

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
OPEN MINUTES  
OCTOBER 18, 2023 – 11:15AM  
FORSGATE COUNTRY CLUB – MONROE TWP, NJ**

Chairwoman Tozzi called the meeting to order and read the statement of compliance open public meeting act.

**ROLL CALL OF 2023 BOARD OF FUND COMMISSIONERS**

Joy Tozzi	Township of Robbinsville - Mid-Jersey JIF	Present
Paul Tomasko	Borough of Alpine – Bergen JIF	Present
Greg Franz	Edgewater – South Bergen JIF	Present
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Tom Merchel	Township of Moorestown- PMM JIF	Present
Charles Cuccia	Township of Little Falls – Sub Metro JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
John Clarke	Princeton Housing Authority- PHA JIF	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Absent
William Northgrave	Township of Edison – Central JIF	Absent
Megan Champney	City of Summit- Suburban Municipal JIF	Present
Kevin Davis	Hunterdon County – PAIC JIF	Absent
Megan Jack	Riverside Twp- Burlco JIF	Present
Adam Brewer	Pequannock Township – Morris JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Michael Razze	Pitman Borough TRICO JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Present
Lisa McLaughlin	Margate City - Atlantic JIF	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	PERMA Risk Management Services <b>David N. Grubb, Joseph Hrubash, Cate Kiernan Nancy A. Ghani</b>
Attorney	Dorsey & Semrau <b>Fred Semrau, Esq.</b>
Producer	Risk Program Administrators <b>Paul Forlenza, Kamini Patel</b>
Actuary	The Actuarial Advantage <b>Kyle Mrotek, Jamie Shooks</b>
Excess Worker’s Comp Claims Administrator	Qual-Lynx <b>Claudia Acosta</b>
Safety Director	JA Montgomery Risk Control Services <b>Paul Shives</b>
Treasurer	<b>Mike Zambito</b>
Excess Liability Claims Administrator	CB Claims LLC <b>Christopher Botta, Laura Sable</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney, Jonathon Tavares</b>

Managed Care

QualCare  
**Donna Setzer**

Marketing Coordinator

Acrisure  
**Amy Pieroni**

Marketing Coordinator/South

PJM Consultants  
**Paul Miola**

Lobbyist

Pathways Governmental  
**Paul Bent**

**ALSO PRESENT:**

Frank Covelli, P.I.A  
Charles Casagrande, Danskin Agency  
Robyn Walcoff, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Matt McArow Jr., GJEM-Otterstedt Agency  
Ezio Altamura, GJEM-Otterstedt Agency  
Gerard Torsiello, PERMA Risk Management Services  
Pauline Kontomanolis, PERMA Risk Management Services  
Brad Stokes, PERMA Risk Management Services  
Alison Kelly, Danskin Agency  
John Casagrande, Danskin Agency  
Jacklyn Lindsay, Conner Strong & Buckelew  
Katie Waters, Conner Strong & Buckelew  
Sandra Cantwell, PERMA Risk Management Services  
Zareena Majeed, PERMA Risk Management Services  
Steve Sacco, PERMA Risk Management Services

**MINUTES:** Included in the agenda were the open minutes of June 2, 2023.

**MOTION TO APPROVE JUNE 2, 2023 OPEN MINUTES:**

Moved: Commissioner Merchel  
Second: Commissioner Clarke  
Vote: Unanimous

**CORRESPONDENCE:**

NONE

**EXECUTIVE DIRECTOR REPORT:**

**DEPARTMENT OF BANKING & INSURANCE (DOBI):** Enclosed in the agenda was a copy of correspondence written by the MEL Executive Director to the newly appointed Commissioner of DOBI outlining various matters impacting Joint Insurance Funds and their member entities. Executive Director Grubb said the Commissioner has agreed to a meeting with the MEL.

**MANAGEMENT COMMITTEE:** Executive Director Grubb said the Management Committee met on September 12<sup>th</sup> to review budget and loss funding and recommended the MEL fund the highest actuarial confidence level for loss funds to the Board at its September 15<sup>th</sup> meeting.

