

# FIRST RESPONDER JOINT INSURANCE FUND

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## GENERAL FUND AND EXECUTIVE COMMITTEE'S MEETING MINUTES

May 5, 2021

### I. Call to Order – James Carbin, Chairperson

The meeting was called to order via zoom at 9:33 a.m. by Chairperson Carbin.

### II. Open Public Meetings Statement – James Carbin, Chairperson

The Open Public Meetings Act was read by Chairperson Carbin.

### III. Roll Call

#### Executive Committee

Joseph Jackson	Berlin Twp. BOFC #1	Present
Chief Steven Scholey	Bordentown BOFC #1	Present
James Turcich	Delran BOFC #1	Absent
Chief James Carbin	Monroe BOFC #2	Present
Dep. C. Christopher Burnett	Mt. Laurel Fire District #1	Present

(a.10:12 am)

#### Alternate Executive Committee

Franklin Jackson V	Haddon BOFC #1	Absent
Joseph Robinson	Beverly City BOFC	Present
Roger Butler	Cinnaminson BOFC #1	Present

#### Fund Commissioners

Robert MacFarland	Bordentown BOFC #2	Present
Stephen Earl	Brick BOFC #2	Absent
James Lepore, Jr.	Brick BOFC #3/Brick Joint	Absent
Ryan Lynch	Chesterfield/Hamilton BOFC#1	Absent
Jim D'Ambrosio	Commercial BOFC #3	Absent
Gerald Maresca	Englishtown BOFC #1	Absent
Brian Richardson	Florence BOFC #1	Absent
Philip Knast	Gloucester BOFC #1	Absent
Barry Engelbert	Gloucester BOFC #5	Absent
Chief Michael Brezee	Gloucester BOFC #6	Absent
John Campbell	Haddon BOFC #4	Absent
Bryan Malkiewicz	Hopewell Township BOFC	Absent
Brian Wright	Jamesburg BOFC #1	Absent
Frank Weindel	Lindenwold BOFC #1	Absent
John Marini	Manalapan BOFC #2	Absent
Chris Barkalow	Manasquan BOFC #1	Absent
Chief Robert Holmes	Marlboro BOFC #3	Absent
Larry Cier	Millstone BOFC#1	Absent
Vincent Diliato	Monroe BOFC #1	Absent
Joel Kaplan	Monroe BOFC #3	Absent
Thomas Hassett	Pine Hill BOFC #1	Absent

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Bob Corriveau                                      Plainsboro BOFC #1                                      Absent

## **Alternate Fund Commissioners Present**

Wayne Lyons, Jr.                                      Monroe BOFC #3  
Matthew Martin                                      Hopewell Twp. BOFC

## **Also Present**

Chuck Hartsoe                                      PEGAS  
Barbara Murphy                                      PEGAS/Risk & Loss Managers, Inc.  
Michaelene Miller  
M. Paige Berry                                      Saul Ewing Arnstein & Lehr, LLP  
Kyle Mrotek                                      The Actuarial Advantage  
Missy Pudimott                                      Medlogix  
Lisa Pflug                                      Highland Claims Services  
Linda Wehner  
Don Ruprecht                                      J.A. Montgomery  
Richard Lorentzen                                      Treasurer  
Shawn Gillon                                      Withum, Smith and Brown  
Terry Burke                                      A.J. Gallagher  
Rick Bean                                      Henry Bean & Sons Insurance  
Danielle Colaianni                                      Hardenberg Insurance Group  
Roger Leonard                                      Leonard-O'Neill Insurance Group  
Ryan Jones                                      Rue Insurance

## **IV. Introduction of Guests**

There were no introductions.

## **V. General Fund Business**

There was no general fund business.

## **VI. Executive Committee Business**

### **A. Approval of the January 6, 2021 Reorganization and Executive Committee's Open and Closed Meeting Minutes.**

**Motion** to approve the January 6, 2021 Reorganization and Executive Committee's Open and Closed Meeting Minutes.

**Moved:**                      Roger Butler

**Seconded:**                      Joseph Jackson

**Vote:**                      Approved: Unanimous                      Nay:

### **B. Reports**

#### **1. Chairperson – Chief James Carbin**

There was no report.

#### **2. MEL Delegate's Report – Chief Steven Scholey**

Chief Steven Scholey stated that a special meeting had recently been held to discuss various financial issues related to the Middlesex County Municipal JIF (MCMJIF). Barbara Murphy stated that JIF's last completed audited financials were as of 12/31/2018 and indicated a deficit, at that time, in excess of \$25 million.

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She stated that the board of fund commissioners discussed options to assist the Fund's members moving forward by the Fund becoming a MEL member JIF or placing its members in current MEL affiliated JIFs. She stated that there had been discussions with DOBI regarding the various remediation efforts proposed to address the current deficit and overall management of the Fund with respect to the years prior to any potential membership in the MEL.

**3. Secretary – Joseph Jackson**

There was no report.

**4. Actuarial Report as of 12/31/2020 – The Actuarial Advantage, Kyle Mrotek**

Kyle Mrotek presented the actuarial report, explaining that the purpose of the report was to project the ultimate losses for the fund. He commented that ultimate losses consist of reported losses that are paid losses and case reserves plus the incurred but not reported (IBNR) reserve. He stated that the IBNR reserve is a provision that takes into account the emergence of unknown claims, development of known cases and the reopening of closed claims. He further stated that as of the December 31, 2020 valuation date, the total case reserves and IBNR reserves were \$2,353,208.

