Risk Managers Jason Cosimano, Rose Bozzone
------------------------------------------------------	-------------------------------------------------------------

Treasurer	Matthew Laracy
-----------	-----------------------

Safety Director	J.A. Montgomery Consulting Brian Maitland, John Schwartz
-----------------	--------------------------------------------------------------------

MEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
--------------------------	--------------------------------------------------

PRESENT:

Nancy Peet, **Midland Park Fund Commissioner**
Anna Haverilla, **Old Tappan Fund Commissioner**
Lissette Aportela, **River Edge Fund Commissioner**
Lynnaire Vanderlinden, **Tenafly Fund Commissioner**
Lisa Sandhusen, **New Milford Fund Commissioner**

Thomas Donch, **Franklin Lakes Fund Commissioner**
Erin Collins, **Westwood Alternate Fund Commissioner**
Brian Eifert, **Eifert French**
Linda D'Alessio, **Eifert French**
Dan Larsen, **Johl & Company**
Gerard Quinn, **Conklin and Kraft Agency**
Arthur Caughlan, **Nelson-Patterson**
Dominick Cinelli, **Brown & Brown**
Sharon Fallon, **P.I.A.**
Dave Vozza, **The Vozza Agency**
Ezio Altamura, **GJEM Otterstedt**
Mathew McArow Jr., **GJEM Otterstedt**
Mathew McArow Sr., **GJEM Otterstedt**
Jack Zisa, **Regional Risk Managers, LLC**
Robert Steinbruch, **Eastern Insurers**
Stephen Puntasecca, **The Heidt Agency**

MINUTES: Open and Closed Minutes of January 21, 2020.

MOTION TO APPROVE OPEN MINUTES FROM JANUARY 21, 2021:

Moved: Commissioner Tomasko
Second: Commissioner Pitofsky
Vote: Unanimous

MOTION TO APPROVE CLOSED MINUTES FROM JANUARY 21, 2021

Moved: Commissioner Tomasko
Second: Commissioner Pitofsky
Vote: Unanimous

CORRESPONDENCE:

NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: ROBERT SHANNON, CHAIR: The Safety Committee met at 1PM prior to the Fund meeting. Committee Chairman Shannon said the committee agreed to divide the safety grant equally among all member municipalities, and forego the annual Safety Breakfast amid safety concerns. Instead, J.A. Montgomery will host a learning workshop webinar in the first quarter to orient members with MSI Now and upcoming training opportunities. Mr. Shannon said the committee also introduced a new topic – Sharing Best Practices, and thanked Mr. Caughlan for his contribution during the best practice section.

CLAIMS REVIEW COMMITTEE: The Claims Committee met at 4:30 PM to discuss Payment Authority Requests (PARs) as presented

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

Moved: Commissioner Didio
Second: Commissioner Pitofsky
Roll Call: 9 Ayes – 0 Nays (1 Abstention - Commissioner Padilla abstained from Claim file #2021227137)

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.

Executive Director reported the Financial Fast Track as of December 31, 2020 and said the statutory surplus stands at \$4.2 million. Executive Director said he is encouraged by the low Lost Time Accident Frequency achieved by the Bergen JIF, and other Funds in the MEL program.

2021 MEL/RCF/EJIF MARCH 26TH VIRTUAL MEETING & RETREAT: The MEL, RCF and EJIF will hold their March meetings in conjunction with the MEL Annual Retreat. Executive Director said this year's retreat will be held virtually. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the MEL, RCF, and EJIF Boards. All local JIF Commissioners are encouraged to participate in these online meetings. Executive Director said a number of topics will be discussed such as the financial implications of Covid-19 claims, upcoming workers' compensation legislation, and the results of the JCFI program.

2021 MEL & MRHIF EDUCATIONAL SEMINAR: For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) have been holding an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. Executive Director said the seminar will be conducted virtually on two half-day sessions in May.

2020/2021 ELECTED OFFICIALS SEMINAR: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Included in the agenda were the directions to follow to complete the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by **May 1, 2021**. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 5% of the member's assessment.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; deadline for updates and training are due by June 1, 2021. Executive Director said it will be recommended to the MEL Board of Fund Commissioners to extend the deadline to November 1, 2021 due to the substantial updating of the policies and procedures manual. 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** - J.A. Montgomery conducts live webinars. In addition, the Fund Attorney's office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource.
- **Police Chief & Command Staff** – J.A. Montgomery is securing a date for this training session. Once scheduled a notice will be distributed to Bergen JIF members.
- **Non-Supervisory Personnel** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

INFORMATIONAL

2021 VIRTUAL SAFETY KICKOFF: Safety Director is working with the Executive Safety Committee to schedule this year's Safety Kickoff as a virtual meeting in order to be able to announce 2020 awards and the 2021 Safety Incentive Program.

