

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
OPEN MINUTES**

**NOVEMBER 20, 2024 – 12:30PM**

**SHERATON HOTEL – STEEL PIER ROOM – ATLANTIC CITY, NJ**

Chairman Tomasko called the meeting to order and asked the Assistant Secretary to read the statement of compliance open public meeting act.

**ROLL CALL OF 2024 BOARD OF FUND COMMISSIONERS**

Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Present
Greg Franz	Edgewater – South Bergen JIF	Present
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Absent
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
Megan Champney Kweselait	City of Summit- Suburban Municipal JIF	Present
Megan Jack	Riverside Twp- Burlco JIF	Absent
Adam Brewer	Pequannock Township – Morris JIF	Present
James Ulrich	Twp. of Clark - NJMSI JIF	Present
Michael Razzo	Pitman Borough - TRICO JIF	Absent
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	Township of Robbinsville - Mid-Jersey JIF	Present
Susan Danson	Maple Shade Twp- PMM JIF	Absent
Joseph Criscuolo	East Brunswick Twp – Central JIF	Present
Frank Elenio	Ridgefield Borough - PAIC JIF	Absent
James Pacanowski	Ventnor City - Atlantic JIF	Absent
Vincent Quatrone	Little Falls – Suburban Metro	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm                      PERMA Risk Management Services  
**Joseph Hrubash, Cate Kiernan, Nancy A. Ghani**

Attorney                                              Dorsey & Semrau  
**Fred Semrau, Esq.**

Producer                                              Risk Program Administrators  
**Paul Forlenza, Kamini Patel**

Actuary                                                The Actuarial Advantage  
**Jamie Shooks**

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

Excess Worker’s Comp & Property              Qual-Lynx  
Claims Administrator                              **Kathy Kissane**

Safety Director                                      JA Montgomery Risk Control Services  
**Paul Shives**

Treasurer                                              **Matt Laracy**

Lobbyist

Pathways

**Paul Bent**

**ALSO PRESENT:**

Traci Randzio, East Brunswick, Central JIF Alternate Commissioner  
 Jennifer Stetson, East Brunswick, HR Director  
 Tom Merchel, Conner Strong & Buckelew  
 Chuck Casagrande, Danskin Insurance Agency  
 John Casagrande, Danskin Insurance Agency  
 Brian Maitland, J.A. Montgomery  
 Mathew M. McArow Sr, GJEM Otterstedt Agency  
 Mathew T. McArow Jr., GJEM Otterstedt Agency  
 Don Sciolaro, P.I.A  
 Frank Covelli, P.I.A  
 Robyn Walcoff, PERMA Risk Management Services  
 Jennifer Conicella, PERMA Risk Management Services  
 Brandon Tracy, PERMA Risk Management Services  
 Alice Lihou, Qual-Lynx  
 Katie Walters, Conner Strong & Buckelew  
 Jacklyn Lindsey, Conner Strong & Buckelew  
 Pauline Kontomanolis, PERMA Risk Management Services  
 Rachel Perry, Conner Strong & Buckelew  
 Muhammad Hernandez, Conner Strong & Buckelew  
 Brian Lau, D2 Cybersecurity  
 Doug Martin, Safety National Casualty Corp.  
 Richard Bird, Safety National Casualty Corp.  
 Chad Stone, Eagle Asset Management  
 Zareena Majeed, PERMA Risk Management Services  
 Shai McLeod, PERMA Risk Management Services  
 Melissa Smith, Conner Strong & Buckelew  
 Tracy Lopez, PERMA Risk Management Services  
 Steve Sacco, PERMA Risk Management Services  
 Crystal Chuck, PERMA Risk Management Services

**MINUTES:** Included in the agenda were the Open minutes of October 16, 2024.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 16, 2024:**

Moved:	Commissioner Clarke
Second:	Commissioner Brewer
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**2025 RATE TABLE & BUDGET:** Included in the agendas was the 2025 Rate Table and Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 BUDGET:**

Moved:	Commissioner Criscuolo
Second:	Commissioner Brewer
Vote:	Unanimous

**DISCUSSION OF BUDGET & ASSESSMENTS.** Seeing no discussion and/or questions Executive Director Hrubash requested a motion to close the public hearing, approve the rate table and budget and certify the 2025 assessments.

**MOTION TO CLOSE THE PUBLIC HEARING:**

Moved: Commissioner Brewer  
Second: Commissioner Laureigh  
Vote: Unanimous

**MOTION TO ADOPT THE 2025 BUDGET AND CERTIFY THE 2025 ASSESSMENTS:**

Moved: Commissioner Brewer  
Second: Commissioner Wolk  
Roll Call Vote: 10 Ayes – 0 Nays

**2025 EXCESS RENEWALS:** Executive Director Hrubash said the Underwriting Manager is still marketing and negotiating the 2025 renewals which should be completed in the next few weeks. Executive Director Hrubash said it would be appropriate to authorize the Reinsurance Committee, comprised of the MEL Chair & Secretary, MEL Executive Director, the local JIF Executive Directors, Underwriting Manager, Actuary and Attorney to negotiate with excess carriers and enter into the required agreements for excess insurance. Underwriting Manager will be working with the Qualified Purchasing Agent (QPA) to meet filing requirements with the Comptroller’s Office.

**MOTION TO AUTHORIZE THE REINSURANCE COMMITTEE TO ENTER INTO THE REQUIRED AGREEMENTS FOR 2025 OPTIONAL EXCESS LIABILITY, OPTIONAL PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY, EXCESS PROPERTY AND BOILER & MACHINERY, EXCESS WORKERS’ COMPENSATION AND NON-OWNED AIRCRAFT LIABILITY:**

Moved: Commissioner Brewer  
Second: Commissioner Laureigh  
Vote: Unanimous

**PROFESSIONAL SERVICE AGREEMENTS:** As reported in September, the contracts for Marketing Manager, Marketing Consultant, Southern NJ Marketing Consultant and Management & Supervisory Training Consultant expire at year-end.

Executive Director Hrubash said the Fund office worked with the MEL’s Qualified Purchasing Agent (QPA) to issue the competitive contracting request for proposals (CCRFP) on 10/1/24 with responses due back 11/1/24. Each position received one response from the incumbent vendor.

Executive Director Hrubash said a meeting of the MEL Management Committee will be scheduled in December to review the responses and score them. Official action and appointment of awards will take place during the 2025 reorganization meeting.

**RCF REPORT:** Executive Director Hrubash reported the RCF met on October 16, 2024 to adopt their 2025 budget and confirm the transfer of Fund Year 2020 claim liabilities. Enclosed in the agenda was a copy of Commissioner Clarke’s report on the RCF October meeting. Also included in the agenda was Resolution 41-24 authorizing the MEL to transfer its Fund Year 2020 liabilities as of 12/31/24 to the RCF.

**MOTION TO ADOPT RESOLUTION 41-24 AUTHORIZING THE TRANSFER OF FUND YEAR 2020 VALUED AS OF DECEMBER 31, 2024:**

Moved: Commissioner Clarke  
Second: Commissioner Laureigh  
Roll Call Vote: 10 Ayes – 0 Nays

Executive Director Hrubash reported the RCF will meet next on Monday January 6, 2025 at 11:30AM and it would be appropriate to nominate a commissioner to serve on the RCF Board as

the MEL 2025 representative.

**MOTION TO ELECT JOHN CLARKE AS THE MEL 2025 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND:**

Moved: Commissioner Wolk  
Second: Commissioner Laureigh  
Vote: Unanimous

**BANKING BEST PRACTICES WEBINAR:** In 2023, the MEL JIF issued *Banking Best Practices Guidelines* and the Cyber JIF then incorporated these practices into its minimum risk control standards. Executive Director Hrubash said many members appear to not be implementing “Payee Positive Pay” – which is part of Banking Best Practices and is very effective in preventing fraudulent checks from being cashed.