**5. Financial Report as of 12/31/20 – Withum, Smith & Brown, Shawn Gillon**

Shawn Gillon presented the financial report distributed at the meeting. He stated that the balance sheet shows assets of \$9,048,396 and a fund surplus of \$5,137,910. The income statement shows net income of \$367,387. He stated that there were no deficiencies or weaknesses found for the Fund. He further stated that there were no audit comments or recommendations.

***Motion*** to approve Resolution 2021-27 Certifying the Review of the Annual Audit.

**Moved:** Chief Steven Scholey

**Seconded:** Joseph Jackson

**Vote:** Approved: Unanimous Nay:

**6. Attorney – Saul Ewing, LLP – M. Paige Berry**

As per the report included in the agenda package.

**7. Treasurer's Report – Richard Lorentzen**

a. Approval of the Bill list for all Fund Years

***Motion*** to approve the Bill List totaling \$1,054,155.70 for all Fund Years.

**Moved:** Chief Steven Scholey

**Seconded:** Joseph Jackson

**Vote:** Approved: Unanimous Nay:

b. Treasurer's Report

As per the report distributed at the meeting.

c. Investment Status

As per the report distributed at the meeting.

**8. Administrator – Public Entity Group Administrative Services (PEGAS)**

As per the report included in the agenda package.

a. 2022 Renewal Process

The administrator stated that the 2022 budget timeline would be released shortly.

b. MEL Cyber Risk Management Plan

The administrator stated that an updated Version 2 of the MEL's cyber risk management plan was distributed to members. He stated that this version provides updates to Tiers 1 and 2 and adds a Tier 3 for full deductible reimbursement.

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Barbara Murphy further stated that members in compliance for Tier 1 or 2 prior to March 8, 2021 will have their compliance grandfathered until January 1, 2022. She reminded members that they must be in compliance with the tiers at the time of the claim to be eligible for reimbursement.

c. **NJ Cannabis Legislation Update**

The administrator stated that guidance on the recent legislation with respect to its effects on the workplace and environmental impacts of New Jersey's legalized cannabis had been distributed to members.

**9. Claims' Servicing Organization – Highland Claim Services, Inc.**

There was no report.

**10. Managed Care Organization – Medlogix**

As per the report included in the agenda package.

**11. Loss Control Specialist – J.A. Montgomery Risk Control**

As per the report included in the agenda package.

**12. Old Business**

There was no old business.

**C. New Business**

**1. Resolution 2021-28 Approving Addendum to Risk Management Consultants Agreement**

Barbara Murphy stated that the Borden Perlman Agency had been purchased by CBIZ and an addendum to their current contract would be added to reflect the change.

**Motion** to adopt resolution 2021-27 approving an addendum to risk management consultants agreement.

**Moved:** Chief Steven Scholey

**Seconded:** Joseph Jackson

**Voted:** Approved: Unanimous      Nay:

**2. Resolution 2021-29 Adopting an Amended Risk Management Plan**

**Motion** to adopt resolution 2021-29 adopting an amended risk management plan.

**Moved:** Roger Butler

**Seconded:** Joseph Jackson

**Voted:** Approved: Unanimous      Nay:

**3. Introduction of the 2021 Fund Year Budget Revision #1**

Barbara Murphy stated budget had been revised to reflect changes in membership.

**Motion** to introduce the 2021 fund year budget revision #1.

**Moved:** Roger Butler

**Seconded:** Joseph Jackson

**Voted:** Approved: Unanimous      Nay:

**D. Public Comment**

There was no public comment.

**E. Claims Sub-Committee Report**

**Authorization of Payments Recommended by the Claims Sub-Committee.**

**Motion** to ratify the March 3, 2021 Claims Sub-Committee Meeting Minutes.

**Moved:** Joseph Jackson

**Seconded:** Joseph Robinson

**Vote:** Approved: Unanimous      Nay

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**F. Closed Session**

**Motion** to adjourn Open Session.

**Moved:** Dep. C. Christopher Burnett

**Seconded:** Joseph Jackson

**Voted:** Approved: Unanimous                      Nay:

Open Session adjourned at 10:30 a.m.

**G. Open Session Resumes**

**Motion** to return to Open Session.

**Moved:** Joseph Jackson

**Seconded:** Chief Steven Scholey

**Vote:** Approved: Unanimous                      Nay:

Open Session resumed at 10:40 a.m.

**H. Claims Payment Authorization and Other Actions Established in Closed Session**

**Motion** to approve claim payments and authorize actions established in closed session.

**Moved:** Joseph Jackson

**Seconded:** Joseph Robinson

**Vote:** Approved: Unanimous                      Nay:

**I. Adjournment**

**Motion** to adjourn the meeting.

**Moved:** Joseph Jackson

**Seconded:** Chief Steven Scholey

**Vote:** Approved: Unanimous                      Nay:

The meeting was adjourned at 10:44 a.m.

The next meeting will be held at **9:30 a.m. on September 22, 2021.**

Respectfully Submitted,

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Authorized Signature