

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES**

**June 15, 2022**

**Estate at Farrington Lake**

**MEETING OF THE EXECUTIVE COMMITTEE CALLED TO ORDER AT 11:00 A.M.  
OPEN PUBLIC MEETING STATEMENT READ INTO RECORD**

**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	Absent
Michael Gross	City of South Amboy	Present
Joseph Criscuolo	Township of East Brunswick	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Casey Wagner	Township of Woodbridge	Present
William Robins	Borough of Dunellen	Absent
Melissa Perilstein	Borough of Metuchen	Absent
Bryan Bidlack	Township of South Brunswick	Absent
Edward Kirschenbaum	Borough of Belmar	Absent
Christina Fischer	Borough of South Bound Brook	Present
Joe Costa	Borough of Middlesex	Present

**ALTERNATE FUND COMMISSIONERS:**

Sonia Alves-Viverios	Township of Edison	Absent
Charles Vanderlinde	Borough of Belmar	Present
Rick Tactay	Borough of Belmar	Absent
Raven Williams	Borough of Franklin	Absent

Commissioner Gross, of South Amboy, entered the meeting at 11:25 a.m..

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Bradford Stokes, Brandon Tracy</b>
Attorney	Bob, Smith & Associates <b>Jeremy Solomon, Esq.</b>
Auditor	PFK O'Davies <b>Mike Andriola, Danielle Montanelli</b>
Claims Service	Qual-Lynx <b>Kathy Kissane, Anthony Jones</b>
Safety Director/Law Enforcement	J.A. Montgomery Risk Control <b>Don Ruprecht</b>
Managed Care Provider	Qual Care <b>Donna Setzer</b>

**ALSO PRESENT:**

Amy Pieroni, North American Insurance Management  
Patti Fahy, North American Insurance Management  
Lindsay Travali, North American Insurance Management  
Michael Avalone, Conner Strong & Buckelew  
Susan Baltzar, Relins Group  
Karen Hinkley, Qual-Lynx  
Caty Lambe, Qual-Lynx  
Karen Berenato, Qual-Lynx  
Marge Quinones, Qual-Lynx  
Katie Gomez, Qual-Lynx  
Chris Shoffner, Mayor of South Bound Brook  
Lucas Cullen, South Bound Brook  
George Gawron, Sayreville

**MINUTES:** May 18, 2022 Open Minutes

**MOTION TO APPROVE MINUTES FOR MAY 18, 2022**

Moved:	Commissioner Dacey
Second:	Commissioner Criscuolo
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR'S REPORT**

Deputy Executive Director Stokes said he will be running the meeting as Executive Director Hrubash was not in attendance.

**AUDIT REPORT AS OF DECEMBER 31, 2021:** The Auditor's Report as of December 31, 2021, has been sent to the Executive Committee under separate cover. Mr. Andriola, a representative from PKF O'Connor Davies, LLP, presented and reviewed the Audit Report. Mr. Andriola reported the Fund was in good financial standing and their audit found no recommendations. Mr. Andriola noted this was due in large part to strategic budgeting stemming the increasing insurance costs. Deputy Executive Director Stokes, following the presentation, asked for approval of the report.

**MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2021 AS PRESENTED, ADOPT RESOLUTION 26-22 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.**

Moved:	Commissioner Criscuolo
Second:	Commissioner Dacey
Vote:	Unanimous

**RCF:** The RCF met on June 2, 2022, at the Forsgate Country Club in Jamesburg, NJ. Chairman Northgrave's report on the meeting was included in the agenda.

**EJIF:** The EJIF met on June 2, 2022, at Forsgate in Jamesburg, NJ. Chairman Northgrave's report on the meeting was included in the agenda.

**MEL JIF:** The MEL met on June 2, 2022, at the Forsgate County Club in Jamesburg, NJ. Chairman Northgrave's report on the meeting was included in the agenda.

## **CYBER LIABILITY UPDATE:**

**CYBER TRAINING D2:** Included in the agenda was the monthly status report from D2, recapping members' participation and training to date. Deputy Executive Stokes reported first quarter phishing results have drastically improved since the start of D2 training noting successful clicks, which indicate employees have clicked on a phishing email, have gone down significantly. Deputy Executive Director added we will continue to work with members who have fallen behind in training.

Commissioner Criscuolo and Commissioner Wagner agreed the Cyber Committee needs to meet in September to discuss potential training topics and encouraged Fund Commissioners to provide their input. Commissioner Criscuolo added he is pleased with D2's program thus far.

