

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
JULY 13, 2023
VIA ZOOM
8:00AM**

Meeting of the Fund Commissioners called to order by Acting Chair Commissioner Gildea. Open Public Meetings notice read into record.

ROLL CALL OF 2023 FUND COMMISSIONERS:

James Gildea	Town of Westfield	Present
Sean McCarthy	Township of Bernards	Present
James Damato	Borough of Watchung	Present
Alexander Mirabella	Township of Scotch Plains	Present
Megan Champney Kweselait	City of Summit	Present
Glenn Mortimore	Borough of Mountainside	Present
Anthony Suriano	Borough of Bernardsville	Present

EXECUTIVE COMMITTEE ALTERNATES:

Vincent DeNave	Township of Harding	Present
Robin Ray	Township of Bedminster	Absent
Joseph Carty	Borough of Far Hills	Absent

ALTERNATE FUND COMMISSIONERS:

Margaret Heisey	Township of Scotch Plains	Absent
Katelyn Vettel	Township of Bedminster	Absent
Sheila Tweedie	Borough of Far Hills	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Joseph, Hrubash, Cathleen Kiernan, Nancy A. Ghani, Crystal Chuck
Attorney	DiFrancesco, Bateman, Coley, Yospin, Kunzman, Davis & Leher Stephen Davis, Esq.
Treasurer	Ralph Maresca
Claims Service	Qual-Lynx Claudia Acosta, Dan Lasky, Stephen Poglitsch
Safety Director/Law Enforcement Risk Control	J.A. Montgomery Brian Maitland, Mike Brosnan, Tina Zaverzence, Danielle Sanders
Underwriting Manager	Conner Strong & Buckelew
Managed Care Provider	FMCO Marie Lamb
Auditor	Suplee, Clooney & Company

ALSO PRESENT:

Renee Bays, Meeker, Sharkey & Hurley

Craig Sutherland, Meeker, Sharkey & Hurley
Hallee Cramer, Meeker, Sharkey & Hurley
Amy Pieroni, Acrisure
Lindsay Travali Acrisure
Dominick Cinelli, Brown & Brown
Suzanne Bridge, Brown & Brown
Rich Duthie, Pinnacle Risk
Jennifer Davis, PERMA Risk Management
Nancy Malool, Scotch Plains

MINUTES: Open and Closed Minutes of June 8, 2023

MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR JUNE 8, 2023 AS PRESENTED:

Moved: Commissioner Chapney
Second: Commissioner Mirabella
Roll Call Vote: 8 Ayes – 0 Nays

ACKNOWLEDGEMENTS: None

EXECUTIVE DIRECTOR:

REPORT: Monthly reports submitted to Fund Commissioners including quarterly Financial Fast-Track reports, Accident Frequency, Claim Activity Report, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist.

Included in the agenda was May 2023 tracking reports. Executive Director reviewed the Loss Ratio report as of May 2023 and reported Fund Year 2020 continues to trend slightly above the actuarial target with 116.08% of loss funds incurred; claims were not COVID related but represented other claim activity. Included was the Lost Time Accident Frequency report, which stands at 1.19.

CYBER JIF REPORT: The Cyber JIF met on June 22nd; included for information is Commissioner Champney's report of the meeting.

2023 MEMBERSHIP RENEWALS: Bernards and Bernardsville are scheduled to renew Fund membership by January 1, 2024. Executive Director reported membership renewal documents will be distributed following the meeting via email.

2023 COVERAGE DOCUMENTS: The fund office is in the final stages of preparing the coverage documents, which will be uploaded to Origami during the month of July. We will email Fund Commissioners and Risk Management Consultants when the process is complete.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. We will issue an email with those additional directions once the underwriting system link is sent.

Since the Suburban Municipal JIF engaged Asset Works to perform limited property appraisals, Perma will send each Fund Commissioner and Risk Management Consultant a list of the locations being appraised. We will ask the town not to alter these specific locations during the renewal. Once the renewal process is completed, we will upload the information provided to us by Asset Works.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM: Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and

Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL's webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

Enclosed in the agenda was a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live).

Also included in the agenda was the flyer on the training course for “**Non-Supervisory Employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).

J.A. Montgomery's Law Enforcement Unit has been scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. Dates will be added to the MEL's Learning Management System as soon as completed. Dates in the surrounding area have been set for September 26th in Fairfield and October 26th in Morris Plains and Middlesex Fire Academy

AUGUST PAYMENTS: The Fund is not scheduled to meet in August and it would be appropriate to authorize the Treasurer to process contracted expenses.

MOTION TO AUTHORIZE THE TREASURER TO PROCESS CONTRACTED EXPENSES DURING THE MONTH OF AUGUST.

Moved: Commissioner Chapney
Second: Commissioner Mirabella
Roll Call Vote: 8 Ayes – 0 Nays

2022 AUDIT FILING: PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

**TREASURER:
VOUCHER LIST:**

JULY 2023 VOUCHER PAYMENTS, RESOLUTION 19-23

Fund Year 2022:	\$14,000.00
Fund Year 2023:	\$627,607.08
Total:	\$641,607.08

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS FOR MONTHS OF MAY 2023:

Fund Year 2023:	\$49,320.03
Fund Year 2022:	\$13,267.32
Fund Year 2021:	\$79,083.74
Fund Year 2020:	\$15,815.51
Fund Year 2019:	\$248.25
Closed:	\$0.00
Total:	\$157,734.85

MOTION TO ADOPT RESOLUTION 19-23 APPROVING JULY 2023 BILLS LIST AND APPROVE CONFIRMATION & CERTIFICATION OF MAY 2023 CLAIM TRANSFERS AS SUBMITTED:

Moved: Commissioner Champney
Second: Commissioner Mortimor
Roll Call Vote: 8 Ayes – 0 Nays

Voucher List and Treasurer’s Report Made Part of Minutes.

