

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
January 19, 2022  
ZOOM CONFERENCE CALL**

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

**PLEDGE OF ALLEGIANCE** – Chairman Hoelscher led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 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

**EXECUTIVE COMMITTEE ALTERNATES:**

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

**ALTERNATE FUND COMMISSIONERS:**

Matt Watkins	Township of Edison	Absent
Charles Vanderlinde	Borough of Belmar	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator    PERMA Risk Management Services  
**Joseph Hrubash, Bradford Stokes, Brandon Tracy, Robyn Walcoff, Jennifer Conicella**

Attorney                                    Bob, Smith & Associates  
**Jeremy Solomon, Esq.**

Treasurer                                    **Richard Lorentzen**

Claims Service                              Qual-Lynx  
**Kathy Kissane, Caty Lambe**

Safety Director/Law Enforcement    J.A. Montgomery Risk Control  
**Paul Shives, Don Ruprecht, Michael Brosnan**

Underwriting Manager                    Conner Strong & Buckelew  
**Edward Cooney, Jonathon Tavares**

Managed Care Provider                  Qual Care  
**Donna Setzer**

**ALSO PRESENT:**

Raven Williams, Township of Franklin  
Jasmine Brascom, Alamo Insurance Group  
Robin Racioppi, North American Insurance Management  
Amy Pieroni, North American Insurance Management  
Patti Fahy, North American Insurance Management  
Lindsay Travali, North American Insurance Management  
Michael Avalone, Conner Strong & Buckelew  
Meredith Storch, Conner Strong & Buckelew

**MINUTES:** December 29, 2021 Open Minutes

**MOTION TO APPROVE MINUTES FOR DECEMBER 29, 2021**

Moved: Commissioner Costa  
Second: Commissioner Dacey  
Vote: Unanimous

**CORRESPONDENCE:** None

**MOTION TO ADJOURN SINE DIE MEETING**

Moved: Commissioner Costa  
Second: Commissioner Frankel  
Vote: Unanimous

Executive Director called the 2022 reorganization meeting of the Central Jersey Joint Insurance Fund to order and asked for a roll call of 2022 Fund Commissioners.

**REORGANIZATION**

**ROLL CALL OF 2022 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

**EXECUTIVE COMMITTEE ALTERNATES:**

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
Christina Fischer	Borough of South Bound Brook	Absent

**ALTERNATE FUND COMMISSIONERS:**

Matt Watkins	Township of Edison	Absent
Charles Vanderlinde	Borough of Belmar	Present

**ELECTION OF CHAIRPERSON, VICE CHAIR, SECRETARY AND EXECUTIVE COMMITTEE**

Executive Director advised the proposed nominations for the 2022 Board of Commissioners, Executive Committee and Alternates was included in the agenda. He asked if there were any other nominations. There were no other nominations.

Executive Director said the Fund has six standing committees. Included in the agenda was a list of the 2022 standing committees.

**MOTION TO CLOSE NOMINATIONS**

Moved: Commissioner Dacey  
Second: Commissioner Costa  
Vote: Unanimous

**NOMINATE THE RECOMENDATIONS FROM THE NOMINATING COMMITTEE FOR FUND YEAR 2022:**

Moved: Commissioner Gross  
Second: Commissioner Vornlocker  
Vote: 13 Ayes, 0 Nays

Executive Director advised Mr. Tracy distributed the Oath of Office prior to the meeting and asked Commissioners to complete and return their Oaths of Office to the Fund Office. Chairman Northgrave recommended to forego a verbal oath. Executive Director and Fund Attorney agreed to this suggestion.

**EXECUTIVE DIRECTOR'S REPORT**

**REORGANIZATION RESOLUTIONS** – Included in the Agenda Packet were the Resolutions necessary to undertake the 2022 Reorganization of the Fund. Resolutions were reviewed by the Executive Director and approved as a Consent Motion.

**RESOLUTION 1-22 CERTIFYING THE ELECTION OF OFFICER**

the Governing Body of the Fund that the following persons have been elected as Chairman, Vice Chair and Secretary through 2023 Reorganization:

Chairperson William Northgrave, Esq.  
Vice Chairperson Dan Frankel  
Secretary Nancy Costa

**RESOLUTION 2-22 Appointing Fund Professionals:** Executive Director said the Fund appointed Fund Professionals – noted below – to three year terms commencing on January 1, 2021 and ending on December 31, 2023, in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; by the Fund’s Board of Commissioners that the below listed professionals be re-appointed for Fund Year 2022 with the following fees:

*PERMA Risk Management Services* is hereby appointed as **Executive Director & Administrator**, Joseph Hrubash as Executive Director and Bradford Stokes as Deputy Executive Director and Brandon Tracy as Account Manager and all as agents for process of services, and shall serve at a fee of \$2,051,663 over a three year term. The annual fee for 2022 shall be \$690,912.00.

*Bob Smith & Associates* is hereby appointed as **Fund Attorney** and shall serve at a fee of \$160,022.00 over a three year term. The annual fee for 2022 shall be \$53,870.00. *Bob Smith & Associates* shall also be appointed as **Litigation Manager** to be reimbursed at the rate of \$165, not to exceed \$105,000.00 over the three year term.

*Richard Lorentzen* is hereby appointed as **Fund Treasurer** and shall serve at a fee of \$63,406.00 over a three year term. The annual fee for 2022 shall be \$21,312.

*Hodulik and Morrison* is hereby appointed as **Fund Auditor** and shall serve at a fee not to exceed \$135,362.00 over a three year term, which includes administrative costs. The annual fee for 2022 shall be 45,540.

*Qual-Lynx* is hereby appointed as the **Claims Service Organization** and shall serve at a fee of \$1,860,158.00 over a three year term for TPA services and to adjust all claims for current and prior Fund Years. The annual fee for 2022 shall be \$625,820.

*Qual-Care* is hereby appointed as the **Managed Care Provider** and shall serve at a fee of \$646,780.00 for a three year term for managed care services and to adjust all claims for current and prior Fund Years. The annual fee for 2022 shall be \$217,170.00.

*The Actuarial Advantage* is hereby appointed as **Actuary** for the Fund at a fee of \$122,100.00 over the three year term. The annual fee for 2022 shall be \$41,106.00.

*JA Montgomery Risk Control* is hereby appointed to provide **Loss Control Services** to the Fund at a fee of \$521,688.00 for a three year term. The annual fee for 2022 shall be \$175,514. **Right to Know Services** shall be provided at a three year term not to exceed \$162,457.00. The annual fee for 2022 shall be \$54,657.

*Reliance Insurance Group* is hereby appointed **Marketing Manager** for the Fund and shall serve at a fee of \$502,275.00 over a three year term. The annual fee for 2022 shall be \$169,004.00.

*Wilmington Trust* is hereby appointed **Asset Manager** for the Fund - 05% of the market value of the Fund's invested assets. Three year estimated fee: \$12,210.00

*Investors Bank* is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.

*John Geaney of Caphart & Scatchard* is hereby appointed **Workers' Compensation Litigation Management** for the Fund and shall serve at a fee of \$68,798.00 for a three year term. The annual fee for 2022 shall be \$23,096.00.

*Russo & Associates* is hereby appointed **Payroll Auditor** for the Fund and shall serve at a fee of \$488.77 for calendar year towns; a fee of \$677.04 for fiscal year towns and \$263.13 per town for position headcounts. Three year fee shall not exceed \$19,301.00.

**RESOLUTION 3-22 Appointing Cyber Security Services Provider:** Executive Director said the security services provider is D2 at an annual cost of \$17,500.

**RESOLUTION 4-22 Establishing Public Meeting Procedures:** This resolution establishes meeting procedures for Fund Year 2022:

- I. The Fund Commissioners shall conduct Public Meetings virtually via Zoom conference to conduct the official business of the FUND on the third Wednesday of every month at 2:00 p.m. Meetings starting later this year are anticipated to be held at the Piscataway Municipal Building.
- II. The Fund's Claims Committee shall meet the same day and location as the Public Meetings at 1:30 p.m.
- III. The following is hereby designated the official newspaper (s) of the Fund:  
Home News Tribune

In addition, the Central JIF's webpage is designated for official notices at [www.centraljerseyjif.org](http://www.centraljerseyjif.org)

- IV. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**RESOLUTION 5-22 Establishing Fiscal Management Plan**

- I. The following financial institutions are hereby declared as THE FUND's Official Depositories for 2022:  
Investors Bank
- II. Authorized Signatories:  
William Northgrave, Esq.      Chairperson  
Dan Frankel                      Vice Chair  
Nancy Costa                      Secretary  
Casey Wagner                  Commissioner  
Richard Lorentzen              Treasurer
- II. Designation of Authorized Signatures for Claims Payments  
Dave Ruber, Qual-Lynx  
Alice Lihou, Qual-Lynx  
Edward Korvieo, Qual-Lynx  
Richard Lorentzen, Treasurer
- IV. Adoption of the Cash and Investment Policy
- V. Designation of Delinquent Assessments:  
Interest Rate: 10% with a grace period for each assessment
- VI. Certifying and Approval Officer for all FUND expenses:  
Executive Director and Account Manager
- VII. FOR WIRE TRANSFERS:  
Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

Executive Director said the next following resolutions have been included to meet regulatory compliance as respects placement of insurance coverages. Included in the agenda were resolutions authorizing extraordinary unspecifiable services for public officials/employment practices liability, land use liability, volunteer director's and officer's liability and cyber liability coverages.

**RESOLUTION 6-22 – ESTABLISHING FUND RECORDS PROGRAM**

Nancy Costa, **Fund Secretary** as custodian of Fund's records.

Brandon Tracy, Account Manager as **Assistant Fund Secretary**.

FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102.

**RESOLUTION 7-22 – APPOINTING 2022 LEGAL DEFENSE PANEL:** Executive Director said included in the agenda was a list of the 2022 defense panel.

**RESOLUTION 8-22 – ESTABLISHING PLAN OF RISK MANAGEMENT:** MEL Underwriting Manager said the Risk Management Plan was accurate and reflected the 2022 renewal.

**RESOLUTION 9-22 – COMPENSATION FOR MEETING ATTENDANCE:**

Executive Committee Member shall receive \$150 may opt not to be paid and that the amount of the payment would be made to the member municipality, per regular monthly Executive Committee meeting attended by said member whom may opt not to be paid and that the amount of the payment would be made to the member municipality.

## **RESOLUTION 10-22 – NAMED STORM DEDUCTIBLES**

## **RESOLUTIONS 11-22 THRU 13-22 – PLACEMENT OF POL/EPL, VDO & CYBER SECURITY LIABILITY COVERAGE**

Executive Director said the next following resolutions have been included to meet regulatory compliance as respects placement of insurance coverages. Included in the agenda were resolutions authorizing extraordinary unspecifiable services for public officials/employment practices liability, land use liability, volunteer director's and officer's liability and cyber liability coverages.

Executive Director asked for a motion to approve reorganizational resolutions.

### **MOTION TO APPROVE REORGANIZATIONAL RESOLUTIONS 1-22 THRU 13-22**

Moved: Commissioner Costa  
Second: Commissioner Gross  
Vote: 13 Ayes, 0 Nays  
Reorganizational Resolutions Made Part of Minutes

**WELCOME NEW MEMBER:** Chairman Northgrave, on behalf of the Central JIF, welcomed two new members, the Borough of South Bound Brook and the Metuchen Parking Authority. Executive Director said Christina Fischer, of South Bound Brook was in attendance.

**COMMITTEE APPOINTMENTS:** The Fund has six standing committees, the list of committees and its members were included in the agenda.

**AMENDING THE 2022 BUDGET:** Executive Director said with the addition two new members and the addition of police accreditation credits there was a need to amend the 2022 Central JIF Budget. Included in the agenda was an amended budget in the amount of \$17,426,015.

### **MOTION TO AMEND THE 2022 CENTRAL JIF BUDGET**

Moved: Commissioner Dacey  
Second: Chairman Northgrave  
Vote: Ayes, Nays

**COVID-19 QUARTERLY WORKSHOP:** Executive Director said at the request of Commissioner Criscuolo we would like to host another virtual educational workshop for department managers and supervisors with Dr. Lana Lerman, The Central Jersey JIF Covid-19 consultant. Commissioner Criscuolo asked to hold this webinar in February prior to the Fund meeting in February. Mr. Ruprecht will work with Dr. Lana Lerman on scheduling a webinar for February 16<sup>th</sup>.

**CYBER TRAINING D2:** Executive Director said included in agenda was the monthly status report from D2, recapping members' participation and training to date. Executive Director said the Fund Office will follow up with Risk Managers of the Members who have been falling behind the assigned training.

**RESIDUAL CLAIMS FUND 2022 REORGANIZATION MEETING:** Executive Director said the Residual Claims Fund's Reorganization meeting was January 6, 2022 via Zoom. Included in the agenda was a copy of Commissioner Northgrave's report on the meeting.

**E-JIF 2022 REORGANIZATION MEETING:** Executive Director said the E-JIF's Reorganization meeting was January 6, 2022 via Zoom. Included in agenda was a copy of Commissioner Northgrave's report on the meeting.

**MEL 2021 NOVEMBER MEETING & 2022 REORGANIZATION MEETING:** Executive Director said the MEL met on November 17<sup>th</sup>. The Reorganization meeting was January 6, 2022 via Zoom. Included in the agenda were copies of Commissioner Northgrave's reports on the meetings.

**2022 ASSESSMENTS - 1<sup>ST</sup> INSTALLMENT BILLINGS:** Executive Director said the first installment billings were mailed out last month and were due back to the Fund Treasurer Richard Lorentzen by January 15<sup>th</sup>. The Fund Treasurer said he has began receiving the payments.

**CDL TESTING REIMBURSEMENT:** Executive Director said Members are eligible for reimbursement for their 2021 CDL Testing expenses through the Central JIF. Please submit copies of your invoices and/or vouchers to the Fund Office for reimbursement.

**MEL CYBER RISK PROGRAM:** Effective January 1, 2022, only compliance with the 2<sup>nd</sup> edition of the MEL Cyber Risk Management Program will qualify for deductible recoveries if a member suffers a cyber claim. Executive Director said the compliance checklist appears in the Underwriter's report, which was included in the agenda.

Underwriting Manager reminded members the grandfathered period for version 1 of the Cyber Risk Management report expired and members should be working towards compliance with Version 2 of the program. Mr. Cooney said if there are any questions please reach out.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Executive Director said we are in the final stages of updating the EPL Compliance Program report and may be able to distribute prior to meeting. It appears that almost all, if not all, Central Jersey JIF members have met the deadline for compliance.

**2021-22 ELECTED OFFICIAL SEMINAR:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Executive Director said the MEL will shortly publish directions for the online version.

**2022 SAFETY INCENTIVE PROGRAM RESOLUTION:** This a reminder for our membership to pass the applicable resolution adopting the 2022 Safety Incentive Program and to provide a copy of the Resolution to the Fund Office.

**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 \$10.3 million, a cash balance of \$23.8 million, and have issued \$7.3 million through the years. Executive Director reviewed the Expected Loss Ratio Analysis noting the open Fund Years are performing ahead of the actuarial projection except for Fund Year 2021, which is still maturing.

Executive Director asked if there were any questions and concluded his report.

Reports Made Part of Minutes.

**TREASURER:** The Treasurer, Mr. Richard Lorentzen, presented the Bill's List and treasurer report. Treasurer said the members have begun sending in bills lists and asked anyone who has not paid their assessment to submit it as soon as possible.

**RESOLUTION 14-22 CONFIRMATION OF DECEMBER PAYMENTS**

<b>Fund Year 2021</b>	<b>\$1,572,759.10</b>
<b>Total</b>	<b>\$1,572,759.10</b>

**RESOLUTION 15-22 CONFIRMATION OF DECEMBER PAYMENTS - DIVIDEND**

<b>Fund Year Closed</b>	<b>\$299,4889.94</b>
<b>Total</b>	<b>\$1,572,759.10</b>

**RESOLUTION 16-22 JANUARY 2022 PAYMENTS**

<b>Closed</b>	<b>\$0.00</b>
<b>2017</b>	<b>\$0.00</b>
<b>2020</b>	<b>\$0.00</b>
<b>2021</b>	<b>\$5,516.70</b>
<b>2022</b>	<b>\$1,552,426.00</b>
<b>Total</b>	<b>\$1,557,942.70</b>

**RESOLUTION 17-22 JANUARY 2022 SUPPLEMENTAL PAYMENTS**

<b>Fund Year 2022</b>	<b>\$30,427.00</b>
<b>Total</b>	<b>\$30,427.00</b>

**MOTION TO ADOPT RESOLUTIONS 14-22 CONFIRMATION OF DECEMBER PAYMENTS, RESOLUTION 15-22 CONFIRMATION OF DECEMBER PAYMENTS, DIVIDENDS AND RESOLUTION 16-22 JANUARY 2022 PAYMENTS AND RESOLUTION 17-22 JANUARY SUPPLEMENTAL BILLS LIST, AS SUBMITTED:**

Moved: Commissioner Dacey  
 Second: Commissioner Frankel  
 Roll Call Vote: 13 Ayes, 0 Nays

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

**CLAIMS/ MANAGED CARE:** Claims Manager thanked the Fund for reappointment.

**CLAIMS:** Claims Manager said included in the agenda was a list of the Qual Lynx adjusting and nursing team. Ms. Kissane said a fourth property adjuster was added. The December workers compensation ratio report showed there were 6% indemnity claims, 94% medical only. There were 63 claims in December, which mainly consisted of Covid-19 claims.

The subrogation recovery report shows \$1,580.00 recovered for the month of December, and almost \$541,112.24 for the year. The Claims Committee met and reviewed 12 PARs, prior to the JIF meeting, for January. Ms. Kissane noted one PAR was a duplication.

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

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

Moved: Commissioner Costa  
Second: Commissioner Karrow  
Roll Call Vote: 13 Ayes, 0 Nays

**MANAGED CARE:** Ms. Setzer thanked the Fund for the reappointment of Qual Care

**MANAGED CARE:** The managed care report for the year reflected 3,302 bills for the year totaling \$4,733,548.66 came in, \$1,244,494.95 was paid yielding a savings of \$3,489,053.71 or 74% with a network penetration of 97%.

Ms. Setzer asked if there were any questions and then concluded her report. Commissioner Criscuolo asked for an additional report breaking down the cost of Covid-19 claims, department and vaccination status. The goal of this report would allow the members to target the departments seeing the most claims. Ms. Kissane added their team currently distributes a report to the Executive Directors containing similar information and her team will work with PERMA to create the report, which will be included in the agenda packet. Executive Director suggested creating an additional report comparing Central to the rest of the JIFs that Qual Lynx services.

**UNDERWRITING MANAGER**

**INSURANCE RENEWAL:** Underwriting Manager said the renewal was completed in the beginning of January. Mr. Cooney added along with the MEL two webinars will be held reviewing the 2022 renewal program, coverage changes and tasks for 2022.

**LIST OF CERTIFICATES ISSUED:** There were 7 certificates issued from 11/22/2021 to 11/22/2021.

**CYBER COMPLIANCE REPORT – AS OF 12/31/2021:** Included in the agenda was the cyber compliance report as of 12/31/21. Underwriting Manager added the Cyber Insurance Market will only get tougher to place insurance, so the MEL formed a committee to study the feasibility of forming a Cyber Joint Insurance Fund. More details will follows.

Commissioner Frankel thanked Mr. Cooney and his taskforce for their professionalism, due diligence and continued protection of the Municipalities. Commissioner Frankel also emphasized the members to work on getting in compliance with the Cyber Risk Management Program. Commissioner Criscuolo agreed with the sentiment.

List of Certificates made part of the minutes.

**SAFETY DIRECTOR:** Mr. Shives thanked the Fund for reappointment.

**SAFETY DIRECTOR REPORT:** Safety Director said the report was included in the agenda. The report included a list of 16 loss control visits for the month of November and December, meetings, all the bulletins that went out during that time and the MSI Now/DVD usage. Also included in the report was a link directing members to the schedule of upcoming webinars through April. Mr. Shives noted J.A. Montgomery is resuming some in person classroom instructions and the MEL LEADERSHIP ACADEMY is kicking off in February. More information can be found on the MEL's website at njmel.org.

Chairman Northgrave thanked the professionals for their continued hard work and high level of professionalism.

**MARKETING MANAGER:** Ms. Pieroni thanked the Fund for reappointment

**MARKETING MANAGER REPORT:** The Marketing Manager welcomed the new member South Brunswick, thanked the Fund for the reappointment and advised they would start looking for new members. The Executive Director commended the Acrisure team for their continued hard work and noted their team is aiming to bring in quality members that will continue to make the Fund successful.

**OLD BUSINESS:** NONE

**NEW BUSINESS:**

Ms. Kissane advised their team tracks an employee's vaccination status and the brand of vaccine the employee receives. Ms. Kissane noted the information is dependent on by what the employee discusses.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN**

Moved:	Commissioner Perilstein
Second:	Commissioner Dacey
Vote:	Unanimous

Meeting adjournment at 2:33 p.m.

Prepared by Brandon Tracy, Assisting Secretary for

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Nancy Costa, Secretary