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.

PENSION OFFSET: Executive Director said after an investigation and recommendations from the State Comptroller the NJ Department of Labor recently reversed a decision that will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims currently paid by the pension plans. This change will potentially increase legal costs by an estimated \$8 million per year. If these changes are to stand and additional legislation regarding workers compensation is passed the Fund's 2022 budget will be impacted. Executive Director said he will be working with the MEL Fund Attorney to develop a model resolution to be adopted by the members; more information to follow once available.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer's report for month ending January 31st was included in the agenda. Treasurer asked the executive committee to extend the grace period on interest payments for the first and fourth quarter payments due January 31st.

Approving Payment of February 2021 Vouchers Resolution 14-21:

Fund Year Closed	\$12,712
Fund Year 2020	\$475.80
Fund Year 2021	\$314,276.87
TOTAL	\$327,276.87

MOTION TO EXTEND THE GRACE PERIOD ON INTEREST PAYMENTS FOR THE FIRST, AND FOURTH QUARTER FOR PAYMENTS DUE JANUARY 31ST, AND APPROVE RESOLUTION 14-21 VOUCHER LIST FOR FEBRUARY 2021.

Motion: Commissioner Tomasko
Second: Commissioner Padilla
Vote: 10 Ayes – 0 Nays

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 11/22/20 to 1/22/21.

CYBER CLAIMS: Included in the agenda was a Cyber Compliance report as of January 31st. In order to meet compliance with Tier 1 or Tier 2, all questions must be "Yes". If any questions are answered "No" or are blank, this is grounds for being Incomplete. Also, Tier 2 cannot be in compliance without Tier 1 being in compliance. If any members believe any questions that are blank or answered "No" should be granted an exception, the member must submit the details as to why the exception should be granted in the Additional Comments section.

CYBER RISK MANAGEMENT PROGRAM: Underwriting manager said the MEL cyber task force is finalizing the second edition of the Cyber Risk Management Program.

SAFETY DIRECTOR:

REPORT: Safety Director’s report was included in the agenda for review. Report included January activities, upcoming MSI classes and copies of distributed Safety Director Bulletins.

Safety Director said J.A. Montgomery hosts over 60 webinars a month, and reminded members to log in on time because if attendees are more than five minutes late to a webinar they will not receive continuing education credits. Safety Director added J.A. Montgomery is going to be offering nine more protecting minor webinars in 2021 with the final webinar scheduled for September 21st. A flyer with the dates and registration links embedded will be distributed following the meeting.

Monthly Report Made Part of the Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the February reports, which were included in the agenda. The February report indicated a saving of 64% for the month and 63% since inception.

Monthly Activity Report Part of Minutes.

CLAIMS:

REPORT: Included in the agenda was new caselaw pertaining to Public Entities for the month of February

Monthly Activity Report Part of Minutes.

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned:	Commissioner Pitofsky
Second:	Commissioner Padilla
Vote:	Unanimous

MEETING ADJOURNED: 5:51 PM

Brandon Tracy, Assisting Secretary

For

Paul Tomasko, SECRETARY

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

Resolution No. 14-21

FEBRUARY 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>
003131			
003131	VOID	DIVIDEND OWED FOR LITTLE FERRY 1/21	0.00
			0.00
003132			
003132	SOUTH BERGEN JOINT INSUR FUND	DIVIDEND OWED TO LITTLE FERRY 1/21	6,356.00
			6,356.00
		Total Payments FY CLOSED	12,712.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
3134-3135		VOID	
003136			
003136	PERMA RISK MANAGEMENT SERVICES	REIMBURSE RENEWAL OF DOMAIN 12/20	130.65
003136	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX EFILING 2020	57.36
			188.01
003137			
003137	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 12.31.20	84.79
			84.79
003138			
003138	GJEM INSURANCE AGENCY, INC.	ADDL RMC FEE - RIVER EDGE 2020	203.00
			203.00
		Total Payments FY 2020	475.80

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003139			
003139	BERGEN RISK MANAGERS, INC.	MANAGED CARE 2/21	33,857.39
003139	BERGEN RISK MANAGERS, INC.	FROI 2/21	1,362.49
			35,219.88
003140			
003140	BERGEN RISK MANAGERS, INC.	TPA 2/21	29,186.69
			29,186.69
003141			
003141	JIF CLAIMS, L.L.C.	CLAIMS ADMIN 2/21	32,364.67
			32,364.67
003142			
003142	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 2/21	17,032.08
			17,032.08

003143			
003143	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/21	12.50
003143	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 2/21	33,813.07
			33,825.57
003144			
003144	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 2/21	4,581.66
			4,581.66
003145			
003145	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 2/21	5,480.08
			5,480.08
003146			
003146	LARACY ASSOCIATES LLC	TREASURER FEE 2/21	1,541.67
			1,541.67
003147			
003147	CONNER STRONG & BUCKELEW	UNDERWRITING 2/21	1,524.00
			1,524.00
003148			
003148	NEWTECH SERVICES, INC.	WEBSITE MAINT/HOSTING 2/21	75.00
			75.00
003149			
003149	CONKLIN & KRAFT AGENCY	RMC - ORADELL - 1ST QTR 2021	5,834.00
003149	CONKLIN & KRAFT AGENCY	RMC - LEONIA - 1ST QTR 2021	3,840.00
			9,674.00
003150			
003150	VIC FADINI	RMC - WASHINGTON - 1ST QTR 2021	5,764.00
003150	VIC FADINI	RMC - NORWOOD - 1ST QTR 2021	3,523.00
			9,287.00
003151			
003151	GJEM INSURANCE AGENCY, INC.	RMC - RIVER EDGE - 1ST QTR 2021	6,338.00
			6,338.00
003152			
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - RAMSEY - 1ST QTR 2021	9,939.00
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - MAHWAH - 1ST QTR 2021	15,110.00
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - SADDLE RIVE - 1ST QTR 2021	3,092.00
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - CRESSKILL - 1ST QTR 2021	7,229.00
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - FAIR LAWN - 1ST QTR 2021	10,647.00
003152	PROFESSIONAL INSURANCE ASSOC.	RMC - FRANKLIN LAKES - 1ST QTR 2021	6,148.00
			52,165.00
003153			
003153	EASTERN INSURORS, LLC.	WYCKOFF - 1ST QTR 2021	6,952.00
003153	EASTERN INSURORS, LLC.	RMC - HO-HO-KUS - 1ST QTR 2021	4,199.00
			11,151.00
003154			
003154	NELSON PATTERSON AGENCY, INC.	RMC - UPPER SADDLE RIVER - 1ST QTR 2021	4,975.22
003154	NELSON PATTERSON AGENCY, INC.	RMC - LEONIA - 1ST QTR 2021	3,839.77
003154	NELSON PATTERSON AGENCY, INC.	RMC - NEW MILFORD - 1ST QTR 2021	10,897.20
			19,712.19
003155			
003155	BURTON AGENCY, INC.	RMC - WESTWOOD - 1ST QTR 2021	7,890.00
003155	BURTON AGENCY, INC.	RMC - GLEN ROCK - 1ST QTR 2021	8,764.00
003155	BURTON AGENCY, INC.	RMC - HILLSDALE - 1ST QTR 2021	5,632.00
			22,286.00
003156			
003156	THE VOZZA AGENCY	RMC - PARK RIDGE - 1ST QTR 2021	6,841.00
003156	THE VOZZA AGENCY	RMC - EMERSON - 1ST QTR 2021	998.54
			7,839.54
003157			
003157	JOHL & CO.,INC	RMC - HAWORTH - 1ST QTR 2021	3,384.45
003157	JOHL & CO.,INC	RMC - EMERSON - 1ST QTR 2021	998.54
			4,382.99
003158			
003158	BROWN & BROWN METRO, INC	RMC - DUMONT - 1ST QTR 2021	10,355.00
			10,355.00

003159			
003159	NORTH JERSEY MEDIA GROUP	ACCT#398574 - AD - 1.28.21	19.80
003159	NORTH JERSEY MEDIA GROUP	ACCT#398574 - AD - 1.21.21	24.75
003159	NORTH JERSEY MEDIA GROUP	ACCT#398574 - AD - 1.22.21	22.50
			67.05
		Total Payments FY 2021	314,089.07
		TOTAL PAYMENTS ALL FUND YEARS \$	327,276.87