ATTORNEY:

REPORT: A copy of the Attorney’s report of appellate decisions affecting municipalities was distributed for information.

Monthly Report Made Part of Minutes.

UNDERWRITING MANAGER:

CERTIFICATE REPORT: Included in the agenda were certificate of insurance issued for the period 5/22/23 to 6/22/23.

CYBER COMPLIANCE REPORT: Included in the agenda was the cyber compliance report as of June.

Monthly Report Made Part of Minutes.

MANAGED CARE:

MONTHLY REPORT: Included in the agenda were the June 2023 reports submitted by FMCO. Managed Care Provider said the total provider billed amount for June 2023 was \$224,444 was repriced to \$24,082 for a total savings of 89% and a PPO penetration of 97%.

Monthly Activity Report Made Part of Minutes.

SAFETY DIRECTOR:

MONTHLY REPORT: Included in the agenda was the July report noting the Loss Control Surveys and Law Enforcement Loss Control Surveys conducted during that time as well as the MSI Safety Director bulletins distributed via the MEL app.

Monthly Report Made Part of the Minutes.

CLAIMS:

REPORT: Claims Administrator said they have Payment Authority Requests to present during Closed Session.

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION AND CONTRACT MATTERS:

Moved: Commissioner Mirabella
Second: Commissioner Damato
Vote: Unanimous

PAYMENT AUTHORIZATION REQUESTS: Executive Committee reviewed payment authorization requests presented by Claims Service in Executive Session.

MOTION TO RETURN TO OPEN SESSION:

Moved: Commissioner Damato
Second: Commissioner Mirabella
Roll Call Vote: Unanimous

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX:

Moved: Commissioner Damato
Second: Commissioner Champney
Roll Call Vote: Unanimous

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

MOTION TO ADJOURN:

Moved: Commissioner McCarthy
Second: Commissioner Damato
Vote: Unanimous

MEETING ADJOURNED: 8:22 AM

NEXT MEETING: September 14, 2023 - 8:00 AM

Crystal Chuck, Assistant Secretary

for

SEAN MCCARTHY, SECRETARY

SUBURBAN MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 19-23

JULY 2023

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Suburban Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002328			
002328	SUPLEE, CLOONEY, & COMPANY	FINANCIAL STMT AUDIT Y/E 2022	14,000.00
			14,000.00
		Total Payments FY 2022	14,000.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002329			
002329	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2023- 3RD QUARTER	1,423.25
			1,423.25
002330			
002330	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES 07/23	7,276.54
			7,276.54
002331			
002331	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QUARTER 2023	117,551.00
002331	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QUARTER 2023	325,848.25
			443,399.25
002332			
002332	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	2023 EJIF - 2ND INSTALLMENT	65,813.00
			65,813.00
002333			
002333	QUAL-LYNX	CLAIM ADJUSTING SERVICES 07/23	18,809.73
			18,809.73
002334			
002334	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 07/23	5,870.39
			5,870.39
002335			
002335	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	40.73
002335	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/23	16,252.56
			16,293.29
002336			
002336	THE ACTUARIAL ADVANTAGE	FUND ACTUARY FEE 07/23	2,902.81
			2,902.81
002337			
002337	RALPH A. MARESCA, JR	TREASURER FEE 07/23	1,694.16
			1,694.16
002338			
002338	MEEKER SHARKEY & HURLEY	WATCHUNG BOR. - 3RD QTR. RMC - 2023	5,232.00
002338	MEEKER SHARKEY & HURLEY	HARDING TWP - 3RD QTR RMC FEE 2023	2,365.00
002338	MEEKER SHARKEY & HURLEY	BEDMINSTER TWP - 3RD QTR. RMC - 2023	5,261.00
002338	MEEKER SHARKEY & HURLEY	BERNARDS TWP - 3RD QTR RMC FEE 2023	11,307.00
002338	MEEKER SHARKEY & HURLEY	FAR HILLS BOR. - 3RD QTR RMC FEE 2023	841.00
			25,006.00
002339			
002339	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 3RD QUARTER 2023	7,406.25
			7,406.25
002340			
002340	NJ ADVANCE MEDIA	AD- ACCT XSUBU0555780 22 AUDIT 6/15/23	275.40
			275.40
002341			
002341	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE & DR 7/23	175.00
			175.00
002342			

002342	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 07/23	1,769.00
			1,769.00
002343	RUSSO & ASSOCIATES, LLC	WC AUDIT-MOUNTAINSIDE 6/23	796.01
002343			796.01
002344	COURIER NEWS	ACCT ASB-0000003384 RUN DATE 06/15/23	106.47
002344			106.47
002345	ACCESS	DEPT 416 INV 10261369 5/31/23 FOR JUNE	45.53
002345			45.53
002346	ACRISURE LLC	RMC FEE 3RD QTR 2023 CITY OF SUMMIT	17,452.00
002346			17,452.00
002347	PINNACLE INSURANCE SOLUTIONS, LLC	MOUNTAINSIDE - 3RD QTR RMC FEE 2023	5,036.00
002347			5,036.00
002348	BROWN & BROWN METRO, LLC	RMC 3RD INSTALL BERNARDSVILLE 7/23	6,057.00
002348			6,057.00
		Total Payments FY 2023	627,607.08
		TOTAL PAYMENTS FUND YEARS	641,607.08

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer