

**April 28, 2021**

**MEETING BEING HELD TELEPHONICALLY**

**Call In Number: 1-929-205-6099 US (New York)**

**Meeting ID: 995 6891 3860**

*(Please note a passcode is not required)*

**OR**

**Join via computer link**

<https://permainc.zoom.us/j/99568913860>

**Meeting ID: 995 6891 3860**

*(Enter Meeting ID when prompted – please note a passcode **is not required**)*

**10:30 AM**

#### **STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT**

The New Jersey Utility Authorities Joint Insurance Fund will conduct its April 28, 2021 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.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND

MEETING: APRIL 28, 2021

Via Zoom

10:30 AM

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- MEETING CALLED TO ORDER - OPEN NOTICE READ
  - PLEDGE OF ALLEGIANCE
  - ROLL CALL OF EXECUTIVE COMMITTEE
  - APPROVAL OF MINUTES: March 24, 2021 .....Appendix I

CORRESPONDENCE: ..... None

**REPORTS**

EXECUTIVE DIRECTOR/ADMINISTRATOR – Perma Risk Management Svcs  
.Executive Director's Report.....Page 1

TREASURER – Stuart Neuhof  
.Vouchers Report – April bills .....Page 49  
.Monthly Reports ..... Page 52

ATTORNEY –Robert Budes, Esquire

MANAGED CARE – QualCare  
.Monthly Report.....Page 66

SAFETY DIRECTOR – JA Montgomery  
.Monthly Report and Agenda.....Page 70

CLAIMS SERVICE – Qual-Lynx Associates

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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

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

**1. Payment Authority Requests**

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MEETING ADJOURNED

## 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: April 28, 2021

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

From: Cathleen Kiernan

Subject: Executive Director's Report

☐ **2021 MEL/RCF/EJIF March 26<sup>th</sup> Virtual Meeting & Retreat:** The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat.

Enclosed are Commissioner Rutkowski's reports for the MEL and EJIF meetings and Commissioner Bigler's report for the RCF meeting for information.

In addition, Fred Semrau (MEL Fund Attorney) and Matt Giacobbe (MEL Model Personnel/Employee Handbook) have worked together to draft bulletins concerning Covid-19 Vaccinations and the impact on employment and zoning matters, as well as environmental concerns, resulting from Cannabis legislation. It is important to note that municipalities **face deadlines** in addressing zoning matters concerning Cannabis. A copy of the attached materials in **Appendix II** was distributed via email on March 29<sup>th</sup>.

- Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)
- E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist
- Memorandum on Vaccinations

☐ **Marijuana Effects on the Workplace:** MEL Fund Attorney has just prepared the additional enclosed bulletin concerning Marijuana Legalization – which focuses on the effects of marijuana in the workplace.

☐ **Risk Management Plan – Amendment:** Based on the recommendation of the MEL Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plans for local Funds. This document is posted to the Fund websites and could be an incentive for cyber hacker attacks should limits of coverage be known. Enclosed is Resolution 19-21 amending the 2021 Risk Management Plan.

☐ **Motion to adopt Resolution 19- 21 amending the 2021.**

☐ **Excess Property Premiums:** In reviewing our records, we have determined that the excess resolution adopted at reorganization did not reflect the agreed upon premium for excess property. Attached is Resolution 20 -21 amending the rate.

☐ **Motion to adopt Resolution 20- 21 amending the rate.**

- ❑ **Requests for Proposals for Payroll Auditor:** As authorized in July 2020, we have advertised and released RFPs, due in the Fund office on September 10<sup>th</sup> for payroll auditor. We did not receive any responses. The Fund authorized a second request to obtain bids. The request for proposal has been advertised and are due back to the Fund Office on May 12, 2021. A summary of responses will be prepared at the bid opening.
- ❑ **Power of Collaboration:** Enclosed is the latest in the series of “Power of Collaboration ad that will appear in the League of Municipalities magazine. The ad highlights the MEL model policy *Addressing the Protection and Safe Treatment of Minors*, as well as, an RFQ issued by the MEL to pre-qualify firms providing background checks.
- ❑ **2021 MEL, MR HIF & NJCE JIF Educational Seminar:** The 10<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, May 14<sup>th</sup> and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Attached is the agenda; this will also be the topic of the MEL’s “Power of Collaboration” Ad in the League of Municipalities magazine. A Zoom invite with registration instructions was sent out on March 12<sup>th</sup>, which provides a link to register.

- ❑ **2020/2021 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached are the directions to follow to complete the course. The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021. The credit will continue to be extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 5% of the member’s assessment.

In the past, credits issued for any member of the governing body or the chief operating officer that took the elected officials course after the seminar held in conjunction with the November AEA Conference, were applied to the second installment – or the following year if attendance was after April 1. This arrangement has proven to be increasingly more difficult for our accounting department. Most JIFs adopted a procedure of issuing one bill with quarterly due dates & they apply all credits on annual bills – and the process works well. This year, we issued the second installment without posting these credits. For information, attached is a count by member of trainings credits that will appear on the next annual billing, reflecting training through 4/21/21. We will provide an update of this report after the deadline has passed.

- ❑ **Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program; **deadline for updates and training has been extended to November 1, 2021.** Link to outline of program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar “Protecting Children From Abuse – Managers/Supervisors”. This course for

Managers includes an Employment Practices component. Attached you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

- ❑ **Second Installment Billings:** The Fund office emailed the second installment billing statements in the beginning of April. The second installment due date is May 31, 2021.
  
- ❑ **Faithful Performance Bond Coverage:** Enclosed is a copy of the Local Finance Board’s recent bulletin concerning bond coverage for authority personnel handling finance. The board is encouraging authorities to provide, separate and apart from their blanket fidelity bond, a fidelity bond with faithful performance coverage for the individual holding overall management responsibility for the authority’s finances. The MEL Coverage Committee has referred this matter to its sub-committee (comprised of insurance brokers) to address; Coverage Committee noted that it is only recommendation at this time.
  
- ❑ **2021 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice with filing instructions. As of 4/14/21 the Local Finance Board voted to extend the enforcement date to take action against non-filers until June 30, 2021 from the statutory deadline of April 30, 2021. Although we contacted member to begin their filing, we are now being advised that Commissioners should wait until the Local Finance Board releases its instruction bulletin before completing your file. If you have already filed, once the bulletin is released, you should review your filing again to make sure there weren’t any changes in the process that might require you to edit your filing.
  
- ❑ **Due Diligence Reports**
  - ❑ Financial Fast Track Report - as of 1/31/2021 and 2/28/2021 Page 36
  - ❑ Expected Loss Ratio – as of 2/28/2021 Page 38
  - ❑ Claim Activity Report- as of 2/28/2021 Page 39
  - ❑ Lost Time Accident Frequency Report – as of 2/28/2021 Page 40
  - ❑ Lost Days Report – as of 2/28/2021 Page 43
  - ❑ POL/EPL – Compliance Status List – as of 4/22/2021 Page 45
  - ❑ RMC Resolution & Agreement Status List –as of 4/22/21 Page 47
  - ❑ Regulatory Compliance Check List - as of 4/22/21 Page 48