

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – JULY 16, 2020
VIA TELECONFERENCE**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

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

EXECUTIVE COMMITTEE ALTERNATES:

James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Quentin Wiest	Township of Mahwah	Present
Tomas Padilla	Borough of Woodcliff Lake	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services David N. Grubb, Nancy A. Ghani, Brandon Tracy
Attorney	Huntington Bailey LLP Russ Huntington, 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 Brian Maitland, Ken Schulz, Keith Hummel
Underwriting Manager	Conner Strong & Buckelew Ed Cooney

PRESENT:

Lynn Vanderlinden, **Tenafly Fund Commissioner**
Kevin Crossley, **Ho-Ho-Kus Fund Commissioner**
Ezio Altamura, **GJEM Otterstedt Agency**
Matt McArow Sr. – **GJEM Otterstedt Agency**
Matt McArow Jr – **GJEM Otterstedt Agency**

Brian Eifert, **Eifert French & Company**
Arthur Caughlan, **Nelson-Patterson Agency**
Frank Covelli, **P.I.A. Agency**
Dan Larsen, **Johl & Company**
Stephen Puntasecca, **The Height Agency**
Dominick Cinelli, **Brown & Brown**
Linda D'Alessio, **Eifert French & Company**
John Zisa, **Scirrocco Group**
Gerard Quinn, **Conklin and Kraft Agency**
Robert Steinbruch, **Eastern Insurers**

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

MOTION TO APPROVE OPEN AND CLOSED MINUTES FROM JUNE 18, 2020:

Moved:	Commissioner Pitofsky
Second:	Commissioner Tomasko
Roll:	Unanimous

CORRESPONDENCE:

NONE

COMMITTEE REPORTS:

NONE

EXECUTIVE DIRECTOR:

CLAIMS REVIEW: A meeting was held at 5:00PM on July 16, 2020 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 Pitofsky
Roll Call Vote:	10 Ayes – 0 Nays

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 reviewed the Financial Fast Track as of May 30, 2020 and noted the Fund's statutory surplus is \$4.5 million.

COVID-19 ACKNOWLEDGMENT FORM: Included in the agenda was a memo issued by the MEL Fund Attorney advising that emergency orders issued by the Governor's office are followed as members begin to re-open public facilities, as well as, a model acknowledgement form.

EPL COMPLIANCE PROGRAM: Included in Appendix II of the agenda was a copy of the notice emailed to members announcing the posting of updated Model Personnel Manual and Employee Handbook. Executive Director said members have until June 1, 2021 to update their compliance program. Executive Director said the training initiatives associated with this program are currently being developed; more information to follow.

SEWER BACKUP CLAIMS 2ND QUARTER 2020: Enclosed in the agenda was a listing of sewer backup claims for the period of April 31, 2020 to June 30, 2020. Also enclosed was Resolution 31-20 authorizing the assessments related to these claims. The vote on Resolution 31-20 will be taken during the consent agenda.

MOTION TO ADOPT RESOLUTION 31-20 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF APRIL 31, 2020 TO JUNE 30, 2020.

Moved: Commissioner Pitofsky
Second: Commissioner Didio

MEMBERSHIP RENEWALS: One out of thirty-eight members is scheduled to renew fund membership by January 1, 2021. Renewal documents will be mailed out following the meeting.

BYLAW AMENDMENT: As previously discussed, Bergen Risk Managers Inc. (BRM) merged with Acrisure LLC, which owns an agency that acts as a Risk Manager for a Fund member. This created a conflict with the JIF Bylaws and at the March meeting, the Executive Committee unanimously adopted a bylaw amendment and referred it to the members for ratification. To be approved, 75% of the member municipalities must adopt the resolution within 6 months from the April 16th notice. To date, twelve of the thirty eight members have submitted responses in support of the amendment. A resolution in support or opposition must be submitted to the Fund Office no later than October 16, 2020.

Commissioner Didio suggested a notice be issued to remind members of the upcoming deadline; in response Ms. Ghani said she would issue a reminder.

INFORMATIONAL

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.

2020 COVERAGE DOCUMENTS: The fund office has uploaded the member policies to the Fund's Risk Management Information System (Origami). An email has been sent notifying the Fund Commissioners and Risk Management Consultants the process is complete.

MEL EPL HELPLINE: Included in the agenda was a copy of the bulletin concerning the Fund's EPL Hotline for reference. Members are encouraged to contact any of the three firms when they need guidance. The MEL worked with QBE to restructure the helpline so that assistance is now provided by New Jersey law firms with municipal and JIF experience.