Included in the agenda was another copy of the proposed “rate table” 2024 budget as of 8/30/23, which reflected changes in the rates but not exposure data. Copies of an updated

proposed “rate table” 2024 budget as of 10/17/23 were distributed, which reflected changes in exposure data for municipalities only.

Executive Director Grubb referred to the budget and said the 65% increase to budget *line item 5 – Excess Property Claims* is the result of a significant property rate increase that is then applied to increases in the Total Insured Value (TIV). Increases are higher this year since all joint insurance fund (JIFs) contracted to conduct physical property appraisals or trending values. Given the change to TIV, Executive Director Grubb said the Fund office is working with the Actuary and Underwriting Manager to see if rates used to calculate the 2024 property claims fund and excess premium are then overstated. Executive Director Grubb suggested the MEL JIF introduce this budget today, adopt a temporary budget at the November 15, 2023 meeting and then adopt a final budget at the January 2024 Reorganization meeting. In addition, Executive Director Grubb said a meeting of the MEL Management Committee would be scheduled for the end of December/early January to preview the budget.

Fund Attorney advised if this process were agreed upon, then the 2024 budget should be adopted after the new 2024 Fund Commissioners are seated. Deputy Executive Director said except for one or two “new” individuals, the majority makeup of the Board does not usually change from year to year. Executive Director Hrubash said a new item not on the agenda to be discussed are the 2024 meeting dates and said the suggested reorganization meeting date is Monday January 8, 2024.

Commissioner Cuccia inquired why the change in timing and process to adopt the budget. In response, Executive Director Grubb said it would allow for more time to confirm the 2024 renewals as well as finalize the TIV. Deputy Executive Director confirmed the introduced budgets for most of the local JIFs already have their respective TIV changes in their budgets.

Commissioner Merchel inquired if the MEL will be increasing their retention given the large property increase. In response, Executive Director Grubb said the MEL already increased their attachment from \$1 million to \$2.5 million in 2023.

Discussion ensued and the Board agreed to introduce the updated 10/17/23 budget in the amount of \$73,250,386 and to discuss next steps about how best to consider budget amendments if possible.

**MOTION TO INTRODUCE THE 2024 BUDGET IN THE AMOUNT OF \$73,250,386 AND SCHEDULE A PUBLIC HEARING FOR WEDNESDAY, NOVEMBER 15, 2023 AT 12:30 PM AT THE SHERATON HOTEL IN ATLANTIC CITY, NJ.**

Moved: Commissioner Cuccia  
Second: Commissioner Nolan  
Roll Call Vote: 14 Ayes – 2 Abstentions by Commissioners Brewer & Merchel

**ORIGAMI:** Executive Director Hrubash reported Summit Risk has agreed to provide an upload of its claim data for Public Officials/Employment Practices Liability. Included in the agenda was a Statement of Work order amending the Fund’s contract with Origami.

**MOTION TO AUTHORIZE THE ADDITIONAL EXPENDITURE.**

Moved: Commissioner Nolan  
Second: Commissioner Clarke  
Roll Call Vote: 16 Ayes – 0 Nays

**MARKETING COMMITTEE:** Executive Director Grubb said a meeting of this committee is scheduled for Thursday October 19, 2023 at 3:00PM via Zoom.

**SAFETY & EDUCATION COMMITTEE:** Executive Director Grubb said a meeting of this committee is scheduled for Friday October 27, 2023 at 10:30AM via Zoom.

**LEGISLATIVE COMMITTEE:** Executive Director Grubb said this committee met on October 3<sup>rd</sup>; included in the agenda were the minutes for information. This committee is scheduled to meet next on November 15, 2023 at 11:00AM at the Sheraton Hotel, Atlantic City.

**CLAIMS COMMITTEE:** Committee met in September following the Board's meeting; enclosed separately are the minutes of that meeting. The committee is scheduled to meet immediately following this meeting.

