MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
OPEN MINUTES
APRIL 6, 2018
HYATT REGENCY, PRINCETON NJ
9:20 AM

ROLL CALL OF 2018 BOARD OF FUND COMMISSIONERS

Richard Hirsch	Borough of Longport - Atlantic JIF	Present
Mauro Tucci	Township of Nutley – Sub Essex JIF	Absent
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Charles Cuccia	Borough of Little Falls –S. Bergen JIF	Present
James Gildea	Town of Westfield – Suburban JIF	Absent
Robert Law	Woodbury City - Trico JIF	Present
Jon Rheinhardt	Borough of Wharton – Morris JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Joseph D'Arco	Borough of Paramus - NJMSI JIF	Present
Tom Merchel	Township of Moorestown- PMM JIF	Present*
Dave Matchett, Alternate	Township of Shamong- Burlco JIF	Present
Cynthia Ege	Lambertville – PAIC JIF	Absent
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
Mark Antozzeski	Hamilton Township Fire District 9- FRESP JIF	Absent
Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	New Brunswick Housing Authority- PHA JIF	Absent
Joy Tozzi	Township of Robbinsville - Mid-Jersey JIF	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
William Northgrave	Township of Edison – Central JIF	Present*

**Commissioners Merchel and Northgrave were sworn in as MEL Commissioners by the Fund Attorney*

APPOINTED OFFICIALS PRESENT:

Executive Director/Adm	Perma Risk Management Services **David N. Grubb, Joseph Hrubash, Cate Kiernan**
Attorney	Dorsey & Semrau **Sue Sharpe, Esquire**
Actuary	The Actuarial Advantage **Eric Bause**
Excess Liability Claims Administrator	CB Claims LLC **Georganne Jussel**
Lobbyist	Pathways **Paul Bent**
Managed Care	QualCare **Donna Setzer**
Safety Consultant	JA Montgomery Risk Control Services **Paul Shives, Brian Maitland**
Treasurer	**Mike Zambito**

Underwriting Manager	Conner Strong & Buckelew **Edward Cooney**
Marketing Coordinator	Acrisure **Gary Taffet, Amy Pieroni**
Marketing Manager	Princeton Strategic Communications **Stacey Ehling**
Ex Worker's Comp Claims Administrator	Qual-Lynx **Kathy Kissane**
Strategic Planning	LaMendola Associates **Clark LaMendola**

ALSO PRESENT:
Paul A. Hoelscher, Mayor Alpine Borough, Bergen JIF Chair
Jim Rogers, Deal Borough, Monmouth JIF Chair
Joseph Catenaro, Fairfield Township, Suburban Essex JIF Commissioner, EJIF Chairman
Gregory Franz, Administrator Edgewater Borough, South Bergen JIF Secretary, RCF Secretary
Stuart Sendell, Rumson Borough
Michael Avalone, Conner Strong & Buckelew
Ilene Larsen, Conner Strong & Buckelew
Frank Covelli, P.I.A.
Rich Erickson, First Environment
Charles Casagrande, Danskin Insurance Agency
John Casagrande, Danskin Insurance Agency
Alison Kelly, Danskin Insurance Agency
Barbara Murphy, RLM
Ezio Altamura, GJEM Otterstedt
Stephen Sacco, PERMA Risk Management Services
Pauline Kontomanolis, PERMA Risk Management Services
Robyn Walcoff, PERMA Risk Management Services
Tracy Lopez, PERMA Risk Management Services
Karen Read, PERMA Risk Management Services
Joeen Ciannella, PERMA Risk Management Services
Nancy Ghani, PERMA Risk Management Services

MOTION TO APPROVE JANUARY 3, 2018 MINUTES:

Moved:	Commissioner Rheinhardt
Second:	Commissioner Laureigh
Vote:	Unanimous

CORRESPONDENCE:
NONE

SPECIAL PRESENTATION:
JOSEPH E. BUCKLEW – Included in the agenda was a resolution honoring Joseph E. Buckelew. Executive Director read the following into the record:

RESOLUTION OF THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
HONORING
JOSEPH E. BUCKELEW

WHEREAS Joseph Buckelew was instrumental in establishing the Ocean JIF, one of the original members of the Municipal Excess Liability Joint Insurance Fund; and

WHEREAS A lifelong resident of Ocean County, Mr. Buckelew served as Lakewood Mayor, Police Commissioner as well as the Ocean County Board of Freeholders; and

WHEREAS For seven years, Mr. Buckelew was Chairman of New Jersey Highway Authority and the New Jersey Sports and Exposition Authority; and

WHEREAS Mr. Buckelew currently serves on the Board of the New Jersey Meadowland Commission; and

WHEREAS Since 1959, he has held prominent roles in Joseph Buckelew Associates, a prominent Toms River Insurance brokerage that is now a part of Conner Strong and Buckelew; and

WHEREAS Mr. Buckelew will be honored on May 6th as one of the 16 newest inductees in the New Jersey Hall of Fame; and

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund honors Joseph E. Buckelew for his lifetime of achievement to his community and the State of New Jersey and thanks him for the instrumental role he played in 1987 in the formation of the Ocean JIF and the MEL.

The resolution was moved by Commissioner Wolk, seconded by Commissioner Laureigh and unanimously approved. Executive Director said Mr. Buckelew was not able to attend today's meeting, but did express gratitude for the gesture and said Mr. Avalone would like to say a few words.

Mr. Avalone said he has worked for Mr. Buckelew since 1986 and the Ocean JIF passed a companion resolution. Mr. Avalone noted it would be "preposterous to reduce a man's life to a single sheet of paper" and "in between the lines of this resolution – beyond the political and business genius – is a man that has compassion for his fellow human beings beyond anything he's ever seen before". Mr. Avalone said personally and professionally he owes a debt of gratitude to Mr. Buckelew.

Mr. Avalone said Mr. Buckelew lost his soulmate of 70 years and a week following the services, Mr. Buckelew was out on a sales call for a major account. Mr. Avalone said Mr. Buckelew is as remarkable today as he was the year the Joseph Buckelew Associates was founded.

In closing, Mr. Avalone said Mr. Buckelew would have loved to attend today's retreat, but is a humble individual in all facets of life and is honored to accept the resolution and deliver it to Mr. Buckelew on behalf of the MEL.

EXECUTIVE DIRECTOR REPORT:

FINANCIAL FAST TRACK: Enclosed in the agenda was the Financial Fast Track as of December 31, 2017; statutory surplus is $21.7 million.

MANAGEMENT COMMITTEE: Committee met on February 5th (minutes were enclosed in the agenda) to review draft professional service agreements reflecting modifications requested by vendors and an overall change to outline services in the contract. (In 2006, format was changed to refer to other documents for delineation of services, such as bylaws and risk management plan.) Executive Director said the Committee recommends change, which were included in Appendix II of the agenda.

Executive Director said the Committee also reviewed and recommends the Board confirm the MEL's arrangement with QBE to increase land-use liability limits and offer a policy – subject to review and final approval by the Management Committee - to individual planning board members that complete the MEL training course.

MOTION TO ACCEPT THE RECOMMENDATIONS OF THE MANAGEMENT COMMITTEE AND AUTHORIZE THE COMMITTEE TO ESTABLISH THE FINAL DETAILS OF THE POLICY FOR INDIVIDUAL MEMBERS OF LAND USE COMMITTEES:

Moved:	Commissioner Cuccia
Second:	Commissioner Law
Vote:	14 Ayes – 0 Nays

Executive Director said due to timing matters, not all local JIFs included this funding in the 2018 budgets. Executive Director recommended the MEL reimburse this cost to the local JIF for 2018; enclosed in the agenda was a budget transfer and per JIF allocation. Local JIFs will need to include in their 2019 budget.

MOTION TO APPROVE A BUDGET TRANSFER OF $900,000 FROM THE MEL'S AGGREGATE LOSS FUND CONTINGENCY ACCOUNT TO THE MEL'S 2018 LIABILITY PREMIUMS ACCOUNT:

Moved:	Commissioner Law
Second:	Commissioner Nolan
Vote:	14 Ayes – 0 Nays

Deputy Executive Director said there are two MEL vendors that have requested changes to their 2018-2020 contracts. Deputy Executive Director suggested the Management Committee meet to review the requested changes and provide a report at the next meeting; the Board agreed to refer the matter to the Management Committee.

EMERGENCY RESTORATION SERVICES – REQUEST FOR QUALIFICATIONS (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website.

Responses were received on 3/1/18 from ServPro of Woodbury/Deptford and on 3/19/18 from Stretch's Professional Cleaning Services Inc.

MOTION TO UPDATE THE LIST OF QUALIFIED EMERGENCY CLEAN-UP AND RESTORATION VENDORS FOR THE 2018-2020 TERM:

Moved:	Commissioner Wolk
Second:	Commissioner Nolan
Vote:	14 Ayes – 0 Nays

CROSSING GUARD TRAINING VIDEO: The MEL awarded a contract to Rutgers to produce an updated crossing guard video with December 31, 2017 as the contract term. Executive Director said Rutgers is requesting a No Cost Extension until August 31, 2018 for completion of filming and production.

MOTION TO APPROVE THE REQUEST AND EXTEND THE CONTRACT TO AUGUST 31, 2018:

Moved:	Commissioner Tomasko
Second:	Commissioner Wolk
Vote:	14 Ayes – 0 Nays

Informational Items

LEGISLATIVE COMMITTEE: This committee met on January 12th and February 26th; enclosed in the agenda were the minutes of those meetings for information.

COVERAGE COMMITTEE: This committee met on February 15th; enclosed in the agenda were the minutes of that meeting for information.

SAFETY & EDUCATION COMMITTEE: This committee met on January 19th and March 16th; enclosed in the agenda were the minutes of those meetings for information.

MARKETING COMMITTEE: This committee met on March 2nd; enclosed in the agenda were the minutes of that meeting for information.

MODEL PERSONNEL POLICY COMMITTEE: Every two years, the MEL asks members to update their Employment Practices Compliance Program. The Program includes updating Personnel Manuals and compliance with training requirements. The Committee met on February 15th and March 16th (minutes enclosed in the agenda). Executive Director said the Committee expects to complete its process and announce the EPL Program requirements during the month of April.

CYBER TASK FORCE: The Task Force last met on February 15th to outline its next steps. Task force plans to work on a program to educate members on the tools available to them through the MEL.

RCF: Enclosed in the agenda was a copy of Commissioner Clarke's report on the RCF's January Reorganization.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): The data has been successfully transitioned to Origami. We expect to issue member logins shortly. Initial announcement will include a link to short training videos. Once members have an opportunity to review the videos and the worksheets, training webinars will be scheduled.

2018 MEL & MRHIF EDUCATIONAL SEMINAR: The 7th annual seminar is scheduled for Friday, April 20th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

LEAGUE MAGAZINE: Enclosed in the agenda was the latest in the series of "Power of Collaboration" ads to appear in the League magazine.

2018 FINANCIAL DISCLOSURES: The Division of Local Government Services has notified the Fund office that rosters of those that are required to file must be finalized by April 4th. Following this, the DLGS expects to issue a separate notice with filing instructions, which must be completed by April 30th.

CLAIMS COMMITTEE: The Claims Review Committee met on January 3, 2018 and March 1, 2018. Minutes of the January and March meetings were enclosed under separate cover.

JUNE MEETING: As a reminder this meeting is scheduled for Thursday June 7th at 11:15AM at the Forsgate Country Club so as not to conflict with the PRIMA conference (June 3rd – June 6th).

UNDERWRITING MANAGER:

REPORT: Underwriting Manager said there was nothing to report for the month.

TREASURER: A copy of the Treasurer's Summary Report (pg. 47 of agenda) was distributed to include the February 2018 Claims Transfer, which was not included in the agenda.

