

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
November 15, 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
Bryan Bidlack, Township of South Brunswick	Absent
Edward Kirschenbaum, Borough of Belmar	Absent

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Donna Setzer, Qual Lynx
Kathy Kissane, Qual Lynx
Tony Jones, Qual Lynx
Amy Pieroni, North American Insurance Management
Robin Racioppi, North American Insurance Management
Lindsay Travali, North American Insurance Management
Patti Fahy, North American Insurance Management
Dominick Cinelli, Brown & Brown
Paul Shives, JA Montgomery Risk Control
Michael Brosnan, JA Montgomery Risk Control
Don Ruprecht, JA Montgomery Risk Control
Katie Walters, Conner Strong & Buckelew
Raven Williams, Township of Franklin
Bradford Stokes, Perma
Joseph Hrubash, Perma
Jennifer Conicella, Perma
Rachel Chwastek, Perma
Karen Read, Perma

MINUTES: October 20, 2021 Open Minutes

MOTION TO APPROVE OPEN MINUTES FOR OCTOBER 20, 2021

Moved: Commissioner Dacey
Second: Commissioner Frankel
Vote: 10 Ayes, 0 Nays

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

2022 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2022 in the amount of \$17,269,755. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality. This is the Public Hearing on the proposed budget. Additionally, the proposed assessments were also distributed. The Executive Director asked if anyone had any questions.

Chairman Northgrave confirmed with Executive Director Hrubash the proposed assessments did not include the dividend. He then asked for a motion to open the public hearing on the 2022 Central Budget and Certify the Assessments.

Motion to open the Public Hearing on the 2022 Budget

Moved: Commissioner Costa
Second: Commissioner Karrow
Vote: 10 Ayes, 0 Nays

Motion to close the Public Hearing on the 2022 Budget

Moved: Commissioner Karrow
Second: Commissioner Frankel
Vote: 10 Ayes, 0 Nays

Motion to adopt the 2022 Budget and Certify Assessments

Moved: Commissioner Costa
Second: Commissioner Dacey
Vote: 10 Ayes, 0 Nays

Cyber Taskforce: Cyber Taskforce met on November 10th and discussed the following:

MEL's Cyber Security Requirements – The Cyber Task Force met to discuss the certification of software that meets the MEL's new cyber security requirement. Commissioner Criscuolo advised this would allow all Central JIF vendors to be certified once, instead of each member completing their own certification.

Executive Director Hrubash advised the MEL is researching the feasibility of the Cyber JIF for the entire MEL program, but in the interim the Central JIF should start it locally. Another Cyber Task Force meeting will be set up in the near future to discuss further.

Commissioner Criscuolo suggested asking if the Commissioners were all on board with this project or putting something on the agenda next meeting for formal action.

Chairman Northgrave asked if anyone had any questions.

Commissioner Dacey thought it was a great idea.

Executive Director Hrubash suggested a motion of the Fund Commissioners.

Motion to move forward with plans for a Central JIF Cyber RFP/RFQ

Moved:	Commissioner Vornlocker
Second:	Commissioner Wagner
Vote:	Unanimous

NJLOM resolution calling for a CAP Exception for Information Technology and Cyber Security Costs - The Cyber Task Force also met to discuss the draft version of a NJLOM resolution calling for a CAP Exception for Information Technology and Cyber Security Costs.

Commissioner Criscuolo reviewed the draft resolution with the Fund.

Executive Director Hrubash advised he has asked the MEL Legislative Committee to add this draft resolution to their agenda, for both input and support.

Cyber Training D2 – Included in the agenda was the monthly status report from D2, recapping members’ participation and training to date.

Membership Renewals: The Central JIF has six members scheduled to renew fund membership; a status report appeared in the agenda.

Residual Claims Fund (RCF): The public hearing on the RCF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. A copy of Chairman Northgrave’s report was enclosed in the agenda.

Environmental JIF: The public hearing on the EJIF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. Enclosed was a copy of Chairman Northgrave’s report.

MEL Report: The MEL met on October 20, 2021 at the Forsgate Country Club and scheduled its public hearing at its next meeting at 12:30 on November 17, 2021 in the Steel Pier Room at the Sheraton Hotel, Atlantic City. Enclosed was a copy of Commissioner Northgrave’s report.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2022 Fund Year.

Motion to elect William Northgrave as the Central Jersey Joint Insurance Fund's 2022 representative to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Fund Joint Insurance Fund and Environmental Joint Insurance Fund.

Moved: Commissioner Dacey
Second: Commissioner Costa
Vote: 10 Ayes, 0 Nays

RCF 2017 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2017. Enclosed in the agenda was Resolution 31-21 authorizing the transfer of the Central JIF’s 2017 claim liabilities to the RCF.

Motion to Approve Resolution 31-21 Authorizing the Transfer of Fund Year 2017 to the RCF

Moved: Commissioner Dacey
Second: Commissioner Costa
Vote: 10 Ayes, 0 Nays

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 was 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 December.

2020/2021 Elected Officials Seminar: The MEL’s Annual Elected Officials Seminar will be included in the League of Municipalities Conference. Notice was emailed to commissioners and risk managers. A copy of the notice was enclosed; pre-registration is not required but is provided for convenience.

League Magazine Ad: Enclosed in the agenda was the latest in the series of “Power of Collaboration ads that will appear in the League of Municipalities magazine. The ad highlights the MEL Safety Institute Leadership Academy, which is a four-part course to review risk management and workplace challenges facing public sector managers. Enrollment in the MEL Safety Institute Leadership Academy will be available February 2022.

December Meeting Date – Historically, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 32-21 authorizing this action is part of the agenda. A special meeting may be called if we have to act on potential new membership.

Motion to Approve Resolution 32-21 Cancelling the December Meeting

Moved: Commissioner Costa
Second: Commissioner Dacey
Vote: 10 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. Executive Director Hrubash reported the September 30th Financial Fast Track notes the surplus is \$10.7 million, with all years except this year in the positive, which is not uncommon at this time in the year.

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 33-21 NOVEMBER 2021 VOUCHER PAYMENTS

2021 \$ 241,119.16

MOTION TO ADOPT RESOLUTION 33-21, APPROVING THE NOVEMBER VOUCHER PAYMENT LIST, AS SUBMITTED:

Moved: Commissioner Frankel
Second: Commissioner Costa
Roll Call Vote: 10 Ayes, 0 Nays

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

CLAIMS/ MANAGED CARE:

CLAIMS – Kathy Kissane advised the workers comp lost time accident ratio report for October was included in the agenda. There were 23 new claims. The subrogation report shows a recovery for October of \$18,107.22, with a year to date amount of \$539,532.24.

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

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

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

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

MANAGED CARE:

MANAGED CARE – Donna Setzer reported there were a total of 228 bills, 220 were in network for October totaling \$396,639.51 came in, \$91,602.80 was paid yielding a savings of \$305,036.71 or 77% 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 – The Executive Director advised there were 9 certificates issued from 7/22/2021 to 8/22/2021, and 33 certificates issued from 8/22/2021 to 9/22/2021. Also included was an update on the cyber risk management compliance, including a list of those members grandfathered until January 1, 2022.

List of Certificates made part of the minutes.

MARKETING MANAGER: Ms. Amy Pieroni advised there was no significant update, as the possible new members did not do their reservation of rights letters.

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 October, as well as the reports, bulletins 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. The report also included a link to the MSI Live, the current virtual webinar system with classes available for the next two months. Mr. Shives advised there is only one more session of the Protecting Minors course on December 7th. Also, the MEL Leadership Academy will kick-off in January of 2022 at no additional cost for the membership. Mr. Shives asked if there were any questions and then concluded his report.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved:	Commissioner Dacey
Second:	Commissioner Frankel
Vote:	Unanimous

Meeting adjournment at 2:36 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Nancy Costa, Secretary