

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

OPEN MINUTES

JANUARY 6, 2025

VIA ZOOM – 10:30AM

Chairman Commissioner Tomasko called the meeting to order, the Assistant Secretary to read the statement of compliance open public meeting act and the pledge of allegiance was conducted.

Executive Director Hrubash called the 2025 Reorganization meeting to order and asked for a roll call of the 2025 Fund Commissioners.

ROLL CALL OF 2025 BOARD OF FUND COMMISSIONERS

Paul Tomasko	Borough of Alpine – Bergen JIF	Present
John Clarke	Princeton Housing Authority- PHA JIF	Absent
Greg Franz	Edgewater – South Bergen JIF	Present
Joseph Wolk	Borough of Mount Ephraim- Camden JIF	Present
Thomas Nolan	Borough of Brielle - Monmouth JIF	Present
Bernard Rutkowski	NJUA JIF – Toms River MUA	Present
Veronica Laureigh	Township of Lacey – Ocean JIF	Present
Megan Champney Kwesela	City of Summit- Suburban Municipal 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 Rasse	Pitman Borough - TRICO JIF	Present
Robert MacFarland	Bordentown Fire District #2 FRESP JIF	Absent
Joy Tozzi	East Windsor Twp - Mid-Jersey JIF	Present
Susan Danson	Maple Shade Twp- PMM JIF	Present
Joseph Criscuolo	East Brunswick – Central JIF	Present
Frank Elenio	Ridgefield - PAIC JIF Representative	Present
James Pacanowski	Atlantic JIF Representative	Absent
Vincent Quatrone	Township of Little Falls – Sub Metro JIF	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Adm	PERMA Risk Management Services Joseph Hrubash, Cate Kiernan, Nancy A. Ghani
Attorney	Dorsey & Semrau Fred Semrau, Esq., Sue Sharpe, Esq.
Producer	Arthur J. Gallagher Paul Forlenza, Kamini Patel
Auditor	Nisivoccia LLP Bud Jones
Actuary	The Actuarial Advantage Kyle Mrotek, Jamie Shooks
Ex Worker's Comp Claims Administrator	Qual-Lynx Kathy Kissane
Safety Director	JA Montgomery Risk Control Services Paul Shives
Treasurer	Matt Laracy

Excess Liability Claims Administrator	CB Claims LLC Christopher Botta, Laura Sable
Underwriting Manager	Conner Strong & Buckelew Edward Cooney, Jonathon Tavares
Lobbyist	Pathways Paul Bent
Managed Care	QualCare Lisa Gallo
Marketing Consultant	Acrisure Amy Pieroni, Patti Fahy
Southern NJ Marketing Consultant	PJM Consultants Paul Miola
Qualified Purchasing Agent	Laracy Associates LLC Matthew Cavallo
Strategic Planner & Mgmt. & Supervisory Training Consultant	LaMendola Associates LLC Clark LaMendola

ALSO PRESENT:

Casey Wagner, Central JIF Alternate Fund Commissioner
 Brian McNeilly, Morris JIF Alternate Fund Commissioner & EJIF Chair
 Charles Cuccia, RCF & EJIF Treasurer
 Elizabeth Randell, MEL Audit Committee - Corporate Board Member
 Ezio Altamura GJEM Otterstedt Agency
 Matt T. McArow Jr., GJEM Otterstedt Agency
 Frank Covelli, Professional Insurance Associates, A World Company
 Don Sciolaro, Professional Insurance Associates, A World Company
 Halle Cramer, Risk Strategies
 Robin Racioppi, Acrisure
 John Casagrande, Danskin Insurance Agency
 Alison Kelly, Danskin Insurance Agency
 Chuck Casagrande, Danskin Insurance Agency
 David Grubb, Executive Director (Emeritus)
 Brad Stokes, Perma Risk Management Services
 Steve Sacco, Perma Risk Management Services
 Pauline Kontomanolis, Perma Risk Management Services
 Robyn Walcoff, Perma Risk Management Services
 Zareena Majeed, Perma Risk Management Services
 Jennifer Conicella, Perma Risk Management Services
 Jason Thorpe, Perma Risk Management Services
 Brandon Tracy, Perma Risk Management Services
 Sandra Cantwell, Perma Risk Management Services
 Steven Krolian, Perma Risk Management Services
 Katie Walters, Conner Strong & Buckelew
 Tom Merchel, Conner Strong & Buckelew
 Jaclyn Lindsey, Conner Strong & Buckelew
 Dave Vozza, The Vozza Agency
 Charles Hartsoe, PEGAS

Barbara Murphy, RLM
Brian Maitland, J.A. Montgomery Risk Control Services
Matt Genna, J.A. Montgomery Risk Control Services

MINUTES: Included in the agenda were the open minutes of November 20, 2024. Executive Director Hrubash said the municipality associated with Commissioner Tozzi would be corrected to East Windsor.

MOTION TO APPROVE NOVEMBER 20, 2024 OPEN MINUTES AS AMENDED:

Moved:	Commissioner Wolk
Second:	Commissioner Laureigh
Vote:	Unanimous – 1 Abstention (Commissioner Nolan)

CORRESPONDENCE:

NONE

ELECTION OF CHAIRMAN, SECRETARY, FIVE MEMBER EXECUTIVE COMMITTEE AND EXECUTIVE ALTERNATES. Executive Director Hrubash said the MEL JIF conducts meeting as a Board of Fund Commissioners rather than Executive Committee when quorum of Board is achieved.

NOMINATIONS OPENED FOR CHAIRMAN, SECRETARY, FIVE MEMBER EXECUTIVE COMMITTEE AND SEVEN ALTERNATES.

Nominating Committee Chair Commissioner Ulrich presented the 2025 slate in the following motion:

PAUL TOMASKO AS CHAIRMAN; JOHN CLARKE AS SECRETARY; COMMISSIONERS GREG FRANZ, JOSEPH WOLK, TOM NOLAN, BERNARD RUTKOWSKI AND VERONICA LAUREIGH AS FIVE MEMBER EXECUTIVE COMMITTEE AND; COMMISSIONERS MEGAN CHAMPNEY KWESELAIT, MEGHAN JACK, ADAM BREWER, JAMES ULRICH, MICHAEL RAZZE, ROBERT MACFARLAND, JOY TOZZI, SUSAN DANSON, JOSEPH CRISCUOLO, FRANK ELENIO, JAMES PACANOWSKI AND VINCENT QUATRONE TO BE APPOINTED AS REMAINING ALTERNATES FOR FUND YEAR 2025:

Moved:	Commissioner Ulrich
Second:	Commissioner Laureigh
Vote:	Unanimous

Hearing no other nominations

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Moved:	Commissioner Ulrich
Second:	Commissioner Nolan
Vote:	Unanimous

FUND ATTORNEY ADMINISTERED OATH OF OFFICE TO THE BOARD OF FUND COMMISSIONERS. Fund Commissioners were asked to sign and submit their oaths to the Fund Attorney for signature.

Executive Director Hrubash said the 2025 Reorganization includes three sets of resolutions: 1) Reorganizational Resolutions 2) Excess Insurance Resolutions and 3) Contracts & Professional Services Resolutions to be approved. The Board agreed with Mr. Hrubash to do a consent agenda separately for each of the three categories of resolutions mentioned above.

2025 REORGANIZATIONAL RESOLUTIONS

RESOLUTION 1-25 ESTABLISHING A FISCAL MANAGEMENT PLAN: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; and authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; and certifying Approval Officer for all Fund expenses.

Commissioner Greg Franz was designated as the additional MEL Commissioner signatory under item I and item III as authorized to sign checks from the official depository.

RESOLUTION 2-25 ESTABLISHING PUBLIC MEETING PROCEDURES: Resolution submitted to establish that the FUND shall hold public meetings during the year 2025 as follows: That the FUND shall hold public meetings during the year 2025 as follows: Friday March 21, 2025, Monday, June 10, 2025, Monday, September 8, 2025 and Wednesday, October 15, 2025 will be held at 10:30 am at the Forsgate Country Club-Monroe, Twp. NJ. The November 19, 2025 meeting will be held at 12:30PM at the Steel Pier Room - Sheraton Hotel Atlantic City. The 2025 Reorganization is scheduled for January 9, 2026 at 10:30 am. in the Forsgate Country Club, Monroe Twp. NJ.

The MEL Claims Committee will meet at 9:45 am on January 6, 2025, March 21, 2025, June 9, 2025, September 8, 2025, October 15, 2025 and January 9, 2026 at the Forsgate Country Club, Monroe Township, NJ and at 9:30am on May 7, 2025, July 16, 2025 and December 3, 2025 via Teleconference/Zoom.

The Fund newspapers are the Star Ledger (Newark) and the Courier Post (Cherry Hill). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

RESOLUTION 3-25 ESTABLISHING A FUNDS RECORDS PROGRAM: Resolution submitted to establish a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Secretary.

RESOLUTION 4-25 ESTABLISHING REMOTE MEETING PROCEDURES DURING A DECLARED STATE OF EMERGENCY: Included in the agenda was a resolution establishing remote meeting procedures for public comment during a declared state of emergency.

RESOLUTION 5-25 DESIGNATING TD BANK AS THE OFFICIAL DEPOSITORY OF THE FUND;

RESOLUTION 6-25 2025 RISK MANAGEMENT PLAN: The 2025 Risk Management Plan prepared by the MEL Underwriting Manager; MEL Underwriting Manager confirmed the plan has been amended to reflect excess rates and carriers for 2025.

MOTION TO ADOPT RESOLUTIONS 1-25 TO 6-25 REPRESENTING THE 2025 REORGANIZATIONAL RESOLUTIONS:

Moved:	Commissioner Laureigh
Second:	Chairman Tomasko
Vote:	Unanimous

2025 EXCESS INSURANCE RESOLUTIONS

Executive Director reported the MEL Reinsurance Committee met with the Underwriting Manager on December 19th to review the 2025 renewal results and to consider insurer options on January 6, 2025

the optional excess liability and optional pol/epl. Copies of the Underwriting Manager's report to the committee as well as the minutes of the Reinsurance Committee were included in the agenda for information. Executive Director Hrubash said based on the discussion held with the MEL Reinsurance Committee, the Underwriting Manager bound the 2025 coverages. Included in the agenda were Resolutions 7-25 to 12-25 representing the awards of Extraordinary Unspecifiable Services for the excess insurance coverages.

RESOLUTION 7-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH FEDERAL INSURANCE COMPANY (HEREINAFTER "CHUBB") FOR EQUIPMENT BREAKDOWN COVERAGE;

RESOLUTION 8-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH SAFETY NATIONAL WORKER'S COMPENSATION CORP. (HEREINAFTER "SAFETY") FOR EXCESS WORKER'S COMPENSATION INSURANCE;

RESOLUTION 9-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH VARIOUS CARRIERS FOR EXCESS PROPERTY INSURANCE COVERAGE; Executive Director Hrubash said based on a recommendation by the QPA, Resolution 9-25 was split into Resolution 9a-25 to 9oo-25. Copies of these resolutions were distributed for information.

RESOLUTION 10-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH ENDURANCE AMERICAN INSURANCE CO. (HEREINAFTER "ENDURANCE") FOR NON-OWNED AIRCRAFT COVERAGE;

RESOLUTUION 11-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACTS FOR OPTIONAL EXCESS LIABILITY INSURANCE COVERAGE; Executive Director Hrubash said based on a recommendation by the QPA, Resolution 11-25 was split into Resolution 11a-25 to 11f-25. Copies of these resolutions were distributed for information.

RESOLUTION 12-25 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH UNDERWRITERS AT LLOYD'S (HEREINAFTER "LLOYD'S") FOR EXCESS CRIME COVERAGE;

MOTION TO ADOPT RESOLUTIONS 7-25, 8-25, 9-25 AS AMENDED INTO 9A25 TO 9OO25, 10-25, 11-25 AS AMENDED INTO 11A-25 TO 11F-25 AND 12-25 AS PRESENTED:

Moved:	Commissioner Ulrich
Second:	Commissioner Nolan
Vote:	15 Ayes – 0 Nays

Chairman Tomasko thanked the MEL Underwriting Manager for his efforts in securing a successful renewal.

CONTRACTS AND PROFESSIONAL SERVICE RESOLUTIONS

Executive Director Hrubash reported the MEL follows procurement processes as guided by the QPA and NJ Local Public Contracts Law. Executive Director Hrubash reported on the activity of two sub-committees before proceeding with the contract and/or professional service resolutions as follows:

MANAGEMENT COMMITTEE: Executive Director Hrubash said the MEL Management Committee met on December 16th to discuss the proposals submitted for Marketing Manager, Marketing Consultant and Southern NJ Marketing Consultant. Executive Director Hrubash said the MEL Management Committee members scored the responses, and the result is a recommendation to appoint Acrisure as the Marketing Consultant, Princeton Strategic Communications as the Marketing Manager and PJM Associates as the Southern New Jersey Marketing Consultant for the period of January 1, 2025 through December 31, 2027. Copies of the December 16th MEL Management Committee closed session minutes were distributed separately to the Board for information.

SAFETY & EDUCATION COMMITTEE: Executive Director Hrubash said the MEL Safety and Education Committee met on December 17th to discuss the proposals submitted for Training Consultant for Manager/Supervisory Training and Phase 2 for the Police Accreditation Study. Executive Director Hrubash said committee members completed the evaluation scoring resulting in a recommendation to appoint LaMendola Associates as Training Consultant and Benchmark Analytics to conduct the Police Accreditation Phase 2 Study. Copies of the December 17th MEL Safety & Education Committee minutes were included in the agenda for information.

Included in the agenda were the memorandums submitted by the QPA on Recommendations for Award of Contracts for these positions. Also included was Resolution 13-25 awarding fund professional appointments through the competitive contracting process for CC#24-02, CC#24-03, CC24-04 and CC#24-05 and Resolution 14-25 awarding Benchmark Analytics LLC for Police Accreditation Phase 2 Study.

Executive Director Hrubash said Resolutions 15-25 through 20-25 reflected the appointment of Professional Services to be awarded without competitive bids.

RESOLUTION 13-25 AWARDING FUND PROFESSIONAL APPOINTMENTS THROUGH THE COMPETITIVE CONTRACTING PROCESS CC#24-02; CC#24-03; CC#24-04 and CC#24-05;

RESOLUTION 14-25 AWARDING BENCHMARK ANALYTICS LLC, AS A REQUIRED DISCLOSURE CONTRACT FOR CONSULTING SERVICES "IMPACT OF ACCREDITATION ON LAW ENFORCEMENT AGENCY CLAIMS"

RESOLUTION 15-25 RESOLUTION AUTHORIZING AN AGREEMENT FOR PROFESSIONAL SERVICES WITH MATTHEW CAVALLO, QPA OF LARACY ASSOCIATES LLC;

RESOLUTION 16-25 AUTHORIZING THE AWARD OF A PROFESSIONAL SERVICES CONTRACT WITHOUT COMPETITIVE BIDDING TO MATTHEW LARACY OF LARACY ASSOCIATES LLC TO SERVE AS FUND TREASURER;

RESOLUTION 17-25 AUTHORIZING THE AWARD OF A PROFESSIONAL SERVICES CONTRACT WITHOUT COMPETITIVE BIDDING TO THOMAS J. GERMINARIO, ESQ, TO PERFORM SPECIAL LEGAL COUNSEL SERVICES FOR THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND IN CONNECTION WITH LAND USE MATTERS;

RESOLUTION 18-25 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS WITHOUT COMPETITIVE BIDDING TO MATTHEW GIACOBBE, ESQ. TO PROVIDE THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND LEGAL SERVICES;

RESOLUTION 19-25 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS WITHOUT COMPETITIVE BIDDING TO DUGHI, HEWIT & DOMALESWKI, P.C. TO PROVIDE THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND LEGAL SERVICES;

RESOLUTION 20-25 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACTS TO EAGLE ASSET MANAGEMENT FOR ASSET MANAGER, THE BANK OF NEW YORK FOR CUSTODIAL SERVICES & ACCOUNTING AND NW FINANCIAL AS FINANCIAL ADVISOR.

MOTION TO ADOPT RESOLUTIONS 13-25 TO 20-25 AS PRESENTED:

Moved: Commissioner Criscuolo
 Second: Commissioner Laureigh
 Vote: 15 Ayes – 0 Nays; Commissioner Quatrone abstained from voting on Resolution 14-25.

Lastly, Executive Director Hrubash referred to a memorandum included in the agenda that provided a summary of contracts currently in force.

	TITLE	PROFESSIONAL
1	EXECUTIVE DIRECTOR	PERMA Risk Management Services
2	ATTORNEY	Fred Semrau, Esq.
3	EXCESS LIABILITY CLAIMS	CB Claims LLC
4	DEPUTY ATTORNEY	Russell Huntington
5	ACTUARY	The Actuarial Advantage
6	AUDITOR	Nisivoccia LLP
7	UNDERWRITING MANAGER	Conner Strong & Buckelew
8	PRODUCER/REINSURANCE MANAGER	Arthur J. Gallagher Risk Management Services
9	SAFETY DIRECTOR	JA Montgomery Risk Control
10	EXCESS WC CLAIMS ADMINISTRATOR	Qual-Lynx
11	EXCESS PROPERTY CLAIMS ADMINISTRATOR	Qual-Lynx
12	CLAIMS ADMINISTRATOR CIVIL RIGHTS RUN – OFF CLAIMS	Dorsey & Semrau
13	MANAGED CARE PROVIDER	QualCare
14	LOBBYIST	Pathways Government Relations
15	TECHNICAL WRITER	Stradley Ronan
16	STRATEGIC PLANNING/ COMMUNICATIONS CONSULTANT	LaMendola Associates
17	INTERNAL AUDITOR – Insurance Services	Baker Tilly Virchow Krause LLP
18	INTERNAL AUDITOR – Financial Services	Carr, Riggs & Ingram LLC
19	LEARNING MANAGEMENT SYSTEM	BIS Safety
20	RISK MANAGEMENT & INFORMATION SYSTEM	Origami LLC

COMMITTEE APPOINTMENTS: Included in the agenda was a list of standing committees from 2024 for reference. Fund Commissioners and Risk Management Consultants were encouraged to volunteer on standing committees. In accordance with prior practice, Chairman Tomasko will serve as Chair of Management Committee and Secretary Clarke to serve as Chair of Coverage Committee.

Executive Director Hrubash highlighted the following Commissioners that serve as Chair of the following MEL Committees:

Management Committee	Paul Tomasko
Marketing Committee	Joy Tozzi
Coverage Committee	John Clarke
Investment Committee	Adam Brewer
Legislative Committee	Greg Franz

Nominating Committee	Jim Ulrich
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney Kwesela

Chairman Tomasko thanked those Commissioners for their service this past year and for the incoming year. Executive Director Hrubash said this portion of the meeting concludes the 2025 Reorganization.

EXECUTIVE DIRECTOR REPORT:

2025 MEMBERSHIP: Executive Director Hrubash reported effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

Morris Township – Morris JIF

Cumberland County Improvement Authority – NJUA JIF

Mid-Jersey Joint Insurance Fund is expected to accept the following:

New Brunswick

New Brunswick Parking Authority

Carteret

Millstone (pending confirmation)

South River

Executive Director Hrubash said Oldmans (Trico JIF) did not renew their membership.

REINSURANCE COMMITTEE: Executive Director Hrubash said as reported earlier, the Reinsurance Committee met with the Underwriting Manager on December 19th to review the 2025 renewal results. Copies of the minutes were included in the agenda for information and actions related to this were taken care of during the 2025 Reorganization.

MANAGEMENT COMMITTEE: Executive Director Hrubash said the committee met on December 16th to review proposals. Minutes of the committee's closed session discussion were submitted to the Board of Fund Commissioners and actions related to the proposals were taken care of during the 2025 Reorganization.

Executive Director Hrubash said the Committee also reviewed a recommendation to create a Stormwater Professional Assistance Program to offer access to members for advice on strengthening their procedures on matters concerning stormwater. Included in the agenda was a copy of Resolution 21-25 adopting a procedure to support members with stormwater management.

Fund Attorney said this initiative was a result of a significant jury award involving flooding from microbursts. Fund Attorney said this is a unique project that essentially operates as a grant in that the MEL's commercial carriers have agreed to provide funding for assistance with design immunity to reduce the risk of stormwater claims being filed against members. Fund Attorney said the funding must be put toward preventative types of insurance and/or education. Fund Attorney said flood mitigation and management of flood claims became a priority in 2024 especially with recently decided cases despite the immunity afforded by Title 59.

Fund Attorney said the Stormwater Professional Assistance Program is designed to help members with issues related to stormwater management including guidance on compliance. Fund Attorney said for example any completed project needs to be accepted or approved by the governing body for Title 59 immunities. Fund Attorney said the Stormwater Professional Assistance Program will be directed by a litigation firm, including sub-contracting with an engineering firm, where members can access up to 3 hours of professional time. Fund

Attorney confirmed the program would be at no cost to the MEL or its members and would be directed or managed by a qualified litigation firm.

Fund Attorney said Eric Harrison, Esq. of Methfessel and Werbal, has been identified as a top litigation attorney with favorable outcomes. Fund Attorney said the firm would also involve the assistance of an engineering firm (to be determined) and confirmed there would be no contract between the MEL and Methfessel and Werbal. Fund Attorney referred to Resolution 21-25 and noted if approved then it would serve as an endorsement by the MEL that its members can participate in the Stormwater Professional Assistance Program.

Executive Director Hrubash said the Stormwater Professional Assistance Program is another component of the MEL's overall strategy to assist members with this exposure and said several bulletins were issued last year with respect to this. Executive Director Hrubash said if approved then a notice would be issued to members on the program and efforts will continue to work with the legislature.

MOTION TO ADOPT RESOLUTION 21-25 ADOPTING A PROCEDURE TO ASSIST MEMBERS FOR STORMWATER DOCUMENTATION AND MANAGEMENT.

Moved:	Commissioner Ulrich
Second:	Commissioner Laureigh
Vote:	Unanimous – 2 Abstentions (Commissioner Brewer and Tozzi)

SAFETY & EDUCATION COMMITTEE: Executive Director Hrubash said as reported earlier, this committee met on December 17th to review proposals. Copies of the minutes were included in the agenda for information and actions related to the proposals were taken care of during the 2025 Reorganization. Committee Chair Commissioner Rutkowski did not have any additional comments.

LEGISLATIVE COMMITTEE: Executive Director Hrubash this committee last met on November 20, 2024 at 11:00AM; minutes of that meeting were included in the agenda. Committee is scheduled to meet on February 14, 2025 at 11:00AM via Teams. Committee Chair Commissioner Franz did not have additional comments.

ANNUAL RETREAT AD-HOC COMMITTEE: Executive Director Hrubash said this committee is scheduled to meet on Friday January 10, 2025 at 9:30AM to discuss how the annual committee reports of the MEL sub-committees will be delivered this year. Committee members are Commissioners Nolan, Criscuolo and Franz.

CLAIMS COMMITTEE: Executive Director Hrubash this committee last met on December 4, 2024 and the morning of January 6, 2025; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee scheduled to meet next on the morning of March 21, 2025.

2024/2025 ELECTED OFFICIALS SEMINAR: Executive Director Hrubash said the MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference and the course has now been uploaded into the MEL's Learning Management System. Included in the agenda were directions to access the program.

RESIDUAL CLAIMS FUND (RCF): Executive Director Hrubash said the RCF scheduled its 2025 Reorganization meeting for Monday January 6, 2025 at 11:30AM and would be meeting virtually.

CYBER JIF: Executive Director Hrubash said the NJ Cyber JIF conducted its public hearing on the 2025 budget on November 26, 2024 via Zoom. Included in the agenda was a report on the meeting which included the adopted budget. The Cyber JIF is scheduled to reorganize on January 16, 2025. Cyber JIF Chair Tozzi did not have additional comments to provide.

Executive Director Hrubash said the Cyber Underwriting Manager is distributing a communication to members that responded to the Fund's survey on Technology E&O coverage for towns that provide IT services to another public entity to offer the optional coverage. He is also distributing another communication to all members about this optional coverage – since only 100 members responded to the survey. Included the agenda were copies of both memorandums.

POWER OF COLLABORATION: Executive Director Hrubash said 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 that the Bergen JIF was the 1st municipal JIF organized in New Jersey and has provided savings of \$322 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

Chairman Tomasko complimented and credited this achievement to Executive Director Grubb, who along with other individuals, was instrumental in its formation. Executive Director Grubb said from the start there has been extensive involvement of elected officials, mayors, professional staff and employees.

DUE DILIGENCE: Included in the agenda was the Regulatory Compliance Checklist as of 1/2/25 which tracks regulatory and compliance requirements.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reported it was a successful renewal with an overall 4% rate decrease of the entire MEL program. Underwriting Manager said the negotiations began back in August 2024 and the expectation was an increase based on the market at the time. Underwriting Manager said the market has stabilized and noted liability coverage still provides challenges. Underwriting Manager said a post renewal presentation will be prepared and made available to members.

TREASURER:

CONFIRMATION OF PAYMENTS

December 2024	\$472,828.22
December 2024 Supplemental #1	\$367,496.49

RESOLUTION 22-25 FOR JANUARY 2025 VOUCHERS:

January 2025	\$269,757.45
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Confirmation Of October 2024 Claims Payments/Certification Of Claims Transfers:

1988 WC	44,610.82
CLOSED	0.00
2020	266,541.20
2021	5,199,254.60
2022	21,164.93
2023	159,712.35
2024	798,261.60
TOTAL	6,489,545.50

Confirmation Of November 2024 Claims Payments/Certification Of Claims Transfers:

1988 WC	6,595.56
CLOSED	0.00
2020	111,419.74
2021	68,007.45
2022	79,996.78
2023	525,595.99
2024	435,519.83
TOTAL	1,227,135.35

MOTION TO CONFIRM PAYMENTS OF DECEMBER 2024, APPROVE JANUARY 2025 BILLS LIST RESOLUTIONS 22-25 AND TO APPROVE TREASURER’S REPORT; CURRENT AND CONFIRMING EXPENSES AS PRESENTED:

Moved: Commissioner Nolan
Second: Commissioner Laureigh
Roll Call Vote: 15 Ayes – 0 Nays

CLAIMS – EXCESS WORKERS COMPENSATION:

REPORT: Claims Administrator said there was nothing additional to report and thanked the Board for the reappointment.

CLAIMS – EXCESS LIABILITY:

REPORT: Claims Administrator said there was nothing additional to report and thanked the Board for the reappointment.

ATTORNEY:

REPORT: Fund Attorney thanked the Board for the reappointment and said it is truly an honor to represent the MEL.

Fund Attorney summarized a few initiatives that happened in 2024 as follows:

- Met with the NJ Department of Banking & Insurance (DOBI).
- Successful change in Financial Services Provider from Citizens Bank to TD Bank.
- Webinar held on Banking Best Practices Guidelines for members to encourage use of Payee Positive Pay and prevent check fraud.
- Resolution of a claim that the Joint Cash Management & Investment (JCMI) program had incurred from a previously contracted professional.
- Resolved the final POL/EPL claim from the year’s this coverage was retained by the MEL.
- No court challenges to coverage for policy year 2024.
- Developed an overall strategy to address stormwater litigation.

Fund Attorney said a focus for the coming year will be to resolve recoveries owed from the MEL’s prior excess workers’ compensation carrier from 1991-2002 via the special counsel authorized by the MEL Board during October 2024. Lastly, Fund Attorney said the MEL might want to consider re-confirming there is not coverage for matters resulting from “affordable housing issues”.

Ms. Sharpe expressed her thanks in working with PERMA’s professional staff especially Brad Stokes on the various and challenging OPRA requests received by members.

MANAGED CARE:

REPORT: A copy of the Savings and Penetration report as of December 2024 was included in the agenda for information. The total billed was \$7.1 million with approved bills of \$2.6 million for a total savings of 63% and network penetration of 72%.

OLD BUSINESS:

NONE

NEW BUSINESS:

REQUEST TO APPROVE POSTAGE COSTS: Executive Director said the 2nd publication of *The Power of Collaboration, Risk Management for Local Officials* has been completed. Executive Director said the New Jersey Safety Institute is paying for the printing and distribution costs; the MEL is being asked to cover the postage charges.

**MOTION TO AUTHORIZE PAYMENT OF \$17,500 POSTAGE CHARGES
RELATED TO MAILING OF THE 2ND VERSION OF THE POWER OF
COLLABORATION, RISK MANAGEMENT FOR LOCAL OFFICIALS:**

Moved:	Commissioner Ulrich
Second:	Commissioner Razze
Vote:	Unanimous

PUBLIC COMMENT:

NONE

CLOSED SESSION:

There was no need for Closed Session.

MOTION TO ADJOURN:

Moved:	Commissioner Laureigh
Second:	Commissioner Brewer
Vote:	Unanimous

MEETING ADJOURNED: 11:12AM

NEXT MEETING: March 21, 2025 – 10:30AM
Forsgate Country Club, Monroe NJ.

Nancy A. Ghani, Assisting Secretary

For

JOHN CLARKE, SECRETARY