**2022 Coverage Documents:** Deputy Executive Director reported the Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** Deputy Executive Director reported initially, the MEL/MRHIF/NJCE Educational Seminars had been approved for insurance producer credits – 2 general and 1 ethics - for each day. But – upon final review, the state did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

Due to communication issue in their office, April 29<sup>th</sup> producer certificates have been issued for 2 credits, in error. We are working with the state to resolve. Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records.

**NJUA Safety Expo 2022:** Deputy Executive Director said effective this year, the Safety Expo has been reorganized in coordination with the MEL Safety Institute. The same schedule of courses will be held at five different locations and dates. Members may use the Learning Management System to register.

Included in the agenda was a copy of the flyer. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date. The NJUA JIF will also be providing CPR/AED/First Aid Training at the September Expo.

**July thru November Meetings:** Deputy Executive Director Stokes reminded members; the Fund was scheduled to hold the remainder of its meetings in-person at the Piscataway Municipal Building. Deputy Executive Director Stokes, after discussion with Commissioner Dacey, suggested moving the location of the remainder and future meetings to the YMCA at the Piscataway Community Center in the multi-purpose room except for the July 20<sup>th</sup> meeting. The Executive Committee agreed to hold the July 20th meeting at the Piscataway Municipal Building and the remainder of the meetings to be held at the YMCA at the Piscataway Community Center multi-purpose room.

Commissioner Frankel inquired about the possibility of holding the in-person meetings as a hybrid meeting. Chairman Northgrave cautioned this approach and thought it would be best to hold the meeting as an in-person meeting only.

**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 Deputy Executive Director reported the

Fund currently has a surplus of \$6.7 million as of April 31<sup>st</sup> which was a cumulation of the 2021 MEL RCF surplus strengthening, passing down of the Covid-19 claims to the local JIFs, and downturn of investments in the JCMI. Deputy Executive Director asked if there were any questions, there were none, and concluded his report.

Reports Made Part of Minutes.

**TREASURER:** Treasurer presented the Bill's List and treasurer report.

**RESOLUTION 27-22 JUNE PAYMENTS**

<b>Fund Year Aggregate</b>	<b>\$1,200,992.66</b>
<b>Fund Year Closed</b>	<b>\$54,180.82</b>
<b>Fund Year 2022</b>	<b>\$620,439.28</b>
<b>Total</b>	<b>\$1,875,612.76</b>

**MOTION TO ADOPT RESOLUTION 27-22 JUNE BILLS LIST, AS SUBMITTED:**

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

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

**CLAIMS/ MANAGED CARE:**

**CLAIMS:** Claims Manager said included in the agenda was the May workers compensation ratio report showed there were 11% indemnity claims, 89% medical only. There were 36 claims in May.

The subrogation recovery report shows \$29,168.24 recovered for the month of May, and almost \$204,686.56 for the year. The Claims Committee met and reviewed 11 PARs, prior to the JIF meeting, for June.

**PAYMENT AUTHORIZATION REQUESTS:** Claims 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 Costa  
Second: Commissioner Frankel  
Roll Call Vote: 10 Ayes – 0 Nays

**MANAGED CARE:**

**MANAGED CARE:** The managed care report for the year reflected 475 bills for the month of May totaling \$343,068.70, \$114,857.26 was paid yielding a savings of \$228,211.44 or 67% with a network penetration of 99%.

**UNDERWRITING MANAGER**

**LIST OF CERTIFICATES ISSUED:** There were 10 certificates issued from 4/22/2022 to 5/22/2022.

**CYBER COMPLIANCE REPORT – AS OF 5/31/2022:** Included in the agenda was the cyber compliance report as of 5/31/22. Deputy Executive Director encouraged members to reach out to the Underwriting Manager for any questions.

List of Certificates made part of the minutes.

**MARKETING MANAGER:**

**MARKETING MANAGER REPORT:** The Marketing Manager had nothing to report.

**SAFETY DIRECTOR:**

**SAFETY DIRECTOR REPORT:** Safety Director said the report was included in the agenda. The report included a list of loss control visits, meetings, bulletins that went out and the MSI Now/DVD usage for the month of May. Also included in the report was a link directing members to the schedule of upcoming webinars and classes being offered.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN**

Moved:	Commissioner Dacey
Second:	Commissioner Costa
Vote:	Unanimous

Meeting adjournment at 2:15 p.m.

Prepared by Brandon Tracy, Account Manager for

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Nancy Costa, Secretary