

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – MARCH 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. Ms. Ghani noted for the record neither herself or Mr. Tracy received inquiries from the public wishing to speak during public comment.

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	Present
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 Kathleen McGuire, Rose Bozzone, Jason Cosimano
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**
 Andrea Wardrop, **Leonia Fund Commissioner**
 Anna Haverilla, **Old Tappan Fund Commissioner**
 Lissette Aportela, **River Edge Fund Commissioner**

Guy Carnazza, **Old Tappan Alternate Fund Commissioner**
 Lynnaire Vanderlinden, **Tenafly Fund Commissioner**
 Lisa Sandhusen, **New Milford Fund Commissioner**
 Thomas Donch, **Franklin Lakes Fund Commissioner**
 Kevin Crossley, **Ho Ho Kus Fund Commissioner**
 Erin Collins, **Westwood Alternate Fund Commissioner**
 Brian Eifert, **Eifert French**
 Dan Larsen, **Johl & Company**
 Gerard Quinn, **Conklin and Kraft Agency**
 Arthur Caughlan, **Nelson-Patterson**
 Dominick Cinelli, **Brown & Brown**
 Frank Covelli, **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**
 Robin Walcoff, **Perma Claims**

MINUTES: Open and Closed Minutes of February 18, 2020.

MOTION TO APPROVE OPEN MINUTES FROM FEBRUARY 18, 2021:

Moved: Commissioner Tomasko
 Second: Commissioner Pitofsky
 Vote: Unanimous

MOTION TO APPROVE CLOSED MINUTES FROM FEBRUARY 18, 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 an email has been distributed notifying members they will receive an equal monetary award to acknowledge their continued safety efforts, and J.A. Montgomery will host a learning workshop webinar in the first quarter to orient members with MSI Now and upcoming training opportunities. Commissioner Shannon said the committee also introduced a new topic called Sharing Best Practices and thanked Mr. Caughlan for his contribution during the best practice section.

Commissioner Tomasko asked Commissioner Shannon to expand on Title 59 Resolution for the Purchase of Police Cars topic in the best practice section. Mr. Shannon explained his town uses a resolution approving any add-ons to the manufacturers police vehicle to invoke plan or design immunities of Title 59. Executive Director said there are additional resources in regards to Title 59 on the MEL website and in The Power of Risk Management Book.

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 said the Financial Fast Track was not available for the month. Executive Director referred to the other tracking reports as of January 31st and noted the Fund is in a stable financial position.

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. This year’s retreat will be held on March 26th via Zoom. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Please visit the MEL webpage just prior to the meeting for the information on how to participate virtually or contact the Fund office. Executive Director said eight standing committees will be providing reports and encouraged all commissioners of the local fund to attend.

2021-2022 INSURANCE CRISIS AND ACCIDENTAL DISABILITY PENSIONS: Included in the agenda were two memorandums prepared by David Grubb, MEL Executive Director, concerning emerging issues that will increase insurance costs. The MEL has begun working with various professionals in an effort to control the impact of these matters. Executive Director highlighted Senate Bill 3375, Pension Offset, Covid 19, and Cyber liability as the main drivers for anticipated higher Workers Compensation costs. Executive Director cautioned members the 2022 budget will likely be higher than the typical 2% increase. Commissioner Tomasko suggested raising awareness on the impact of these events and the scope of challenge municipalities are facing. Executive Director said several communication strategies are in the works.

CANNABIS LEGALIZATION: As a result of the recent adoption of the cannabis legislation in New Jersey, a number of critical issues and questions have, and will continue to, arise. MEL Fund Attorney is finalizing a bulletin with a list of issues, which each respective member should address and confer with its legal counsel.

2021 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR: The 10th annual seminar will be conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Executive Director said the seminars will cover several issues such as combating implicit bias and local government. Included in the agenda was the seminar agenda; this will also be the topic of the MEL’s “Power of Collaboration” Ad in the League of Municipalities magazine. A Zoom invite with registration instructions will be emailed; please contact the Fund office for more information.

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.

CYBER TASK FORCE: The MEL's Cyber Task Force completed the modifications to the MEL's Cyber Risk Management Program and released the second version on Monday, March 8th. Included with the Underwriting Manager's report was a memorandum summarizing the new program. Underwriting Manager said the taskforce focused on clarifying language throughout the plan and the introduction of a third tier. Tier 3 will require additional security measures. Members who comply with all three tiers will reduce their deductible from \$25,000 to zero dollars. Underwriting Manager encouraged members to reach out if they have any questions regarding this matter.

MODEL PERSONNEL MANUAL: Matt Giacobbe and Fred Semrau held a 2nd webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Included in the agenda was a memorandum with "Frequently Asked Questions". Executive Director said a recording of the 1st seminar has been posted to the MEL webpage and a recording of the 2nd seminar will be posted as well. Commissioner Shannon attended the 2nd webinar and said it was excellent.