**RCF:** Enclosed in the agenda was a copy of Commissioner Clark's report on the RCF September 15<sup>th</sup> meeting. Executive Director Hrubash said the RCF met just prior to today's MEL meeting and adopted its 2024 operating budget as well as took action to accept the local JIF's open liabilities from 2019.

**CYBER JIF:** Included in the agenda was a copy of the email issued to Fund Commissioners and Risk Management Consultants outlining next steps for Training/Phishing and External Scanning. D2 has begun contacting each member to gather Point of Contact information. The Cyber JIF's next scheduled meeting is October 19, 2023 at 2:00PM.

**POWER OF COLLABORATION:** Included in the agenda was the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how the MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Training for 2023 are on target to exceed last year's record of 70,000. Thus, resulting in lost-time accident rates for MEL/JIF members being the lowest among municipal employees – a direct benefit measured in reduced workers' compensation cost.

**DUE DILIGENCE:** Included in the agenda was the Regulatory Compliance Checklist as of 10/11/23, which summarized filings made to the state and the professional's contract compliance.

**NEXT MEETING:** The next meeting of the MEL JIF is scheduled for Wednesday November 15, 2023 at 12:30PM at the Sheraton Hotel – Steel Pier Room – in Atlantic City, NJ as part of the NJ League of Municipalities Convention. Lunch will be served.

**2024 MEETING DATES:** Executive Director Hrubash said the Fund office reviewed the upcoming year to set the MEL JIF meeting dates. In addition, he said the MEL's Sub-Committee charters include a requirement that committees report annually to the Board and that requirement has been historically met by expanding the March meeting into an Annual Retreat. Executive Director Hrubash asked Commissioners to be prepared to consider alternate ways to achieve this goal.

Executive Director Hrubash presented the following 2024 dates for consideration: Monday January 8, 2024, March – To be Determined, Monday June 10, 2023, Monday September 9, 2024, Wednesday October 16, 2024 and Wednesday November 20, 2024.

**TREASURER:** Included in the agenda was Resolution 32-23, Resolution 33-23 and Resolution 34-23 representing October 2023 Bills lists. Also included was the Confirmation of Transfers to Claims Accounts for August 2023.

#### **CONFIRMATION OF PAYMENTS**

NONE

**RESOLUTION 32-23 FOR VOUCHERS:**

October 2023 \$551,366.21

**RESOLUTION 33-23 FOR VOUCHERS:**

October 2023 Supplemental #1 \$1,703.54

**RESOLUTION 34-23 FOR VOUCHERS:**

October 2023 Supplemental #2 \$17,769.10

**CONFIRMATION OF AUGUST 2023 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:**

1988 WC	22309.62
CLOSED	0.00
2019	74821.19
2020	35880.66
2021	26582.39
2022	188387.61
2023	109771.79
TOTAL	\$457,753.26

**MOTION TO APPROVE OCTOBER 2023 BILLS RESOLUTION 32-23, OCTOBER SUPPLEMENTAL #1 RESOLUTION 33-23, OCTOBER SUPPLEMENTAL #2 RESOLUTION 34-23 AND TO APPROVE TREASURER’S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:**

Moved: Commissioner Nolan  
Second: Commissioner Merchel  
Roll Call Vote: 16 Ayes – 0 Nays

**UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager reported negotiations continue for marketing the 2024 renewal.

**CLAIMS – EXCESS WORKERS COMPENSATION:**

**REPORT:** Workers’ Compensation Claims Manager said there was nothing to report for this meeting.

**CLAIMS – EXCESS LIABILITY:**

**REPORT:** Claims Administrator said there was nothing to report for this meeting.

**ATTORNEY:**

**REPORT:** Fund Attorney said there was nothing to report for this meeting.

**MANAGED CARE:**

**REPORT:** Managed Care Provider said there was nothing to report for this meeting.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**CLOSED SESSION:** There was no need for Closed Session.

**MOTION TO ADJOURN:**

Moved:	Commissioner Brewer
Second:	Commissioner Clarke
Vote:	Unanimous

**MEETING ADJOURNED:** 11:40AM

**NEXT MEETING:** Wednesday November 15, 2023 – 12:30PM  
Sheraton Hotel – Steel Pier Room – Atlantic City, NJ

Nancy A. Ghani, Assisting Secretary

For

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PAUL TOMASKO, SECRETARY

# MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 32-23

OCTOBER 2023

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 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003426			7,379.00
003426	NEW JERSEY PUBLIC HOUSING AUTHORITY	MORRISTOWN HA PROPERTY CREDIT 2022	<b>7,379.00</b>
003427			8,500.00
003427	NEW JERSEY UTILITY AUTHORITY	ADDITIONAL Q4 2022 EPL CREDIT	<b>8,500.00</b>
003428			5,255.00
003428	NEW JERSEY PUBLIC HOUSING AUTH.	MORRISTOWN HA PROP CREDIT 2022	100.00
003428	NEW JERSEY PUBLIC HOUSING AUTH.	ADD. Q4 EPL CREDIT 2022	<b>5,355.00</b>
003429			3,000.00
003429	MID JERSEY MUNICIPAL	ADD. EPL TRAINING CREDIT Q4 2022	<b>3,000.00</b>
003430			12,750.00
003430	BERGEN COUNTY MUNICIPAL	ADDITIONAL Q4 EPL CREDITS 2022	2,215.00
003430	BERGEN COUNTY MUNICIPAL	2022 POLICE ACCREDITATION BUDGET ADJ	<b>14,965.00</b>
003431			3,750.00
003431	PUBLIC ALLIANCE INS COV FUND	ADD EPL TRAINING CREDIT Q4 2022	<b>3,750.00</b>
003432			1,500.00
003432	NJ MUNICIPAL SELF INSURERS	ADD. EPL TRAINING CREDIT Q4 2022	<b>1,500.00</b>
003433			33,333.33
003433	J. A. MONTGOMERY RISK CONTROL	MSI ANNUAL BILL- NJSIG FOR 2022	<b>33,333.33</b>
<b>Total Payments FY 2022</b>			<b>77,782.33</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003367			-3,800.00
003367	FIRSTNET LEARNING, INC.	VOID AND REISSUE	-250.00
003367	FIRSTNET LEARNING, INC.	VOID AND REISSUE	-4,800.00
003367	FIRSTNET LEARNING, INC.	VOID AND REISSUE	<b>-8,850.00</b>
003434			47,383.47
003434	QUALCARE, INC.	MANAGED CARE 10/23 INV 69769	<b>47,383.47</b>
003435			15,172.50
003435	QUAL-LYNX	PROPERTY TPA 10/23	1,530.00
003435	QUAL-LYNX	COMPUTER ACCESS FEE 10/23	57,074.61
003435	QUAL-LYNX	XS WC TPA 10/23	<b>73,777.11</b>
003436			6,620.00
003436	CB CLAIMS LLC	XS TPA Q3 2023	90.00
003436	CB CLAIMS LLC	DISBURSEMENTS 9/23	38,030.48
003436	CB CLAIMS LLC	TPA 09/23	<b>44,740.48</b>
003437			33,333.33
003437	J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI- PIP-NJ 2023	33,333.33
003437	J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI- NJSIG 2023	200.00
003437	J. A. MONTGOMERY RISK CONTROL	REIMB. CDL TRAIN FACILITY FEE 5/23	200.00