NJUA SAFETY EXPO 2020: The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) have had to cancel the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has canceled the September Expo that was set to be held at the Camden County Emergency Training Center.

2020 FINANCIAL DISCLOSURES: In light of circumstances surrounding COVID-19, the Local Finance Board voted to extend the enforcement action date against non-filers until July 31, 2020. To date – 11 Commissioner have not filed and the Fund office will send out courtesy reminders.

JOINT CASH MANAGEMENT & INVESTMENT PROGRAM (JCMI): The JCMI has been purchasing Bond Anticipation Notes (BANs) issued by MEL member municipalities. Executive Director said the program to date has been very successful and has saved some of our MEL member municipalities thousands of dollars while increasing the investment yield of JCMI members

significantly higher than traditional investments. Commissioner Shannon commented that the JCMI is a fantastic program providing municipalities stability during this uncertain financial time.

2019 AUDIT FILING: PERMA filed the 2019 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.

AUGUST PAYMENTS: Executive Director said the Fund is not scheduled to meet in August and it would be appropriate to authorize the Treasurer to process contracted expenses. The vote the motion will be acted on during the consent agenda.

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

Moved: Commissioner Didio
Second: Commissioner Cleary

MODEL DECORUM RESOLUTION: Executive Director last year the MEL conducted a training session on public meeting decorum. A draft model ordinance will be posted on the MEL website for members to use as a reference.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: In in the agenda was the July Bills List as Resolution, 32-20, the Treasurer's Report for month ending June 30th reflecting the July Bills List, Claims Payments and Cash Position, as well as, Assessment Status by member. Also included were the June Summary of Cash Transactions reports and the Investment Report.

Approving Payments of July 2020 Vouchers Resolution 32-20:

TOTAL 2019	\$9,040.00
TOTAL 2020	\$1,649,380.47
TOTAL	\$1,658,420.47

Fund Treasurer reported there have been numerous fraud attempts by unknown individuals issuing checks that appear legitimate using the Fund's address and information. Fund Treasurer said funds are protected through use of controls in place with Fund's account with Investors Bank. Fund Treasurer said if the fraudulent activity continues then the accounts would be closed and new ones opened. Fund Treasurer said no action is being requested and this is being reported for information only.

MOTION TO APPROVE RESOLUTION 32-20 VOUCHER LIST FOR JUNE 2020 AND TREASURER'S REPORTS AS PRESENTED:

Moved: Commissioner Padilla
Second: Commissioner Pitofsky

The roll call vote will be taken during the consent agenda.

Treasurer's Reports Made Part of Minutes.

FUND ATTORNEY:

REPORT: Fund Attorney said there was nothing to report for the month. Fund Attorney said his office has also faced fraudulent checks being issued on their behalf and cautioned everyone to be vig

UNDERWRITING MANAGER:

LIST OF CERTIFICATES ISSUED: Included as part of the report was a List of Certificates issued for the period of 5/22/2020 to 6/22/2020.

CYBER COMPLIANCE REPORT: Included in the agenda was a Cyber Compliance report as of 7/10/2020. The report listed member's cyber compliance status as approved or incomplete. Incomplete status indicates member did not submit a questionnaire in Origami and/or submitted but requires additional documentation

SAFETY DIRECTOR:

REPORT: Safety Director's report was included in the agenda for review; report included June activities, and copies of distributed Safety Director Bulletins. Safety Director noted COVID-19 bulletins and updates can be found on the MEL website and a list of webinar courses will be distributed in the coming week.

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the June 2020 report, which was included in the agenda; report indicated a saving of 68% for the month and 62% since inception. Managed Care Provider said a lighter month than usual due to the many doctors who were not accepting patients due to the health crisis. This will change as Doctor's will be resuming in person medical care.

Monthly Activity Report Part of Minutes.

CLAIMS:

REPORT: Included in the agenda was a report on case law pertaining to public entities and a recovery report totaling \$235,814.47.

Monthly Activity Report Part of Minutes.

OLD BUSINESS:

CYBER SECURITY COMPETITIVE CONTRACT REQUEST FOR PROPOSALS(CCRFP): Ms. Ghani reported that the South Bergen and Bergen JIF agreed to conduct a joint CCRP with South Bergen as lead agency to procure Cyber Security Training Services. Ms. Ghani said there were five responses received and the Evaluation Committee will meet and review the responses. A decision on award of contract will be made at the September or October meeting.

NEW BUSINESS:

MOTION TO ADOPT THE CONSENT AGENDA:

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

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned:	Commissioner Didio
Second:	Commissioner Cleary
Roll:	Unanimous

MEETING ADJOURNED: 5:49PM

Nancy A. Ghani, Assisting Secretary
For

Paul Tomasko, SECRETARY

**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 9, 2020; 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 16, 2020 adopted the foregoing Resolution.

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

_____ Date: _____
Chairperson

Attest:

_____ Date: _____

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

Resolution No. 32 - 20

JULY 2020

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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002358			
002358	LERCH, VINCI & HIGGINS, LLP	AUDIT 12.31.19	9,040.00
			9,040.00
		Total Payments FY 2019	9,040.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002359			
002359	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2020	4,037.50
			4,037.50
002360			
002360	BERGEN RISK MANAGERS, INC.	MANAGE CARE 7/20	33,857.39
002360	BERGEN RISK MANAGERS, INC.	FROI PTS 7/20	1,362.49
			35,219.88
002361			
002361	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2020	338,013.75
002361	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2020	664,946.25
			1,002,960.00
002362			
002362	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALLMENT 2020	197,979.00
			197,979.00
002363			
002363	LEONIA BOROUGH	POLICE ACCRED FUNDING 6/20	25,000.00
			25,000.00
002364			
002364	BERGEN RISK MANAGERS, INC.	TPA 7/20	29,186.69
			29,186.69
002365			
002365	JIF CLAIMS, L.L.C.	LIABILITY 7/20	32,364.67
			32,364.67
002366			
002366	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/20	17,032.08
			17,032.08
002367			
002367	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	11.20
002367	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/20	33,813.07
			33,824.27

002368			
002368	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	4,581.67
			4,581.67
002369			
002369	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 7/20	5,480.08
			5,480.08
002370			
002370	LARACY ASSOCIATES LLC	TREASURER FEE 7/20	1,541.67
			1,541.67
002371			
002371	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/20	1,524.00
002371	CONNER STRONG & BUCKELEW	POST BOND-ENDORSEMENT 5/20	1,127.00
			2,651.00
002372			
002372	CONNER STRONG & BUCKELEW	POST BOND-ED, TREAS, CLAIMS 5/20	1,101.00
			1,101.00
002373			
002373	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2020	20,952.50
			20,952.50
002374			
002374	NEWTECH SERVICES, INC.	WEB MAINT/HOST 7/20	75.00
			75.00
002375			
002375	EIFERT, FRENCH & CO., INC.	TENAFLY BORO - RMC - 3RD QTR 2020	12,087.00
002375	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 3RD QTR 2020	5,904.00
002375	EIFERT, FRENCH & CO., INC.	ALLENDALE BORO-RMC- 3RD QTR 2020	5,173.00
002375	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 3RD QTR 2020	2,156.00
002375	EIFERT, FRENCH & CO., INC.	HARRINGTON PARK - RMC - 3RD QTR 2020	3,260.00
			28,580.00
002376			
002376	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 * ARC & STOR - 5.31.20	77.08
			77.08
002377			
002377	RUSSO & ASSOCIATES LLC	FUND MEMBERS FOR WC 6/20	12,152.49
			12,152.49
002378			
002378	CONKLIN & KRAFT AGENCY	ORADELL - 3RD QTR 2020	5,815.00
002378	CONKLIN & KRAFT AGENCY	LEONIA - RMC - 3RD QTR 2020	3,876.50
			9,691.50
002379			
002379	GJEM INSURANCE AGENCY, INC.	RIVER EDGE BORO - RMC - 3RD QTR 2020	6,358.60
002379	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 3RD QTR 2020	14,954.70
			21,313.30
002380			
002380	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - 3RD QTR 2020	3,918.00
			3,918.00
002381			
002381	REGIONAL RISK MANAGERS, LLC	OLD TAPPAN - 3RD QTR 2020	3,722.50
002381	REGIONAL RISK MANAGERS, LLC	OLD TAPPAN - 1ST QTR 2020	3,722.50
002381	REGIONAL RISK MANAGERS, LLC	OLD TAPPAN - 2ND QTR 2020	3,722.50
			11,167.50

002382			
002382	THE HEIDT AGENCY	MIDLAND PARK - 3RD QTR 2020	3,980.00
			3,980.00
002383			
002383	ACRISURE LLC DBA SCIROCCO GROUP	CLOSTER - 3RD QTR 2020	5,696.00
			5,696.00
002384			
002384	PROFESSIONAL INSURANCE ASSOC.	SADDLE RIVER - 3RD QTR 2020	3,032.00
002384	PROFESSIONAL INSURANCE ASSOC.	WALDWICK - 3RD QTR 2020	5,864.00
002384	PROFESSIONAL INSURANCE ASSOC.	RAMSEY - 3RD QTR 2020	10,083.00
002384	PROFESSIONAL INSURANCE ASSOC.	WOODCLIFF LAKE - 3RD QTR 2020	4,895.00
002384	PROFESSIONAL INSURANCE ASSOC.	CRESSKILL - 3RD QTR 2020	7,211.00
002384	PROFESSIONAL INSURANCE ASSOC.	FAIR LAWN - 3RD QTR 2020	10,740.00
002384	PROFESSIONAL INSURANCE ASSOC.	FRANKLIN LAKES - 3RD QTR 2020	6,171.00
002384	PROFESSIONAL INSURANCE ASSOC.	MONTVALE - 3RD QTR 2020	6,035.00
002384	PROFESSIONAL INSURANCE ASSOC.	MAHWAH - 3RD QTR 2020	14,813.00
			68,844.00
002385			
002385	EASTERN INSURORS, LLC.	WYCKOFF - RMC - 3RD QTR 2020	7,115.00
002385	EASTERN INSURORS, LLC.	HO-HO-KUS - RMC - 3RD QTR 2020	4,449.00
			11,564.00
002386			
002386	NELSON PATTERSON AGENCY, INC.	UPPER SADDLE RIVER - 3RD QTR 2020	5,047.00
002386	NELSON PATTERSON AGENCY, INC.	LEONIA - 3RD QTR 2020	3,876.50
002386	NELSON PATTERSON AGENCY, INC.	NEW MILFORD - 3RD QTR 2020	10,684.00
			19,607.50
002387			
002387	BURTON AGENCY, INC.	WESTWOOD - 3RD QTR 2020	7,974.00
002387	BURTON AGENCY, INC.	GLEN ROCK - 3RD QTR 2020	8,594.00
002387	BURTON AGENCY, INC.	HILLSDALE - 3RD QTR 2020	5,825.00
			22,393.00
002388			
002388	THE VOZZA AGENCY	PARK RIDGE - 3RD QTR 2020	6,990.75
002388	THE VOZZA AGENCY	EMERSON - 3RD QTR 2020	2,959.91
			9,950.66
002389			
002389	JOHL & CO.,INC	HAWORTH BORO - RMC - 3RD QTR 2020	3,478.00
002389	JOHL & CO.,INC	EMERSON BORO - RMC - 3RD QTR 2020	2,960.00
			6,438.00
002390			
002390	NORTH JERSEY MEDIA GROUP	ACCT: 398574 - MTG - 5.17.20	20.43
			20.43
		Total Payments FY 2020	1,649,380.47
		TOTAL PAYMENTS ALL FUND YEARS \$	1,658,420.47

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Adopted this 17th day of September 2020

Paul Hoelscher, Chairman

Paul Tomasko, Secretary

**RESOLUTION OF THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND,
AUTHORIZING A JOINT PURCHASING AGREEMENT WITH THE
SOUTH BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, there is a need for the members of the Bergen County Municipal Joint Insurance Fund and the South Bergen Municipal Joint Insurance Fund to provide for a cybersecurity awareness training consultant for the provision of goods and services for the members of the FUNDS; and

WHEREAS, the New Jersey Local Publics Contract Law allows for the joint procurement of goods and services under the authority of N.J.S.A.40A:11-10 (a) to wit:
“N.J.S.A.40A:11-10 (a) (1) The governing bodies of two or more contracting units may provide by joint agreement for the provision and performance of goods and services for use by their respective jurisdictions”; and

WHEREAS, The FUNDS are organized as public entities pursuant to N.J.S.A.40A:10-36 to provide property/casualty insurance to its members and subject to public procurement authority as encompassed within N.J.S.A 40A:11-1 et. Seq; and

WHEREAS, it is the desire of the FUNDS to procure a cybersecurity awareness training consultant through the competitive contract process with the South Bergen Municipal Joint Insurance Fund acting as the LEAD agency.

NOW, THEREFORE, BE IT RESOLVED by the Bergen Municipal Joint Insurance Fund as follows:

1. That there shall exist a joint purchasing agreement with the South Bergen County Municipal Joint Insurance Fund for the procurement of a cybersecurity training consultant with the South Bergen Municipal Joint Insurance Fund acting as the lead agency in accord with N.J.S.A.40A:11-10 et. Seq.,

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Adopted this 17th day of September 2020

Paul Hoelscher, Chairman

Paul Tomasko, Secretary