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 has been extended to November 1, 2021.**

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 has secured a date of May 11, 2021 in Bergenfield for this training. A notice will be distributed to Bergen JIF members to register for this session.
- **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 Items

2021 VIRTUAL SAFETY KICKOFF: J.A. Montgomery has scheduled a virtual safety kickoff on March 31, 2021 at 10:00AM to provide information on updated MSI Now platform and various training opportunities.

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.

2021 FINANCIAL DISCLOSURES: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th. Executive Director reminded Fund Commissioners to include the name of the Joint Insurance Fund in the filing.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer's report for month ending January 31st and February 26th were included in the agenda.

Approving Payment of March 2021 Vouchers Resolution 15-21:

Fund Year 2020	\$5,695.50
Fund Year 2021	\$217,412.52
TOTAL	\$223,108.02

APPROVE RESOLUTION 15-21 VOUCHER LIST FOR MARCH 2021; APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY AND FEBRUARY 2021.

Motion: Commissioner Padilla
Second: Commissioner Didio
Vote: 11 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 1/22/21 to 2/22/21.

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.

SAFETY DIRECTOR:

REPORT: Safety Director's report was included in the agenda for review. Report included February activities, upcoming MSI classes, copies of distributed Safety Director Bulletins, and MSI Now & MSI DVD usage.

Safety Director said J.A. Montgomery is going to be offering nine more protecting minor webinars in 2021 with the final webinar scheduled for September 21st. J.A. Montgomery will be hosting Police Command Staff training on May 11th in Bergenfield at 9AM in addition to a below 100 class on June 22nd in Bergenfield.

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 69% 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 March.

Monthly Activity Report Part of Minutes.

OLD BUSINESS:

Commissioner Tomasko thanked the Executive Director for presenting at the risk management seminar at the Bergen County league meeting last week.

NJ EJIF ENVIRONMENTAL ALERT: Ms. Ghani noted the alert was distributed to members as an additional agenda item. In response to recent Marijuana legislation passed by the Governor, the EJIF has issued an alert regarding the potential environmental impacts associated with operating cannabis-growing facilities.

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned:	Commissioner Didio
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:55 PM

Brandon Tracy, Assisting Secretary
For

Paul Tomasko, SECRETARY

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

Resolutoin No. 15-21

MARCH 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003176			
003176	TRINITY BROKERAGE INC.	CLOSTER - RMC - 1ST QTR 2020	5,695.50
			5,695.50
		Total Payments FY 2020	5,695.50

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003175		VOID	
003160			
003160	BERGEN RISK MANAGERS, INC.	MANAGED CARE 3/21	33,857.39
003160	BERGEN RISK MANAGERS, INC.	FROI 3/21	1,362.49
			35,219.88
003161			
003161	BERGEN RISK MANAGERS, INC.	TPA 3/21	29,186.69
			29,186.69
003162			
003162	JIF CLAIMS, L.L.C.	CLAIMS ADMIN 3/21	32,364.67
			32,364.67
003163			
003163	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 3/21	17,032.08
			17,032.08
003164			
003164	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 3/21	33,813.07
			33,813.07
003165			
003165	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/21	4,581.66
			4,581.66
003166			
003166	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 3/21	5,480.08
			5,480.08
003167			
003167	LARACY ASSOCIATES LLC	TREASURER FEE 3/21	1,541.67
			1,541.67
003168			
003168	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/21	1,524.00
			1,524.00
003169			
003169	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 1ST QTR 2021	2,199.00
003169	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 1ST QTR 2021	6,022.00
003169	EIFERT, FRENCH & CO., INC.	HARRINGTON PK - RMC - 1ST QTR 2021	3,145.00
			11,366.00
003170			
003170	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 1.31.21	84.79
			84.79

003171				
003171	UPPER SADDLE RIVER BOROUGH	PROACTIVE POLICE SUPERVISION 1/21	438.00	
			438.00	
003172				
003172	GJEM INSURANCE AGENCY, INC.	BERGENFIELD BORO - RMC - 1ST QTR 2021	15,024.00	
			15,024.00	
003173				
003173	BROWN & BROWN METRO, INC	OAKLAND - RMC - 1ST QTR 2021	8,461.00	
			8,461.00	
003174				
003174	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 2.9.21	9.90	
003174	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 2.17.21	27.00	
			36.90	
003177				
003177	PERMA RISK MANAGEMENT SERVICES	POSTAGE -2/21	12.24	
			12.24	
003178				
003178	NEWTECH SERVICES, INC.	WEB MAINT/HOSTING 3/21	75.00	
			75.00	
003179				
003179	EIFERT, FRENCH & CO., INC.	TENAFLY - RMC - 1ST QTR 2021	11,807.00	
003179	EIFERT, FRENCH & CO., INC.	ALLENDALE - RMC - 1ST QTR 2021	5,239.00	
			17,046.00	
003180				
003180	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 2.28.21	84.79	
			84.79	
003181				
003181	THE HEIDT AGENCY	MIDLAND PARK - RMC - 1ST QTR 2021	4,040.00	
			4,040.00	
		Total Payments FY 2021	217,412.52	
		TOTAL PAYMENTS ALL FUND YEARS \$	223,108.02	