Executive Director Hrubash said to assist members, the MEL and the RCF Treasurer – along with a representative from TD Bank - will hold a webinar on December 3<sup>rd</sup> at 10:00 am to demonstrate the procedures involved with “Payee Positive Pay”. Included in the agenda was a copy of the notice on the webinar and registration info that was distributed to members via email.

**STORMWATER INITIATIVE:** Fund Attorney reported guidelines for administration of stormwater claims was distributed to local JIF Claims Administrators to ensure all claims were being handled in a consistent manner. Fund Attorney said the initiative was the result of significant stormwater claims including the recent decision of *Ames v. Borough of Haddonfield*.

**SAFETY & EDUCATION COMMITTEE:** This committee met on October 25, 2024; included as part of the agenda were the meeting minutes for information.

Executive Director Hrubash reported in 2023, the firm Benchmark Analytics was engaged to conduct a study on the impact of accreditation on law enforcement claims. Copies of the 1<sup>st</sup> phase of the study were reviewed at the September meeting. Executive Director Hrubash said at the same meeting, the committee recommended the issuance of a CCRFP for the 2<sup>nd</sup> phase of the study which required a consultant to review the results. The MEL’s QPA issued the CCRFP on 10/1/24 with responses due back 11/1/24; there were two responses to this bid – Benchmark Analytics and National Policing Institute.

Executive Director Hrubash said this committee is scheduled to meet on December 17, 2024 and the committee agenda will include a review of the responses and scoring; official action and appointment of awards will take place during the 2025 reorganization meeting.

**COVERAGE COMMITTEE:** This committee met on November 7, 2024; included in the agenda were the meeting minutes for information.

**MOTION TO ACCEPT THE COVERAGE COMMITTEE RECOMMENDATIONS TO LIMIT PROPERTY COVERAGE FOR TURF FIELDS AND RUBBERIZED TRACKS TO ACTUAL CASH VALUE; ADOPT REVISED INSURANCE GUIDELINES; ADOPT REVISED SKATEPARK REQUIREMENTS, PURCHASE EXCESS BLANKET AND STATUTORY BOND LIMITS, MODIFY THE EMPLOYEE BENEFITS LIABILITY CASUALTY ENDORSEMENT AND REVISE THE DECLARATIONS SHEET FOR THE MEL’S EXCESS CRIME POLICY:**

Moved: Commissioner Brewer  
Second: Commissioner Ulrich  
Vote: Unanimous

**LEGISLATIVE COMMITTEE:** This committee met on November 20, 2024 at 11:00AM at the Sheraton Hotel, Atlantic City. Minutes of the meeting will be included in the next agenda.

**CLAIMS COMMITTEE:** This committee met on October 16, 2024; minutes of these meetings are sent to the full MEL Board separately from the agenda.

**CYBER JIF:** The Cyber JIF met on October 17, 2024 to introduce the 2025 budget and schedule a public hearing for November 26, 2024. Included in the agenda was a copy of the report for information. Commissioner Tozzi & Cyber JIF Chair said the JIF recently restructured the Claims Committee and Operations Committee and accomplished many initiatives this past year. Commissioner Tozzi thanked the Fund Commissioners and Professionals of the Cyber JIF for their efforts.

**2024/2025 ELECTED OFFICIALS SEMINAR:** The MEL’s Annual Elected Officials Seminar will focus on Property and Casualty Losses. Executive Director reported that two sessions were scheduled as part the League of Municipalities Conference and in early 2025, the online version will be uploaded to the MEL Safety Institute for members to access. For 2025, the MEL will continue to reduce each member’s assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member’s assessment. The credit is also extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director).