CONFIRMATION OF PAYMENTS

January 2018 Supplemental	$231,745.29
February 2018	$1,635,705.16
March 2018	$584,127.96

RESOLUTION 9-18 FOR JANUARY VOUCHERS:

April 2018	$2,799,056.70

Confirmation Of December 2017 Claims Payments/Certification Of Claims Transfers:

1988 WC	20,428.11
2013	0.00
2014	172,379.36
2015	39,777.74
2016	2,304,025.25
2017	111,407.59
TOTAL	**$2,648,018.05**

Confirmation Of January 2018 Claims Payments/Certification Of Claims Transfers:

1988 WC	2,518.21
2014	17,314.85
2015	59,788.87
2016	64,805.81
2017	45,894.43
2018	880.00
TOTAL	**$191,202.17**

Confirmation Of February 2018 Claims Payments/Certification Of Claims Transfers:

1988 WC	19,827.03
2014	103,280.16
2015	96,309.32
2016	20,232.43
2017	(16,600.00)

2018	0.00
TOTAL	**$223,048.94**

MOTION TO CONFIRM PAYMENTS OF JANUARY 2018 SUPPLEMENTAL, FEBRUARY 2018 and MARCH 2018 AND TO APPROVE APRIL 2018 BILLS LIST RESOLUTION 9-18 AND TO APPROVE TREASURER'S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:

Moved: Commissioner Nolan
Second: Commissioner Laureigh
Roll Call Vote: 14 Ayes – 0 Nays

CLAIMS – EXCESS WORKERS COMPENSATION:

REPORT: Claims Review Committee met on January 3, 2018 and March 1, 2018 and would be meeting next on May 2, 2018.

ATTORNEY:

REPORT: Fund Attorney said her office works with Perma to respond to OPRA requests. She noted, in particular, a recent request from newspaper that contacted both the individual towns and the JIFs. Brad Stokes from Perma contacted the newspaper and was able to directly provide the information requested, which alleviated this burden from member towns. Fund Attorney wished to thank Mr. Stokes and Perma staff for their efforts on this request. Deputy Executive Director said a new OPRA process was implemented a few years ago and as evidenced is running efficiently. Executive Director noted the MEL and its local JIFs have not been involved in any OPRA related litigation.

MANAGED CARE:

REPORT: A report was included in the agenda showing the Savings and Penetration report as of January 2018; the total billed was $530,079.37with approved bills of $190,101.72 for a total savings of 64% and network penetration of 75%.

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

CLOSED SESSION: There was no need for Closed Session.

MOTION TO ADJOURN:

Moved: Commissioner Law
Second: Commissioner Laureigh
Vote: Unanimous

MEETING ADJOURNED: 9:32AM
NEXT MEETING: Thursday June 7, 2018
Forsgate Country Club – Monroe, NJ

Nancy A. Ghani, Assisting Secretary
For
MAURO TUCCI, SECRETARY

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
BILLS LIST

Resolution No. 9-18 **APRIL 2018**

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

BE IT RESOLVED that the Municipal Excess Liability 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 2017

Check Number	Vendor Name	Comment	Invoice Amount
001759			
001759	RINGWOOD BOROUGH	MEL ELECTED OFFICIALS TRAINING 3/20/17	1,000.00
			1,000.00
001760			
001760	GARFIELD CITY	MEL ELECTED OFFICIALS TRAINING 5/30/17	1,250.00
			1,250.00
		Total Payments FY 2017	2,250.00

