

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
July 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	Present
Bryan Bidlack, Township of South Brunswick	Present
Edward Kirschenbaum, Borough of Belmar	Absent

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Donna Setzer, Qual Lynx
Claudia Acosta, Qual Lynx
Tony Jones, Qual Lynx
Caty Lambe, Qual Lynx
Amy Pieroni, North American Insurance Management
Jasmine Brascom, Alamo Insurance Group
Lindsay Travali, North American Insurance Management
Dominick Cinelle, Brown & Brown
Paul Shives, JA Montgomery Risk Control
Don Ruprecht, JA Montgomery Risk Control
Michael Brosnan, JA Montgomery Risk Control
Michael Avalone, Conner Strong & Buckelew
Charlie Vanderline, Borough of Belmar
Jennifer Conicella, Perma
Bradford Stokes, Perma
Joseph Hrubash, Perma
Rachel Chwastek, Perma

MINUTES: June 16, 2021 Open Minutes
June 25, 2021 Open and Closed Minutes

MOTION TO APPROVE OPEN MINUTES FOR JUNE 16, 2021

Moved: Commissioner Dacey
Second: Commissioner Karrow
Vote: 11 Ayes, 0 Nays (1 Abstention – Perilstein)

MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR JUNE 25, 2021

Moved: Commissioner Dacey
Second: Commissioner Vornlocker
Vote: 8 Ayes, 0 Nays (4 Abstentions – Frankel, Karrow, Perilstein, Bidlack)

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

D2 Cybersecurity – Status Report – Included in the agenda was the monthly status report from D2, recapping members’ participation and training to date. The Executive Director requested that some of the members make some initial progress on their training, as it is a very important program. Also, for those members not yet at 100% training, please continue to work towards completion and reach out if you have any issues and need assistance.

Employment Practices Compliance Program: The Executive Director requested members 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. 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.

Mr. Shives advised they had added October, November and December dates for the training. An updated training schedule will be sent out after the meeting.

Membership Renewals: The Executive Director reported the Central JIF has six members scheduled to renew fund membership; renewal documents will be sent out in the next few weeks.

Risk Management Information/Operating System (RMIS) - The Executive Director reported 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.

The Executive Director emphasized the importance of having the renewal information completed in a timely manner. The last couple years the insurance market has created a number of issues for the JIFs statewide and for 2022 the Underwriting Manager cannot negotiate those renewals unless the information is updated. The budgets also rely on that information.

2020 Audit Report and Actuary Valuation Report – The 2020 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund’s newspaper.

MEL Cyber Task Force – Included in the agenda was a news alert from the MEL Cyber Task Force highlighting recent cyber attacks.

The Executive Director reiterated how important cyber is and advised in addition to the inconvenience a breach would cause, there would be additional public relations issues.

2021 Coverage Documents – The Executive Director reported the fund office is in the process of uploading member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

August Meeting Cancellation - Historically, the JIF has voted to cancel the August meeting, and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 23-21 authorizing this action was included in the agenda.

Commissioner Karrow asked if a meeting would be necessary to discuss the Middlesex JIF issue.

The Executive Director advised the Fund could call a special meeting if it was necessary.

MOTION TO APPROVE RESOLUTION 23-21

Moved:	Commissioner Dacey
Second:	Commissioner Karrow
Vote:	12 Ayes, 0 Nays

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 May Financial Fast Track showed a surplus of \$10.2 million, with \$6.5 million issued in dividends. The Fund is

positive in all open years and the MEL has assumed all the COVID-19 workers compensation claims for 2020 and 2021. The expected loss ratio reports shows the fund is performing ahead of the actuary in all years except the current year, which is still developing, and is similar to the course of events in the prior year, which turned into a positive year. The Executive Director advised all the JIFs LTAF are outstanding, with the Central Fund's LTAF at 1.32, with the three-year average at 1.47.

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 24-21 JULY 2021 VOUCHER PAYMENTS

Aggregate	\$ 190,136.00
Closed	\$ 730,317.61
2020	\$ 20,046.76
2021	\$ 459,603.10

MOTION TO ADOPT RESOLUTIONS 24-21, APPROVING THE JULY VOUCHER PAYMENT LIST, AS SUBMITTED:

Moved:	Commissioner Gross
Second:	Commissioner Karrow
Roll Call Vote:	12 Ayes, 0 Nays

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

CLAIMS/ MANAGED CARE:

CLAIMS – Claudia Acosta advised the workers comp lost time accident ratio report for June was included in the agenda. There were 28 new claims. The subrogation report shows a recovery for June of \$16,457.22, with a year to date amount of \$351,124.12.

Claudia Acosta advised the Claims Committee reviewed the 15 PARs prior to the JIF meeting and recommended approval.

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

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

Moved:	Commissioner Dacey
Second:	Commissioner Costa
Roll Call Vote:	12 Ayes, 0 Nays

MANAGED CARE:

MANAGED CARE – Donna Setzer reported there were a total of 216 bills, 207 were in network for June totaling \$221,741.28 came in, \$78,779.52 was paid yielding a savings of \$142,961.76 or 64% 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 asked if there were any questions and then concluded her report.

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED – There were 10 certificates issued from 5/22/2021 to 6/22/2021.

List of Certificates made part of the minutes.

MARKETING MANAGER: Ms. Amy Pieroni advised they will be meeting with the Executive Director's office once they receive the reservation of rights letters from members in other various non-MEL affiliated JIFs and will put together a target list of qualified applicants.

SAFETY DIRECTOR: Paul Shives 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 the month of June, as well as the 8 bulletins and messages issued by the Safety Directors Office during that time. Also included is a listing of the MSI Now, the live streaming safety library and the member usage during June. The report also included a link to the MSI Live, the current virtual webinar system with classes available for the next three months. Mr. Shives asked if there were any questions and then concluded his report.

OLD BUSINESS: NONE

NEW BUSINESS: The Executive Director asked if there was any interest for the September meeting to be in person.

Chairman Northgrave would like to meet in person, but asked for the Commissioners thoughts.

Commissioner Gross advised the Zoom meeting is more convenient.

Commissioner Robins advised he also prefers the remote meetings.

Commissioners Dacey thought it was premature to meet in person with Covid-19 rates rising again throughout the state and suggested a wait and see approach.

Commissioner Karrow agreed with Commissioner Dacey, although she does prefer to meet in person, she also thinks it is premature.

Commissioner Frankel advised some municipalities are investigating the hybrid system, especially for public participation, which may be an option for the Central JIF.

Chairman Northgrave advised they would see how the next few weeks are and review the options in the middle of August.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved:	Commissioner Gross
Second:	Commissioner Dacey
Vote:	Unanimous

Meeting adjournment at 2:24 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Nancy Costa, Secretary