

**July 22, 2020**  
**MEETING BEING HELD TELEPHONICALLY**  
**Call In Number: 1-929-205-6099 US (New York)**  
**Meeting ID: 917 2068 9373**  
**OR**  
**Join via computer link**  
<https://zoom.us/j/91720689373>  
**10:30 AM**  
**AGENDA AND REPORTS**

**The Executive Committee of the New Jersey Utility Authorities Joint Insurance Fund will conduct its July 22, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.**

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HEREWITH TO THE STAR LEDGER, (2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER AUTHORITY AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER AUTHORITIES

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND**  
**MEETING: JULY 22, 2020**  
**MEETING BEING HELD TELEPHONICALLY**  
**10:30 AM**

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- MEETING CALLED TO ORDER - OPEN NOTICE READ**
  - ROLL CALL OF EXECUTIVE COMMITTEE**
  - APPROVAL OF MINUTES: JUNE 24, 2020 .....Appendix I**

- CORRESPONDENCE: .....Page 1**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – Perma Risk Management Svcs**  
    .Executive Director's Report.....Page 2

- TREASURER – Stuart Neuhof**  
    .Vouchers Report – July bills .....Page 30  
    .Monthly Reports ..... Page 32

- ATTORNEY –Robert Budes, Esquire**

- MANAGED CARE – QualCare**  
    .Monthly Report.....Page 48

- SAFETY DIRECTOR – JA Montgomery**  
    .Monthly Report and Agenda.....Page 52

- CLAIMS SERVICE – Qual-Lynx Associates**
- 

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES**  
**PERSONNEL - SAFETY AND PROPERTY OF PUBLIC – LITIGATION**

1. **Payment Authority Requests**
  2. **Property Reimbursement Appeal**
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- MEETING ADJOURNED**



DATE : July 15, 2020  
MEMO TO : Fund Commissioners  
New Jersey Utility Authorities Joint Insurance Fund  
FROM : Alice H. Lihou, President/CEO  
SUBJECT : Brave of Heart Fund

The parent company of Qual-Lynx is Cigna Health and Life Insurance Company. We are proud to advise that the Cigna Foundation has partnered with New York Life Foundation to establish the Brave of Heart Fund, whose mission is to support the survivors of frontline health care workers who lost their lives in the fight against COVID-19. The Brave of Heart Fund will provide charitable grants to financially support the health care workers' families.

If you would like to donate any amount to support this worthwhile cause, or simply learn about the Brave of Heart Fund, please visit [www.braveofheartfund.com](http://www.braveofheartfund.com).

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## **New Jersey Utility Authorities Joint Insurance Fund**

9 Campus Drive, Suite 216

Parsippany, NJ 07054-4412

*Telephone (201) 881-7632 Fax (201) 881-7633*

Date: July 22, 2020

Memo to: Executive Committee  
New Jersey Utility Authorities Joint Insurance Fund

From: Cathleen Kiernan

Subject: Executive Director's Report

- Public Health** - Attached is a copy of the notice emailed to members concerning a sample Acknowledgement Waiver Form.
- EPL Compliance Program** - The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3<sup>rd</sup> meeting. We have uploaded the revised documents to the MEL's webpage njmel.org. The announcement was emailed to all members and Risk Management Consultants. The deadline for members to update their EPL Compliance Program is June 1, 2021.
- Membership Renewals:** Members on Page 15 are scheduled to renew fund membership by January 1, 2021. Membership documents will be mailed out following the meeting.
- 2020 Coverage Documents:** The fund office has uploaded member policies to the Fund's Risk Management Information System (Origami). Emails have been sent to Fund Commissioners and Risk Management Consultants notifying the process is complete.
- Risk Management Information/Operating System (RMIS):** Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1<sup>st</sup> completion date.
- Cyber Liability Loss Control.** In December, the Fund finalized its contract language with Special Counsel/EQ to begin to contact members to perform an audit of member compliance with the MEL's Minimum Standards for Cyber Risk Control. In the process of following up with Special Counsel, we have determined they are not able to deliver the services. We have not processed any payments. It would be appropriate to have a discussion on next steps.

- ❑ **NJUA Safety Expo 2020:** The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) had to cancel the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and has now canceled the September Expo that was scheduled to be held at the Camden County Emergency Training Center.
- ❑ **MEL EPL Helpline:** Enclosed is a copy of the bulletin concerning the Fund’s EPL Hotline for reference. Members are encouraged to contact any of the three firms when they need guidance. The MEL worked with QBE to restructure the helpline so that assistance is now provided by New Jersey law firms with municipal and JIF experience.
- ❑ **2020 Financial Disclosures:** In light of circumstances surrounding COVID-19, the Local Finance Board voted to extend the enforcement action date against non-filers until July 31, 2020. To date – five Commissioner have not filed, which is enclosed in the agenda.
- ❑ **Joint Cash Management & Investment Program (JCMI) -** The JCMI has been purchasing Bond Anticipation Notes (BANs) issued by MEL member municipalities. The program to date has been very successful and has saved some of our MEL member municipalities thousands of dollars while increasing the investment yield of JCMI members significantly higher than traditional investments. The Fund Treasurer has initiated conversations with the JCMI to begin the necessary steps to actively participate.
- ❑ **2019 Audit Filing:** PERMA filed the 2019 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.
- ❑ **Claim Payment Appeal:** Mount Holly MUA’s claim payment appeal material was distributed to the executive committee during the month and is attached separately to the agenda distribution email as well. Matter to be discussed in executive session agenda.
- ❑ **Due Diligence Reports**
  - ❑ Financial Fast Track Report Page 18
  - ❑ Interest Rate Comparison Report *not available for the month*
  - ❑ Expected Loss Ratio Page 19
  - ❑ Claim Activity Report Page 20
  - ❑ Lost Time Accident Frequency Report Page 21
  - ❑ Lost Time Accident Frequency JIF All Page 23
  - ❑ Lost Days Report Page 24
  - ❑ POL/EPL – Compliance Status List – as of 7/15/20 Page 26
  - ❑ RMC Resolution & Agreement Status List – as of 7/15/20 Page 28
  - ❑ Regulatory Compliance Check List - as of 7/15/2020 Page 29