

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
April 21, 2021
ZOOM CONFERENCE CALL**

**MEETING OF THE EXECUTIVE COMMITTEE CALLED TO ORDER AT 2:00 P.M.
OPEN PUBLIC MEETING STATEMENT READ INTO RECORD**

ROLL CALL OF THE 2021 EXECUTIVE COMMITTEE

William Northgrave, Township of Edison	Present
Daniel Frankel, Borough of Sayreville	Present
Nancy Costa, Township of Hillsborough	Present
Timothy Dacey, Piscataway	Present
Robert Vornlocker, Township of Franklin	Present
Michael Gross, City of South Amboy	Present
Marcia Karrow, Borough of Middlesex	Present
Joseph Criscuolo, Township of East Brunswick	Present
Casey Wagner, Township of Woodbridge	Present
William Robins, Borough of Dunellen	Present
Melissa Perilstein, Borough of Metuchen	Absent
Bernard Hvozdovic, Township of South Brunswick	Present
Edward Kirschenbaum, Borough of Belmar	Absent

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Raven Williams, Township of Franklin
Donna Setzer, Qual Lynx
Kathy Kissane, Qual Lynx
Shakirah Sanford, Brown & Belmar
Jay McManus, North American Insurance Management
Robin Racioppi, North American Insurance Management
Amy Pieroni, North American Insurance Management
Patti Fahy, North American Insurance Management
Lindsay Travali, North American Insurance Management
Dominick Cinelli, Brown & Brown
Don Ruprecht, JA Montgomery Risk Control
Michael Brosnan, JA Montgomery Risk Control
Paul Shives, JA Montgomery Risk Control
Edward Cooney, Conner Strong & Buckelew
Jonathon Tavares, Conner Strong & Buckelew
Ilene Laursen, Conner Strong & Buckelew
Jennifer Conicella, Perma
Bradford Stokes, Perma

Joseph Hrubash, Perma
Rachel Chwastek, Perma

MINUTES: March 17, 2021 Open Minutes

MOTION TO APPROVE MINUTES FOR MARCH 17, 2021

Moved:	Commissioner Karrow
Second:	Commissioner Dacey
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT

2021 MEL/RCF/EJIF March 26th Meeting & Retreat: The Executive Director reported the MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Commissioners Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat. Chairman Northgrave's reports for the MEL, RCF and EJIF meetings were included in the agenda.

In addition, MEL Attorney Fred Semrau, Esq. and MEL Consultant Matt Giacobbe, Esq. have worked together to draft bulletins concerning mandating of Covid-19 Vaccinations and Cannabis legislation and its impact on employment and zoning matters, as well as environmental concerns. It is important to note concerning Cannabis that municipalities face deadlines in addressing zoning matters. Attached in the agenda were the following:

- Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)
- E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist
- Memorandum on Vaccinations

This documentation was distributed via email on March 29th.

Risk Management Plan - Amendment – The Executive Director reported based on the recommendation of the Fund Underwriting Manager and the MEL's Fund Attorney, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the Central JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. The Resolution # 18-21 that amends the 2021 Risk Management Plan was enclosed in the agenda for approval.

MOTION TO APPROVE RESOLUTION 18-21 AMENDING THE PLAN OF RISK MANAGEMENT

Moved: Commissioner Dacey
Second: Commissioner Karrow
Vote: 11 Ayes, 0 Nays

MEL, MR HIF & NJCE Educational Seminar. The Executive Director reported the 10th annual seminar will be conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21st 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 and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies engaged by MEL member JIFs and MR HIF member HIFs. The agenda was included; a Zoom invite with registration instructions has been emailed to members and is listed below. https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

The Executive Director added if you can attend the first session and not the second session, you will still receive two CE credits.

Power of Collaboration: The Executive Director reported the latest MEL ad in the “Power of Collaboration” series that appears in the NJ League of Municipalities magazine was included in the agenda. The ad highlights the MEL model policy Addressing the Protection and Safe Treatment of Minors.

D2 Cybersecurity – Status Report – The Executive Director reported the monthly status report from D2, recapping members’ participation and training to date for the new Cyber Task Force initiative was included in the agenda. The Executive Director asked those members who are “in progress” to reach out to D2. He advised this is an important initiative and a growing area of claims. In addition to the possible significant dollar amount, the public relations issue and the shut down a claim causes can be even more painful.

2020/2021 Elected Officials Seminar: The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed in the agenda was another copy of the directions to take 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 be extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director).

Employment Practices Compliance Program: Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program; Deadlines for updates and training has been extended to November 1, 2021 (from June 1, 2021). Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors 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 a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

The Executive Director reported the pandemic has had an effect on the Fund’s ability to move quickly with the new EPL Program.

2021 Financial Disclosures: Please note the Local Finance Board has now indicated that the filing deadline has been extended until June 30th. Although we contacted member to begin their filing, we are now being advised that Commissioners should wait until the Local Finance Board releases its instruction bulletin before completing your file. If you have already filed, once the bulletin is released, you should review your filing again to make sure there were not any changes in the process that might require you to edit your filing.

2021 Annual Safety Kick-Off: The Executive Director reported the Central JIF Annual Safety Kick-Off was held this morning and asked Mr. Shives to touch on that in his report.

Pro-Forma Monitoring Reports: Monthly report submitted to Fund Commissioners including Monthly Fast-Track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. The Executive Director reported the January Financial Fast Track showed a surplus of \$10,212,291 as the Fund continues to perform exceptionally well. The February Financial Fast Track showed a surplus of \$10,243,211, a slight increase from January. The fund’s LTAF is 0.55, with the three year at 1.39. The Executive Director asked if there any questions and then concluded his report.

Reports Made Part of Minutes.

TREASURER: The Treasurer, Mr. Richard Lorentzen, presented the Bill’s List.

RESOLUTION 19-21 APRIL 2021 VOUCHER PAYMENTS

2019	\$ 0.00
2020	\$ 138,398.00
2021	\$ 2,134,461.24

MOTION TO ADOPT RESOLUTIONS 19-21, APPROVING THE APRIL VOUCHER PAYMENT LIST, AS SUBMITTED:

Moved:	Commissioner Criscuolo
Second:	Commissioner Karrow
Roll Call Vote:	11 Ayes, 0 Nays

Voucher Lists, Treasurer Report & Investment Portfolio Reports Made Part of Minutes.

CLAIMS/ MANAGED CARE:

CLAIMS – Claims Manager, Kathy Kissane, advised the workers comp lost time accident ratio report for March was included in the agenda. There were 24 claims, most of them medical only. The subrogation report shows a recovery for March in the amount of just \$156,592.89, with a year to date amount of just under \$165,953.43.

The Claims Committee reviewed the 19 PARs prior to the JIF meeting and recommended approval.

PAYMENT AUTHORIZATION REQUESTS: Executive Committee reviewed payment authorization requests presented by Claims Service in April. Claims Review Committee reviewed and recommended as submitted.

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR APRIL CLAIMS PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX:

Moved:	Commissioner Karrow
Second:	Commissioner Costa
Roll Call Vote:	11 Ayes, 0 Nays

MANAGED CARE:

MANAGED CARE – Donna Setzer reported there were a total of 362 bills, 347 were in network, for March totaling \$736,683.66 came in, \$162,801.86 was paid yielding a savings of \$573,881.80 or 78% with a network penetration of 96%. Also included in the agenda were the reports for Top 10 Providers, Savings by Specialty and Top 10 Charges. Ms. Setzer advised the percentage of savings for the orthopedic groups, ambulatory surgical centers and anesthesiologist/pain management are in the 80 percent range, which is very good. Ms. Setzer asked if there were any questions and then concluded her report.

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED – There were 17 certificates issued from 2/22/2021 to 3/22/2021.

The Underwriting Manger advised the new Cyber Compliance program launched last month and going forward until the end of the year, there will be two separate reports. The first will be the grandfathered list and the second those in compliance with the new program. Mr. Cooney asked if there were any questions and then concluded his report.

List of Certificates made part of the minutes.

MARKETING MANAGER: The Marketing Manager advised they had nothing to report at this time.

SAFETY DIRECTOR: Paul Shives advised the Safety Director's report was included in the agenda. The report included a list the loss control visits for the month of March and a list of all the meetings attended during that time. Mr. Shives highlighted a workshop held the prior day with Dr. Dana Lemon, an infectious disease expert, who provided an extensive and very informative update on the Covid-19 situation, including the vaccines.

Commissioner Criscuolo suggested the Fund repeat that next quarter. He advised the one hour with her was worth days of research and was up to date as of yesterday morning.

Mr. Shives agreed.

Commissioner Criscuolo advised those seminars are only good for the time they're presented and continued that she had unbelievable presentation skills and really got it down to their level. His staff felt it was well worth their time and suggested the Fund cue it up again in another three months.

Commissioner Dacey agreed and stated as this situation changes the more information they can get the better.

Mr. Shives advised he would look into setting up another session. The Safety Kickoff took place earlier today at 11:0AM via Zoom, with about 50 member representatives in attendance. It included a synopsis of 2020 and all the accomplishments. Mr. Shives advised Mr. Hummel of JA Montgomery also presented a program on the 21 Irrefutable Laws of Leadership, and it was well done. Mr. Shives advised the MSI Live and MSI Now information was also included in the agenda.

The Chairman reported he attended the Safety Kick-Off and the presentation by Mr. Hummel was very well done.

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Criscuolo advised Commissioner Hvozdovic will be leaving his position at South Brunswick and congratulated him on his new position in Princeton. Commissioner Vornlocker congratulated him as well and advised their towns will still share a border. The Chairman also congratulated Commissioner Hvozdovic.

PUBLIC COMMENT: NONE

Mr. Hrubash advised for the Executive Session his office will set up the breakout room and then bring everyone back into the open session after.

Commissioner Karrow asked about those on the phone and Ms. Chwastek advised she would transfer her phone. Commissioner Gross asked about his phone as well, and Ms. Chwastek advised she would also transfer his phone.

Mr. Hrubash advised Ms. Chwastek to bring everyone currently in open over into the breakout room.

MOTION TO ENTER EXECUTIVE SESSION

Moved:	Commissioner Dacey
Second:	Commissioner Karrow
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Dacey
Second:	Commissioner Karrow
Vote:	Unanimous

Chairman Northgrave asked Ms. Chwastek if everyone had returned.

Ms. Chwastek advised two did not return to open, but she thought that was their choice.

Chairman Northgrave advised he asked the Executive Director to set up a potential meeting next week on the off chance an emergency meeting is necessary regarding certain contract issues discussed in closed session. He then asked for a motion to adjourn.

MOTION TO ADJOURN

Moved:	Commissioner Dacey
Second:	Commissioner Karrow
Vote:	Unanimous

Meeting adjournment at 3:20 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Nancy Costa, Secretary