MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 14, 2019
WALL TOWNSHIP MUNICIPAL BUILDING
1:30 P.M.

Meeting Called to Order by Acting Chairman Dempsey. Open Public Meeting Statement read into the record.

Pledge of Allegiance

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

James Rogers	Chairman	Deal	Absent
Bryan Dempsey	SECRETARY	Spring Lake	Present
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Present
Laurie Gavin		Allentown	Present
Tom Rogers		Boro of Rumson	Present
Lori Cole		West Long Branch	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Jonathan Capp		Marlboro Township	Present
Jeffry Bertrand		Wall Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco	Present
Attorney	Cleary, Alfieri, & Grasso	James Cleary, Esq.	Absent
Treasurer		Steven Mayer	Present
Claims Service	Qual-Lynx	Gemma Armenia	Present
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management Consultants	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Mike Avalone	Present Absent
Auditor	Hulsart & Company	Robert Hulsart	Absent
Actuary	Actuarial Advantage	Dennis Henry	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT

Jason Thorpe, PERMA
Valerie Heilweil, Keyport
Robert Fortsch, Upper Freehold Twp.
Jim Van Nest, Middletown
Gregg Possiel, Roosevelt
Lori Russo, Marlboro Twp.
Roger Staib, Millstone
Jack Keeler, Sea Bright
Kathy Kissane, Qual-Lynx
Lisa Gallo, Qual Care
Peter Soreiro, RMC
Kathy Young, RMC
Lindsay Travali, Acrisure
Bob Gemmell, Brown & Brown
Cheryl Graham, Fairview Insurance
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Joe Mirarchi, JA Montgomery

APPROVAL OF MINUTES: January 10, 2019

MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETINGS

MOTION: Commissioner Gavin
SECOND: Commissioner Rogers
VOTE: Unanimous

CORRESPONDENCE

Mr. Sacco referred to the NJ SEM flyer pertaining to the membership savings on the current natural gas contract. He advised that if anyone is interested in joining the SEM they should contact the Fund Office. Mr. Sacco then referred to the latest Power of Collaboration article in the League magazine.

TREASURER
Mr. Mayer referred to the various Bills List contained within the Agenda Packet.

FUND YEAR	AMOUNT
February Bills List	
2019	$ 1,087,246.33
TOTAL	**$ 1,087,246.33**

FUND YEAR	AMOUNT
March Bills List	
2018	$ 2,095.00

2019	$ 1,154,030.13
TOTAL	**$ 1,156,125.13**

MOTION TO APPROVE RESOLUTION # 10-19 AND 11-19 APPROVAL FOR PAYMENT OF FEBRUARY 2019 BILLS LIST AND MARCH 2019 BILL LIST

MOTION: Commissioner Gavin
SECOND: Commissioner Capp
ROLL CALLVOTE: Unanimous

EXECUTIVE DIRECTOR:

2019 MEL/RCF/EJIF March 29th Meeting & Retreat – Mr. Sacco reported that the MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. He advised that the Annual Retreat has been scheduled for Friday, March 29th at the Princeton Marriott at Forrestal. Mr. Sacco noted that the purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

2019 MEL & MR HIF Educational Seminar – Mr. Sacco noted that the 9th annual seminar is scheduled for Friday, May 3, 2019 at the National Conference Center in East Windsor, NJ. He advised that the seminar qualifies for an extensive list of Continuing Educational Credits. He noted that there is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Online Elected Officials Training Course – Mr. Sacco reminded the Board that every year, the MEL holds training seminars for elected officials and reduces a member's assessment by $250 for each municipal elected official completing the course by May 1st. He then referred to the online login instructions.

2019 PRIMA Conference – Mr. Sacco informed the Board that the 2019 PRIMA Conference is scheduled for June 9 - 12, 2019, Orlando, FL at the Gaylord Palms Resort & Convention Center. He then asked for a motion to adopt Resolution 12-19 authorizing the attendance of up to 4 Executive Committee members.

MOTION TO ADOPT RESOLUTION #12-19 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR ATTENDANCE OF 4 EXECUTIVE COMMITTEE MEMBERS AT THE ANNUAL RISK MANAGEMENT CONFERENCE.

MOTION: Commissioner Rogers
SECOND: Commissioner Bertrand
ROLL CALLVOTE: Unanimous

Due Diligence Reports - Mr. Sacco referred the Committee to the Financial Fast Track chart as of December 31st contained within the agenda booklet. He reported that the Fund's statutory surplus position is 8.5 million. Mr. Sacco informed the Board that a deficit in fund year 2015 is still being monitored but advised that there is enough surplus in other fund years to extinguish

that deficit and added that the Fund is in healthy financial shape. He then referred to the Loss Ratio Report and indicated that in 2018 property claims ran approximately $500,000 higher than normal. Mr. Sacco also referred to a notice from the MEL regarding the new MEL Helpline.

ATTORNEY

Mr. Jacobs informed the Board that he had nothing to report for the month.

SAFETY DIRECTOR

Mr. Mirarchi reviewed the February activities and the March agenda. He advised the Committee of upcoming meetings and trainings. He then referred to the Safety Director's bulletins that were recently released enclosed within the agenda booklet.

UNDERWRITING MANAGER

Mr. Thorpe referred to the list of certificates issued for the months of January and February contained within the agenda Packet.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANTS:

Mr. Casagrande referred to the current MEL EPL Compliance Program status. He noted that members in compliance have lower deductibles and con-insurance than the non-compliant members.

Mr. Casagrande informed the Board that the online version of Elected Officials' training is available via the MEL website. He added that in-person training sessions will take place in Millstone and Spring Lake Heights.

Mr. Casagrande reminded the Board about the MEL's Cyber Risk Management Program and the two tier options for the deductible. He advised that if any member needs assistance they can contact his office.

Lastly, Mr. Casagrande informed the Board that a Coverage Committee meeting will be scheduled in the upcoming months to discuss optional excess liability limits.

Report and Attachments of Risk Management Consultants made a part of the Minutes

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda booklet. Ms. Gallo informed the Committee that through the month of February, there has been a savings of $499,019 resulting in 71% savings.

OLD BUSINESS

None.

NEW BUSINESS

None.

MEETING OPENED TO PUBLIC FOR COMMENT:

None

PUBLIC COMMENT PORTION OF THE MEETING CLOSED

MOTION TO ENTER EXECUTIVE SESSION FOR THE PURPOSE OF DISCUSSING CLAIMS AND POTENTIAL LITIGATION

MOTION:	Commissioner Nolan
SECOND:	Commissioner Rogers
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION

MOTION:	Commissioner Nolan
SECOND:	Commissioner Bertrand
VOTE:	Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS AS DISCUSSED IN EXECUTIVE SESSION AS PRESENTED

Workers' Comp
2019161652
2019158570
2019166218
2019156226
001256403
2018121007

GL/AL/PR
001257469
2019153299
001208092
2018144575
2019164796
2019160904
2019163029
2019165737
001200889

MOTION:	Commissioner Bertrand
SECOND:	Commissioner Nolan
ROLL CALL VOTE:	Unanimous

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Rogers
SECOND:	Commissioner Gavin
VOTE:	Unanimous

Meeting Adjourned at: 1:48 P.M.

NEXT MEETING: May 2019
Wall Township Municipal Building
2700 Allaire Road
Wall, NJ 07719
1:30 P.M.

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Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. __10-19_____ **FEBRUARY 2019**

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

BE IT RESOLVED that the Suburban Municipal Join 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.

CheckNumber	VendorName	Comment	InvoiceAmount
001607	VOID		
001613	VOID		
001623	VOID		
001625	VOID		
001608	Apex Insurance Services c/o QBE Insurance	Vol. Emer. & Off Liab 1/2 Installment	**6826.50**
001609	Apex Insurance Services c/o QBE Insurance	Tech Err & Omm Ins_Ind Harb 1/2 Installment	**20934.50**
001610	Apex Insurance Services c/o QBE Insurance	Tech Err & Omm _Ex Cyb Ins 1/2 Installment	10414.00
		PO&EPL_QBE 1/2 Installment	644140.00
			654554.00
001611	Qual-Lynx	Claim Adjusting Services 2/19	46197.83
		Outside Adjuster 2/19	6574.67
			52772.50
001612	Danskin Insurance Agency	RMC Fee	244800.00

		Overpayment - Highlands - 1/19	-1800.00
			243000.00
001614	Qualcare, Inc.	WC-Access/UM 2/19	**16906.09**
001615	Stephen Mayer	Treasurer Fee - Jan. & Feb.	**3383.34**
001616	The Actuarial Advantage, LLC	Actuarial Services - Jan & Feb	**7271.84**
001617	JA Montgomery Risk Control	Breakfast Awards 1/19	**350.00**
001618	Branches Catering	2019 Safety Luncheon	**3217.90**
001619	JA Montgomery Risk Control	Loss Control Services 1/19	13243.67
		Loss Control Services 2/19	13243.67
		New Mem Surveys - Millstone - 1.2.19	500.00
		New Mem Surveys - Spring Lake Heights 11.9.18	500.00
			27487.34
001620	Conner Strong & Buckelew	Underwriting Fee 1/19	**1001.00**
001621	Asbury Park Press	Acct:ASB-040013 - 2019 Adpted Bdgt - 1.17.19	**52.28**
001622	Allstate Information Management	Acct#410 - Arc & Stor - 12.31.18	**52.31**
001624	Execu_Tech, Inc	Monthly Maint Fee 1/19	200.00
		2019 Web Hosting	300.00
		2019 Domain Renewal	50.00
			550.00
001627	PERMA	Executive Director 2/19	34631.00
		Loss Fund Mgt 2/19	2811.50
		Dec Postage 2018	360.05
		2018 Efiling	20.61
			37,823.16
001626	Cleary Giacobbe Alfieri Jacobs, LLC	Legal Services thru 1.28.19	**11063.57**
			1,087,246.33

TOTAL PAYMENTS ALL FUND YEARS $1,087,246.33

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. ___11-19_____ **MARCH 2019**

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

BE IT RESOLVED that the Monmouth 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 2018

Check Number	Vendor Name	Comment	Invoice Amount
001628			
001628	DREW & ROGERS, INC	17 OZ. DELUXE HALCYON BOT - 2018	2,095.00
			2,095.00
		Total Payments FY 2018	**2,095.00**

FUND YEAR 2019

Check Number	Vendor Name	Comment	Invoice Amount
001629			
001629	MUNICIPAL EXCESS LIABILITY JIF	FPB - Q2 2019	3,774.00
			3,774.00
001630			
001630	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - Q2 2019	233,953.00
001630	MUNICIPAL EXCESS LIABILITY JIF	MEL - Q2 2019	567,696.25
			801,649.25
001631			
001631	QUAL-LYNX	OUTSIDE ADJUSTER 3/19	6,574.67
001631	QUAL-LYNX	CLAIM ADJUSTING SERVICES 3/19	46,197.83
			52,772.50
001632			
001632	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/19	13,243.67
			13,243.67
001633			
001633	QUALCARE, INC.	WORKERS COMP-ACCESS/UM 3/19	16,906.09
			16,906.09
001634			
001634	PERMA	POSTAGE 2/19	25.00
001634	PERMA	ADMINISTRATION FEE 3/19	31,819.50
001634	PERMA	POSTAGE 1/19	12.99
			31,857.49
001635			
001635	THE ACTUARIAL ADVANTAGE, INC.	ACTUARIAL CONSULTING SERVICES 3/19	3,635.92
			3,635.92
001636			
001636	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 2.26.19	10,877.52
			10,877.52

001637			
001637	STEPHEN M. MAYER	TREASURER FEE 3/19	1,691.67
			1,691.67
001638			
001638	ASBURY PARK PRESS	ACCT#ASB-040013 - LEGAL NOTICE - 2.3.19	107.00
001638	ASBURY PARK PRESS	ACCT#ASB-040013 - MTGS - 2.3.19	66.68
			173.68
001639			
001639	MUNICIPAL EXCESS LIABILITY JIF	MSI - Q2 2019	18,083.75
			18,083.75
001640			
001640	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 1.31.19	52.31
			52.31
001641			
001641		VOID	
001641		VOID	
001642			
001642	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/19	1,001.00
			1,001.00
001643			
001643	EXECU-TECH, INC.	WEBSITE MAINTENANCE 3/19	200.00
			200.00
001644			
001644	ASSETWORKS, LLC	APPRAISAL SRVCS 30% PROGRESS BILL 1/19	10,725.00
			10,725.00
001645			
001645	BROWN & BROWN METRO INC.	RMC FEE 1ST HALF 2019 - SEA BRIGHT BORO	6,208.98
001645	BROWN & BROWN METRO INC.	RMC FEE 1ST HALF 2019 - MANALAPAN TWP	17,397.00
001645	BROWN & BROWN METRO INC.	RMC FEE 1ST HALF 2019 - BRADLEY BEACH	12,274.62
001645	BROWN & BROWN METRO INC.	RMC FEE 1ST HALF 2019 - FREEHOLD TWP	37,099.50
001645	BROWN & BROWN METRO INC.	RMC FEE 1ST HALF 2019 - HIGHLANDS BORO	10,800.50
			83,780.60
001646			
001646	FAIRVIEW INSURANCE AGENCY	RMC FEE 1ST HALF 2019 - RED BANK BORO	26,010.24
001646	FAIRVIEW INSURANCE AGENCY	RMC FEE 1ST HALF 2019 - KEYPORT BORO	14,167.32
001646	FAIRVIEW INSURANCE AGENCY	LAKE COMO - OVERPAYMENT 2018	-796.46
			39,381.10
001647			
001647	ALLIED RISK MANAGEMENT SERVICE, LLC	RMC FEE 1ST HALF 2019 - MIDDLETOWN TWP	22,032.75
			22,032.75
001648			
001648	DANSKIN INSURANCE AGENCY INC.	RMC FEE 3/19	43,479.83
001648	DANSKIN INSURANCE AGENCY INC.	NEPTUNE CITY BORO - 2/19 OVERPAYMENT	-1,288.00
			42,191.83
		Total Payments FY	**1,154,030.13**

TOTAL PAYMENTS ALL FUND YEARS $1,156,125.13

MONMOUTH MUNICIPAL JOINT INSURANCE FUND

RESOLUTION #12-19

RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioners of the Monmouth Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 9, 2019 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2019 miscellaneous contingency budget not to exceed $3,500 per attending commissioner, and;

WHEREAS, the Commissioners representing the Monmouth Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Monmouth Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to $3,500 in advance or reimbursement payment for the attending Commissioners of the Monmouth Municipal Joint Insurance Fund.

Monmouth Municipal Joint Insurance Fund