**POWER OF COLLABORATION:** Included in the agenda was the latest in the series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights the training resources available through the MEL Safety Institute – now in its 22<sup>nd</sup> year – which provides MEL JIF members with essential training, onsite risk management and more.

**2025 MEETING DATES:** Executive Director Hrubash said the January 2025 Reorganization date has already been confirmed and submitted the **proposed** 2025 dates & 2026 Reorganization meeting date. Except for November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 10:30AM.

Monday January 6, 2025 – 2025 Reorganization Meeting

Friday March 21, 2025

Monday June 9, 2025

Monday September 8, 2025

Wednesday October 15, 2025

Wednesday November 19, 2025

Friday January 9, 2026 – 2026 Reorganization Meeting

A meeting of the ad-hoc committee tasked to plan the 2025 Annual Retreat will be scheduled to consider options for the sub-committees to deliver an annual report on their activities. The ad-hoc committee members are Commissioners Nolan, Criscuolo and Franz.

**DUE DILIGENCE:** A copy of the Regulatory Compliance Checklist as of 11/15/24 was included in the agenda for information.

#### **UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager said the 2025 renewals are reaching their final negotiations within the next few weeks and introduced two underwriters from Safety National Casualty Corp., the MEL’s Excess Workers’ Compensation carrier.

**TREASURER:**

**REPORT:** Included in the agenda were the Confirmation of Payments from October 2024 Supplemental #1 and Resolution 42-24 September 2024 Bills List. Also included was the Confirmation of Transfers to Claims Accounts for September 2024 as well as the Joint Cash Management & Investment (JCMI) Portfolio as of August 2024.

Fund Treasurer introduced Chad Stone of Eagle Asset Management. Mr. Stone referred to the JCMI report and summarized the portfolio noting the JCMI continues to perform positively.

**CONFIRMATION OF PAYMENTS**

October 2024 Supplemental #1      \$1,883,333.70

**RESOLUTIONS 42-24 FOR NOVEMBER 2024 VOUCHERS:**

November 2024      \$538,168.32

**CONFIRMATION OF SEPTEMBER 2024 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:**

<b>1988 WC</b>	2,338.17
<b>CLOSED</b>	0.00
<b>2020</b>	40,800.46
<b>2021</b>	78,180.67
<b>2022</b>	39,633.59
<b>2023</b>	131,608.10
<b>2024</b>	227,631.06
<b>TOTAL</b>	<b>520,192.05</b>

**MOTION TO CONFIRM PAYMENTS OF OCTOBER 2024 SUPPLEMENTAL #1, APPROVE NOVEMBER 2024 BILLS LIST RESOLUTION 42-24 AND TO APPROVE TREASURER’S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:**

Moved: Commissioner Wolk  
Second: Commissioner Brewer  
Roll Call Vote: 10 Ayes – 0 Nays

**CLAIMS – EXCESS WORKERS COMPENSATION & PROPERTY:**

**REPORT:** Workers’ Compensation & Property Claims Manager said there was nothing to report for the month.

**CLAIMS – EXCESS LIABILITY:**

**REPORT:** Claims Administrator said there was nothing to report for the month.

**ATTORNEY:**

**REPORT:** Fund Attorney thanked the Board of Fund Commissioners and Fund Professionals for all their work and efforts this past year and said he had nothing additional to report.

**MANAGED CARE:**

**REPORT:** Managed Care Provider submitted a Savings and Penetration Summary report as of October 2024. Report noted total charges of \$5,929,217.27, which were approved and repriced to \$2,206,113.49 for a 63% savings.

**CLOSED SESSION:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Moved:	Commissioner Brewer
Second:	Commissioner Wolk
Vote:	Unanimous

**MEETING ADJOURNED:** 12:49PM

**NEXT MEETING:** Monday January 6, 2025 – 10:30AM  
Forsgate Country Club, Monroe NJ

Nancy A. Ghani, Assisting Secretary

For

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JOHN CLARKE, SECRETARY

**RESOLUTION NO. 41-24  
OF THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
TO TRANSFER TO  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2020	WC/GL/AL & PROPERTY	Varies

**BE IT FURTHER RESOLVED** that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/24

**MUNICIPAL EXCESS LIABILITY  
JOINT INSURANCE FUND**

Chairperson	Date
Secretary	Date



# MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 42-24

NOVEMBER 2024

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 2024**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003780			
003780	QUALCARE, INC.	MANAGED CARE 11/24	48,331.14
			<b>48,331.14</b>
003781			
003781	QUAL-LYNX	XS WC TPA 11/24	58,216.11
003781	QUAL-LYNX	COMP ACCESS FEE 11/24	1,560.60
003781	QUAL-LYNX	PROP TPA 11/24	16,725.91
			<b>76,502.62</b>
003782			
003782	BIS SAFETY SOFTWARE USA INC	INVOICE 1096SW 10/24	5,025.50
			<b>5,025.50</b>
003783			
003783	CB CLAIMS LLC	TPA 10/24	38,791.09
003783	CB CLAIMS LLC	DISBURSEMENTS 10/24	90.00
			<b>38,881.09</b>
003784			
003784	J. A. MONTGOMERY RISK CONTROL	MSI ADMIN 11/24	118,581.68
003784	J. A. MONTGOMERY RISK CONTROL	LEADERSHIP SKILLS E. BRUNSWICK 11/7-11/8	2,004.48
			<b>120,586.16</b>
003785			
003785	PERMA	POSTAGE 10/24	197.82
003785	PERMA	ADMIN FEE 11/24	163,887.78
			<b>164,085.60</b>
003786			
003786	LARACY ASSOCIATES LLC	TREASURER 11/24	2,314.91
			<b>2,314.91</b>
003787			
003787	STRADLEY RONON STEVENS & YOUNG, LLP	REVIEW OF MEL POLICY LANGUAGE 10/24	197.40
			<b>197.40</b>
003788			
003788	ATLANTIC CITY CONVENTION CENTER	ELECTRICAL FOR LOM BOOTH 1136	140.00
			<b>140.00</b>
003789			
003789	VISTA CONVENTION SERVICES	2024 LOM BOOTH MATERIALS	1,766.85
			<b>1,766.85</b>
003790			
003790	DORSEY & SEMRAU	OPRA RETAINER Q4 2024	4,968.36
003790	DORSEY & SEMRAU	MEL SPECIAL LITIGATION 10/24	9,383.75
003790	DORSEY & SEMRAU	RETAINER Q4 2024	11,592.84
			<b>25,944.95</b>
003791			
003791	NEWTECH SERVICES, INC.	INV 58269 WEBSITE SERVICES 11/24	365.00
003791	NEWTECH SERVICES, INC.	INV 58233 WEBSITE SERVICES 10/24	169.50
			<b>534.50</b>
003792			
003792	PRINCETON PUBLIC AFFAIRS GROUP INC.	RETAINER 11/24	5,000.00
			<b>5,000.00</b>
003793			
003793	THE ACTUARIAL ADVANTAGE	ACTUARY 11/24	4,611.00
			<b>4,611.00</b>
003794			
003794	LARACY ASSOCIATES LLC	QPA 11/24	2,000.00
			<b>2,000.00</b>

003795			
003795	ARTHUR J. GALLAGHER LLC dba	REINSURANCE MGR 11/24	28,106.58
			<b>28,106.58</b>
003796			
003796	LaMENDOLA ASSOCIATES, INC.	SAFETY TRAINING 10/24	5,810.37
003796	LaMENDOLA ASSOCIATES, INC.	CONSULTANT 10/24	1,323.45
			<b>7,133.82</b>
003797			
003797	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 11/24	7,006.20
			<b>7,006.20</b>
		<b>Total Payments FY 2024</b>	<b>538,168.32</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$538,168.32</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer