

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
February 17, 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  
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  
Ilene Laursen, Conner Strong & Buckelew  
Edward Cooney, Conner Strong & Buckelew  
Jennifer Conicella, Perma  
Robyn Walcoff, Perma  
Joseph Hrubash, Perma

Brad Stokes, Perma  
Karen Read, Perma  
Rachel Chwastek, Perma

**MINUTES:** January 20, 2021 Open Minutes

**MOTION TO APPROVE MINUTES FOR JANUARY 20, 2021**

Moved:	Commissioner Frankel
Second:	Commissioner Criscuolo
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR'S REPORT**

The Executive Director advised he had only one action item today, to amend the 2021 Budget.

**Amendment to the 2021 Budget** – An amended 2021 Budget was introduced last month in the amount of \$16,746,322. With the addition of South Brunswick to the Fund, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which was included in the agenda. The Executive Director asked for a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE PROPOSED 2021 AMENDED BUDGET**

Moved:	Commissioner Karrow
Second:	Commissioner Gross
Vote:	Unanimous

The Executive Director asked if there was any discussion on the budget. Hearing none, he asked for a motion to close the public hearing on the budget.

**MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT THE 2021 AMENDED BUDGET**

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

**2021MEL/RCF/EJIF March 26<sup>th</sup> Virtual Meeting & Retreat:** The MEL, RCF and EJIF will hold their March meetings in conjunction with the MEL Annual Commissioners Retreat. This year's retreat will be held on March 26<sup>th</sup> via Zoom. 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.

**2021 MEL, MRHIF & NJCE Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL), Municipal Reinsurance Health Insurance Fund (MRHIF) and NJ Counties Excess JIF have been holding an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. We are in the process of discussing how best to deliver this seminar in 2021.

**Central Jersey JIF Cyber Task Force** – At the last meeting, the JIF approved D2 CYBERSECURITY to conduct the training for all members' employees with email access. The Cyber Task Force met yesterday to kick off the Fund's Cyber security training program.

Commissioner Wagner reported they had the meeting yesterday and went through the process. D2 is going to focus on two aspects. The first is going to be employee training, which will be two hours and it's up to the Fund how to split that time, whether one two-hour session, or two one-hour sessions. The next step after training is they'll start sending phishing and email attacks. D2 will log all the data and analytics and report back to the JIF and each member municipality as to what employees are falling victim to those phishing attacks.

Commissioner Wagner advised there would be a second enrollment presentation scheduled for those who were unable to attend yesterday's presentation. Moving forward, D2 has requested the point of contacts for each member, who could be the Commissioner or a designated person at your municipality. They have also requested each member's user list be uploaded to their system and to whitelist their information so they are not blocked by the municipality servers. Commissioner Wagner advised in the next few weeks D2 should be all set up and asked if any of the other Task Force Commissioners had any additional comments.

Commissioner Vornlocker advised Franklin has been utilizing D2's services for the last year and have seen an improvement in their employees' cybersecurity awareness, and expects the same for the other member municipalities.

The Executive Directed added the Risk Management Consultants would also be invited to the second session with D2 Cybersecurity, to make sure they understand the process.

**MEL Cyber Task Force:** The MEL's Cyber Task Force has been working on modifications to the MEL's Cyber Risk Management Program and is expecting to complete soon.

**CDL Testing Reimbursement** – Members are eligible for reimbursement for their 2020 CDL Testing expenses through the Central JIF. Please submit your receipts to the Fund Office for reimbursement.

**2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Included 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 continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 5% of the member's assessment.

The Executive Director advised there is the possibility of an extension to November 1, 2021, in consideration of multiple reasons, including Covid-19 and the weather.

**Mandatory Vaccination of Employees:** In response to the dissemination of the Covid-19 vaccines, the MEL Fund Attorney issued a bulletin, and consulted with the MEL Safety Director, Executive Directors of our Member Funds, and Labor expert, Matthew Giacobbe, Esq., to develop a memorandum anticipating several policy decisions on the issuance of the vaccine. Included in the agenda was the bulletin and memorandum.

**Employment Practices Compliance Program.** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; the deadline for updates and training may be extended to November 1, 2021 from June 1, 2021.

There will be a 2nd EPL Handbook webinar is scheduled for March 12<sup>th</sup> at 10:00am. A segment on mandatory vaccines and volunteer handbook will be added and an FAQ is in process.

Link to an outline of the program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>

**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 fund currently has a surplus of \$10.2 million, even after issuing a \$1 million dollar dividend. The expected loss ratio, which tracks how the JIF is performing compared to the actuary's projection, the Fund is way ahead of where the actuary projected the Fund would be, which equates to the fact the surplus continues to rise. The fund LTAF is 1.23, anything below 2.00 is fantastic, and the Executive Directed cautioned this does not include the Covid-19 claims. The three year average is 1.42. When LTAF was first tracked in 1990, the state average was 5.71.

Reports Made Part of Minutes.

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

**RESOLUTION 16-21 FEBRUARY 2021 VOUCHER PAYMENTS**

2020	\$ 241.18
2021	\$ 917,973.67

**MOTION TO ADOPT RESOLUTIONS 16-21, APPROVING THE JANUARY VOUCHER PAYMENT LIST, AS SUBMITTED:**

Moved: Commissioner Karrow  
Second: Commissioner Dacey  
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, reviewed the workers comp lost time accident ratio report for January was included in the agenda. There were 63 new claims, unfortunately the bulk of those are Covid-related claims. There was one hospitalization earlier in the month, fortunately that officer has been discharged from the hospital. Since Covid-19 began, the Central JIF has had about 330 Covid-19 related claims. The subrogation report shows a recovery for January in the amount of just over \$8,600.

The Claims Committee reviewed the 12 PARs prior to the JIF meeting and recommended approval.

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

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

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

**MANAGED CARE:**

**MANAGED CARE** – Donna Setzer reported a total of 178 bills for January totaling \$199,651.93 came in, \$66,926.44 was paid yielding a savings of \$132,725.49 or 66% with a network penetration of 97%. Also included in the agenda were the reports for Top 10 Providers, Savings by Specialty and Top 10 Charges. The out of network providers included emergency room visits, ambulance services and other providers like dental and pathology is hard to track and keep in-house, since you don't have the opportunity to direct care. Ms. Setzer asked if there were any questions and then concluded her report.

**UNDERWRITING MANAGER**

**LIST OF CERTIFICATES ISSUED** – There were 8 certificates issued from 11/22/2020 to 12/22/2020.

The Underwriting Manger advised they'd be working closely with Cyber educational series the JIF is about to start, looking for compliance and advised they've worked before with D2 and are well aware of the program requirements.

List of Certificates made part of the minutes.

**MARKETING MANAGER:** NONE

**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 January and a list of all the meetings attended during that time. Also included in the agenda was a list of the distributed Safety Bulletins as well as the usage of the MSI Now and MSI DVDs. In the section labeled MSI Live there is a link that will take members to the schedule of upcoming webinars. Mr. Shives also mentioned prior to the JIF meeting, the Executive Safety meeting was held and was very well attended. The membership provided some excellent suggestions and recommendations.

The Safety Kickoff Meeting will be held on April 21<sup>st</sup> at 11:00AM. The Fund has lined up Mr. Keith Hummel of JA Montgomery to deliver a program on the 21 Irrefutable Laws of Leadership. At the request of many of the Executive Directors, more webinars have been scheduled on the protection and safe treatment of minors. The deadline for that training has been extended to November 1, 2021. Mr. Shives asked if there were any questions and then concluded his report.

The Executive Director added all Central JIF members would be receiving 100% of their Safety Incentive Program Reward for 2020, in recognition of the fact that this has been a very difficult, 1 in 100 year, situation with Covid-19.

The Fund Attorney confirmed there was no need for an Executive Session.

**OLD BUSINESS:** NONE

**NEW BUSINESS:**

Commissioner Criscuolo suggested for the latter part of this year or next year for some ethics training for their boards, commissions, agencies and so on. He thought a short refresher for the boards, including the Library, Redevelopment and Zoning, would be a good idea to remind them of the guidelines.

The Executive Director advised he would work the professionals to make that happen. He also advised two of the sessions over the two day period for the MEL Educational Forum will be dedicated to ethics and encouraged everyone to attend.

**PUBLIC COMMENT:** NONE

## **MOTION TO ADJOURN**

Moved:	Commissioner Costa
Second:	Commissioner Karrow
Vote:	Unanimous

Meeting adjournment at 2:24 p.m.

Prepared by Rachel Chwastek, Assisting Secretary for

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Nancy Costa, Secretary