FUND YEAR 2018

Check Number	Vendor Name	Comment	Invoice Amount
001761			
001761	CONNER STRONG & BUCKELEW	EXCESS LIABILITY - 2ND QTR 2018	1,221,531.00
001761	CONNER STRONG & BUCKELEW	EXCESS LIABILITY OPTIONAL LIMITS - 2018	2,474.00
			1,224,005.00
001762			
001762	CONNER STRONG & BUCKELEW	EXCESS WC SAFETY NATIONAL CASUALTY 4/18	882,220.00
			882,220.00
001763			
001763	QUALCARE, INC.	MANAGED CARE FEE 04/2018	43,775.00
001763	QUALCARE, INC.	MANAGED CARE FEE 03/2018	43,775.00
			87,550.00
001764			
001764	CONNER STRONG & BUCKELEW	EXCESS POL/EPL - 2ND QTR 2018	208,959.75
			208,959.75
001765			
001765	QUAL-LYNX	COMPUTER ACCESS FEE 04/2018	1,377.00
001765	QUAL-LYNX	COMPUTER ACCESS FEE 03/2018	1,377.00
001765	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 4/2018	51,326.40
001765	QUAL-LYNX	COMPUTER ACCESS FEE 01/2018	1,377.00
001765	QUAL-LYNX	COMPUTER ACCESS FEE 02/2018	1,377.00
			56,834.40
001766			
001766	CB CLAIMS LLC	CLAIMS ADMIN - 03/2018	34,678.98
			34,678.98
001767			
001767	J. A. MONTGOMERY RISK CONTROL	SAFETY & EDUCATION - 04/2018 - VIDEO	1,500.00
001767	J. A. MONTGOMERY RISK CONTROL	MSI ADMIN - 04/2018	79,575.00
001767	J. A. MONTGOMERY RISK CONTROL	SAFETY & EDUCATION 4/2018 - CONSULTING	8,425.00
			89,500.00
001768			
001768	PERMA	POSTAGE FEE 02/2018	55.31
001768	PERMA	EXECUTIVE DIRECTOR FEE 04/2018	109,174.78
			109,230.09

001769			
001769	DORSEY & SEMRAU ESQ.	LINDEN HOUSING AUTH v. ZURICH - 02/2018	56.00
001769	DORSEY & SEMRAU ESQ.	MEL SPECIAL LIGITATION - 02/2018	2,007.85
001769	DORSEY & SEMRAU ESQ.	MEL EPL ROLLOFF - 02/2018	1,751.95
			3,815.80
001770			
001770	NEWTECH SERVICES, INC.	NJMEL - STREAMING VIDEO TRANSFER 3/27/18	70.38
001770	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 3/18	77.00
			147.38
001771			
001771	NJ ADVANCE MEDIA	ACCT: XMUNI0555792 - 3/13/18 - PUBL NOTI	13.95
			13.95
001772			
001772	FORSGATE COUNTRY CLUB	CANCELLATION FEE 3/2/18	250.00
			250.00
001773			
001773	PRINCETON STRATEGIC COMM GROUP LLC	REIMBURSABLE EXPENSE: 1/26 & 3/2	83.70
001773	PRINCETON STRATEGIC COMM GROUP LLC	MARKETING MANAGEMENT FEE 03/2018	5,833.33
001773	PRINCETON STRATEGIC COMM GROUP LLC	MARKETING MANAGEMENT FEE 01/2018	5,833.33
001773	PRINCETON STRATEGIC COMM GROUP LLC	REIMBURSABLE EXPENSE: 01/2018	500.00
			12,250.36
001774			
001774	ALLSTATE INFORMATION MANAGEMNT	ACCT: 224 - ACT & STOR 2/28/2018	260.29
			260.29
001775			
001775	ARTHUR J. GALLAGHER RMS, INC.	REINSURANCE MANAGER FEE 04/2018	25,456.97
001775	ARTHUR J. GALLAGHER RMS, INC.	ISO STANDARDS BEACH & WATER SAFETY SIGNA	410.57
			25,867.54
001776			
001776	VIDEO COMMUNICATION SERVICES	ANTI HARASSMENT VIDEO PHASE 3	9,840.63
001776	VIDEO COMMUNICATION SERVICES	MEL SCORM VERSION OF LAND USE VIDEO	1,118.75
			10,959.38
001777			
001777	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 04/2018	4,177.00
			4,177.00
001778			
001778	LaMENDOLA ASSOCIATES, INC.	SAFETY & EDUCATION - 03/2018	450.00
001778	LaMENDOLA ASSOCIATES, INC.	COMMUNICATION - 03/2018	1,552.78
			2,002.78
001779			
001779	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2018	44,084.00
			44,084.00

Total Payments FY 2018 2,796,806.70

TOTAL PAYMENTS ALL FUND YEARS $ 2,799,056.70

_____
Chairperson

Attest:
_____ Dated:_____

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

_____
Treasurer