

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
June 16, 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	Absent
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
Bryan Bidlack, 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  
Jay McManus, North American Insurance Management  
Robin Racioppi, North American Insurance Management  
Amy Pieroni, North American Insurance Management  
Patti Fahy, North American Insurance Management  
Jasmine Brascom, Alamo Insurance Group  
Lindsay Travali, North American Insurance Management  
Suzanne Bridge, Brown & Brown  
Don Ruprecht, JA Montgomery Risk Control  
Michael Brosnan, JA Montgomery Risk Control  
Ed Cooney, Conner Strong & Buckelew  
Jonathon Tavares, Conner Strong & Buckelew  
Ilene Laursen, Conner Strong & Buckelew  
Charlie Kravotil, New Brunswick Today Editor  
Jennifer Conicella, Perma  
Bradford Stokes, Perma

Joseph Hrubash, Perma  
Rachel Chwastek, Perma

**MINUTES:** May 19, 2021 Open and Closed Minutes

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR MAY 19, 2021**

Moved:	Commissioner Criscuolo
Second:	Commissioner Karrow
Vote:	Unanimous

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR'S REPORT**

**Audit Report as of December 31, 2020** – The Executive Director reported due to unforeseen circumstances the Auditor's Report as of December 31, 2020 was not ready for this meeting. The Executive Director's office has been advised it should be completed by the end of the month. It was recommended scheduling a special meeting for Friday the 25<sup>th</sup> at 11:00am for the Auditor to present the audit to the Board. The Executive Director reminded the Board the audit is filed no later than June 30.

**Residual Claims Fund** – The RCF met on Wednesday, June 2, 2021 via Zoom. Chairman Northgrave's report was included in the agenda.

**EJIF**- The EJIF met on Wednesday, June 2, 2021 via Zoom. Chairman Northgrave's report was included in the agenda.

**MEL JIF** – The MEL met on Wednesday, June 2, 2021 via Zoom. Chairman Northgrave's report was included in the agenda.

The Executive Director reported the main item on the RCF, EJIF and MEL Agendas were the annual audits, which all went well. The RCF authorized transfer of the 2016 Liabilities and the EJIF is preparing for the Passaic II Legislation, a federal action, the state action having settled a number of years ago. The Executive Director took some time to talk about the surplus trigger and some of the issues faced with the 2022 Budget.

**D2 Cybersecurity – Status Report** – Included in the agenda was the status report from D2, recapping members' participation and training to date. The Executive Director advised there is a meeting June 17<sup>th</sup> with D2 for a status update.

Commissioner Criscuolo asked Ms. Chwastek to request a detailed report from D2 of who has not completed the training.

**NJ SEM** – The Executive Director encouraged the Commissioners to attend the NJ SEM webinar on Tuesday, June 22, 2021 @ 10:00 a.m. to help educate local government officials on the basics of Electric Vehicles (“EVs”), the fast-developing EV market, the State’s strategies to reduce carbon emissions from vehicles, and the role that local government can play.

NJ SEM has also applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA.

**MEL, MR HIF & NJCE Educational Seminar:** The Executive Director reported the 10<sup>th</sup> annual seminar was conducted virtually on 2 half-day sessions: May 14<sup>th</sup> and May 21<sup>st</sup> from 9 am to 12 noon. There were 224 participants in the 1<sup>st</sup> session and 217 participants in the 2<sup>nd</sup> session. We are in the process of uploading seminar materials to the MEL webpage.

**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. It was noted to 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.

**2021 Financial Disclosures:** The Local Finance Board, at its meeting of April 14, 2021, voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021. All commissioners and professionals have filed.

**Annual Fireworks and Amusement Ride Bulletins:** The Executive Director reminded everyone the annual fireworks and amusement ride bulletin is on the MEL website. There are very strict guidelines and with the 4<sup>th</sup> of July and Labor Day coming up make sure to review those bulletins.

**Retirement of Ilene Laursen:** The Executive Director announced Ilene Laursen of Conner Strong & Buckelew, a long term Risk Management Consultant, will be retiring soon and he wished her the best and wanted to offer the Commissioners their own opportunity to do the same. He advised she has provided very valuable input in the subcommittee meetings, claims and safety.

Ms. Laursen thanks Mr. Hrubash.

Chairman Northgrave congratulated Ms. Laursen on retirement and thanked her for everything she had done over the years.

**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 advised that concluded his report unless anyone had any questions.

Reports Made Part of Minutes.