003437	J. A. MONTGOMERY RISK CONTROL	FOOD REIMB- SUPERVISOR SKILL TRAIN 9/23	1,063.72
003437	J. A. MONTGOMERY RISK CONTROL	MSI ADMIN 10/23	116,256.55
003437	J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI- NESBIG 2023-2024	33,333.33
003437	J. A. MONTGOMERY RISK CONTROL	ANNUAL MSI- MEIG 2023	33,333.33
			<b>250,853.59</b>
003438			
003438	FIRSTNET LEARNING, INC.	FNL OWNED COURSE CREDITS 2/23	3,800.00
003438	FIRSTNET LEARNING, INC.	MEL ELECTED OFFICIAL SEMINAR 2022-2023	250.00
003438	FIRSTNET LEARNING, INC.	MELJIF OWNED COURSE CREDITS 2/23	4,800.00
			<b>8,850.00</b>
003439			
003439	DORSEY & SEMRAU	MEL SPECIAL LITIGATION 9/23	3,665.05
			<b>3,665.05</b>
003440			
003440	DEROBERTIS DESIGN	DESIGN OF MEL 2023 ANNUAL RPT. 9/23	3,725.00
			<b>3,725.00</b>
003441			
003441	PJM CONSULTANTS LLC	SOUTHERN NJ MKT CONSULTANT 10/23	3,666.66
003441	PJM CONSULTANTS LLC	SOUTHERN NJ MARKETING CONSULTANT 5/23	3,666.66
			<b>7,333.32</b>
003442			
003442	COURIER POST	ACCT CHL-071051 AD-9/8/23 MEETING	12.04
			<b>12.04</b>
003443			
003443	NJ ADVANCE MEDIA	ACCT 0010741471 AD 9/11/23 SPECIAL MEET	27.52
			<b>27.52</b>
003444			
003444	FORSGATE COUNTRY CLUB	MEETING 9/15/23	3,051.46
			<b>3,051.46</b>
003445			
003445	ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, LLC	REINSURANCE MGR 10/23	27,555.43
			<b>27,555.43</b>
003446			
003446	THE ACTUARIAL ADVANTAGE	ACTUARY 10/23	4,520.59
			<b>4,520.59</b>
003447			
003447	ACCESS	DEPT 001 INV 10427871 8/31/23 FOR SEPT	537.95
003447	ACCESS	DEPT 001-2 INV 10427870 8/31/23 FOR SEPT	349.04
			<b>886.99</b>
003448			
003448	CONNER STRONG & BUCKELEW	UNDERWRITING MGR FEE 10/23	6,051.83
			<b>6,051.83</b>
		<b>Total Payments FY 2023</b>	<b>482,433.88</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$551,366.21</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated:

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

\_\_\_\_\_  
Treasurer



# MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND SUPPLEMENTAL BILLS LIST

Resolution No. 33-23

OCTOBER 2023

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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003449			
003449	REDI-MAIL DIRECT MARKETING	POSTAGE MEL ANNUAL REPORT RM78893	1,703.54
			1,703.54
		<b>Total Payments FY 2023</b>	<b>1,703.54</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,703.54</b>

\_\_\_\_\_  
Chairperson

Attest:

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

Dated:  
\_\_\_\_\_  
Treasurer

# MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND SUPPLEMENTAL BILLS LIST

Resolution No. 34-23

OCTOBER 2023

**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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003450			
003450	BIS SAFETY SOFTWARE USA INC	SYSTEM ACCESS FEE 9/23	1,200.00
003450	BIS SAFETY SOFTWARE USA INC	COMPLETION FEE 9/23	2,293.30
003450	BIS SAFETY SOFTWARE USA INC	COURSE USAGE 9/23	719.82
			<b>4,213.12</b>
003451			
003451	PRINCETON PUBLIC AFFAIRS GROUP INC.	RETAINER 10/23	5,000.00
			<b>5,000.00</b>
003452			
003452	PJM CONSULTANTS LLC	SOUTHERN NJ MARKETING 9/23	3,666.66
			<b>3,666.66</b>
003453			
003453	THE CANNING GROUP LLC	QPA 9/23	1,250.00
			<b>1,250.00</b>
003454			
003454	ACCESS	DEPT 001 INV 10480729 9.30.23 FOR OCT	348.29
003454	ACCESS	DEPT 001-2 INV 10480728 9.30.23 FOR OCT	360.27
			<b>708.56</b>
003455			
003455	LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING 9/23	2,136.69
003455	LaMENDOLA ASSOCIATES, INC.	CONSULTANT 9/23	794.07
			<b>2,930.76</b>
		<b>Total Payments FY 2023</b>	<b>17,769.10</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$17,769.10</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated:

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

\_\_\_\_\_  
Treasurer