**TREASURER:** The Treasurer, Mr. Richard Lorentzen, presented the Treasurer's Reports and the Bill's List.

**RESOLUTION 21-21 JUNE 2021 VOUCHER PAYMENTS**

2021                      \$ 164,519.15

**MOTION TO ADOPT RESOLUTIONS 21-21, APPROVING THE JUNE VOUCHER PAYMENT LIST, AS SUBMITTED:**

Moved:	Commissioner Dacey
Second:	Commissioner Gross
Roll Call Vote:	10 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 May was included in the agenda. There were 24 claims. The subrogation report shows a recovery for May of \$34,340.47, with a year to date amount of just under \$334,666.90.

Claims Manager, Kathy Kissane, advised the Claims Committee reviewed the 10 PARs prior to the JIF meeting and recommended approval.

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

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

Moved:	Commissioner Karrow
Second:	Commissioner Dacey
Roll Call Vote:	10 Ayes, 0 Nays

## **MANAGED CARE:**

**MANAGED CARE** – Donna Setzer reported there were a total of 255 bills, 253 were in network, for May totaling \$403,529.04 came in, \$103,425.32 was paid yielding a savings of \$300,103.72 or 74% with a network penetration of 99%. Also included in the agenda were the reports for Top 10 Providers, Savings by Specialty and Top 10 Charges. Ms. Setzer asked if there were any questions and then concluded her report.

The Executive Director complimented Qual Care on their in network utilization, advising it is the highest amongst the PERMA JIFs.

## **UNDERWRITING MANAGER**

**LIST OF CERTIFICATES ISSUED** – There were 14 certificates issued from 4/22/2021 to 5/22/2021.

List of Certificates made part of the minutes.

**MARKETING MANAGER:** Ms. Amy Pieroni advised marketing had no report at this time.

**SAFETY DIRECTOR:** Don Ruprecht advised the Safety Director's report was included in the agenda. The report included a list the loss control visits and a list of all the meetings attended during that time. Mr. Ruprecht reported also included in the agenda was a list of the bulletins sent from his office in May. He added tomorrow there will be a notice distributed about three virtual leadership classes, the first one being in June. Also included was the usage of the MSI Now and MSI DVD program as well as the link to the MSI Live Classes. Mr. Ruprecht asked if there were any questions and then concluded his report.

Chairman Northgrave advised he was not aware of a need for Executive Session and the Executive Director confirmed there was not.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** Mr. Charlie Kravotil raised his hand in the Zoom Call. Mr. Northgrave called upon him for comment.

Mr. Kravotil advised he lives in New Brunswick and is the editor of a Community Newspaper, New Brunswick Today. He asked if the Fund has an insurance policy against Cyber attacks.

Chairman Northgrave advised the Fund does and can get him a copy. If Mr. Kravotil had a specific question, they could try to address it or find the correct person to address it for him.

Mr. Kravotil said that would be great if he could be sent a copy. He then asked if the Fund had any standards for the participating governments that they are to follow in terms of best practices for cyber security.

The Executive Director said yes. The Fund has cyber liability in place and they also have a risk control program developed by our excess JIF, the MEL, and all the members follow that. Additionally, Central JIF has gone one-step beyond that and has their own Cyber Task Force and it's currently working on an initiative now where there is Employee Awareness Training.

Mr. Kravotil advised he did see that in the agenda. He then asked who made the comments he just heard.

The Executive Director advised it was the Executive Director, Mr. Hrubash from PERMA.

Mr. Kravotil thanked Mr. Hrubash. He advised it was his understanding that Piscataway was victimized by a ransomware attack on May 18, 2018 and they are still suffering the effects of that today. He asked if any other members of the JIF that had similar experiences or have been victimized by this type of thing or if Piscataway the first and only JIF member to go through that unpleasant experience.

Chairman Northgrave announced himself and advised they were not in a position to share that information right now, but if Mr. Kravotil wanted to send Mr. Northgrave an email he would try to get him an answer.

Mr. Kravotil advised he would send Mr. Northgrave something right away. Mr. Kravotil said he was told a special counsel was appointed to handle the Piscataway ransomware attack and asked for that person's identity.

Chairman Northgrave advised Mr. Kravotil to put that in his email as well and he would get him as much information as he can.

Mr. Kravotil hoped he could get their name and speak to them. He appreciated the Fund answering what they could now and he will follow up via email and looks forward to the response. He is working on an article and is trying to get as many answers as possible. He said he appreciated the assistance and asked that anyone with additional information reach out if they want to share.

The Executive Director suggested an OPRA request.

Chairman Northgrave advised he asked Mr. Kravotil to send him an email. He advised we can send him the information he is requesting and then if he needs to comply with a formal OPRA I'm sure Mr. Kravotil would.

Mr. Kravotil advised he'd be happy to.

**MOTION TO ADJOURN**

Moved:	Commissioner Dacey
Second:	Commissioner Karrow
Vote:	Unanimous

Meeting adjournment at 2:21 p.m.  
Prepared by Rachel Chwastek, Assisting Secretary for

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Nancy Costa, Secretary