

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

**GENERAL FUND AND EXECUTIVE COMMITTEE MEETING MINUTES**

**April 29, 2020**

**I. Call to Order – Joy Tozzi, Chairperson**

Chairperson Tozzi called the meeting to order telephonically at 9:00 a.m.

**II. Open Public Meetings Statement – Joy Tozzi, Chairperson**

Chairperson Tozzi read the Open Public Meetings Act.

**III. Roll Call**

Executive Committee

		<u>Attendance</u>
Kathleen Capristo	Colts Neck Township	Present
Theresa Casagrande	Borough of Fair Haven	Present
Michael Pitts	Township of Montgomery	Present
Anthony Cancro	Township of Plainsboro	Present
Marc Dashield	Princeton	Present
Joy Tozzi	Township of Robbinsville	Present
Marlena Schmid (a. 9:13 am)	Township of West Windsor	Present

Alternate Executive Committee

Debra Rubin	Township of Cranbury	Present
Matthew Crane	Borough of Helmetta	Present
Michael Muscillo	Township of Ocean	Absent

Fund Commissioners

Katherine Fenton-Newman	Township of Hopewell	Present
Vacant	Borough of Pennington	--

Alternate Fund Commissioners

Jean Golisano	Township of Cranbury	Absent
Allyson Cinquegrana	Borough of Fair Haven	Absent
Susan Newman	Township of Hopewell	Absent
Tamarah Novak	Township of Montgomery	Absent
Lester Varga	Township of Plainsboro	Absent
Jeffrey Grosser	Princeton	Absent
Jewel Morgan	Township of Robbinsville	Absent
Joanne Louth	Township of West Windsor	Absent

Others Present

Kerry Giammetta	Township of West Windsor
Barbara Murphy	Risk and Loss Managers, Inc.
Michaelene Miller	
Julie Tattoni	Windels Marx Lane & Mittendorf
Patricia Davidson	Qual-Lynx/Third Party Administrator
Lisa Gallo	Qual-Lynx/Managed Care
Paul Shives	J.A. Montgomery
Brian Maitland	
Matt Genna	

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

Michael Solomon	The Actuarial Advantage
Kyle Mrotek	
Shawn Gillon	Withum, Smith & Brown
Patti Fahy	Acrisure
Ilene Laurson	Conner Strong & Buckelew
Robin Racioppi	NAIMC

**IV. Introduction of Guests**

There were no guests.

**V. General Fund Business**

There was no general fund business.

**A. Approval of the General Fund, Safety and Executive Committee Open and Closed Meeting Minutes of March 11, 2020**

**Motion** to approve the General Fund and Executive Committee Open and Closed Meeting Minutes of March 11, 2020.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: 6 Abstentions: 1 (T. Casagrande) Nay:

**B. Reports**

1. Chairperson's Report – Joy Tozzi  
There was no report.
2. Secretary's Report – Marlena Schmid  
There was no report.
3. MEL Delegate's Report – Joy Tozzi  
Chairperson Tozzi stated that the MEL had been holding weekly meetings to keep members apprised of the COVID-19 situation. She stated that the Board of Fund Commissioners authorized the formation of a COVID-19 Special Subcommittee to review claims and consider inquiries. She stated that the MEL was considering all COVID-19 claims as one occurrence.  
  
Barbara Murphy stated that the MEL would be introducing a flat 2021 budget and rate table at their May meeting.
4. Fund Commissioners' Reports  
There were no reports.
5. Actuarial Valuation as of 12/31/19 – Michael Solomon, The Actuarial Advantage  
Michael Solomon 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. Michael stated that the IBNR is a provision that takes into account the emergence of unknown claims, development on known claims and the reopening of closed claims. As of the December 31, 2019 valuation date the total case reserves and IBNR reserves were \$7,915,153.
6. Financial Statement as of 12/31/19 – Shawn Gillon, Withum, Smith & Brown  
Shawn Gillon presented the financial statement, stating that the cumulative balance sheet showed assets of \$23,876,640, liabilities of \$9,898,729, and a surplus of \$13,977,911.  
He stated that it was an unmodified opinion and there were no audit comments or recommendations.

---

MID JERSEY MUNICIPAL JOINT INSURANCE FUND

---

**Motion** to approve Resolution 2020-16 Certifying Review of Annual Audit

**Moved:** Marlena Schmid

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous      Nay:

7. Treasurer's Report

a. Approval of Bill List for all Fund Years

**Motion** to approve the bill list totaling \$382,404.94.

**Moved:** Marc Dashield

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous      Nay:

b. Treasurer's Report

As per the report distributed at the meeting.

c. Investment Report

As per the report distributed at the meeting.

8. Attorney's Report – Julie Tattoni, Windels Marx Lane & Mittendorf

a. Legislative Matters

As per the report distributed in the agenda package.

9. Administrator's Report – Risk & Loss Managers, Inc.

As per the memorandum included in the agenda package.

a. 2021 Renewal Process

Barbara Murphy reviewed the 2021 budget process timeline. She stated that the 2021 online data collection process via Origami would open on July 10 and be closed on September 15.

b. Strategic Planning Subcommittee

Barbara Murphy stated that the Strategic Planning Subcommittee would be meeting in two groups for discussions on financial matters such as return of surplus, and operations to discuss strategies and member benefits for the 2021 fund year.

c. Property Appraisals

Barbara Murphy stated that the property appraisals were being reviewed and the final reports would be distributed shortly. She stated that the two new members' appraisals were also in the process of being performed.

10. Safety and Loss Control – J.A. Montgomery

As per the report included in the agenda package.

Brian Maitland stated that the MSI had recently rolled out MSI NOW, which was an online training program geared towards the DPW and Police Department. He stated that emails with trainings grouped by department were being developed and that grouped trainings for administrative and utility departments had been recently released.

Chairperson Tozzi asked if there would be any best practices made available for the opening of public spaces and summer programs as many members were looking to consider contingency plans. Discussion ensued and Paul Shives stated that COVID-19 bulletins were being sent to members and posted on the MEL website with information and updates, which will include best practices as more guidelines from the State become available.

11. Managed Care – Qual-Lynx

As per the report included in the agenda package.

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

Lisa Gallo stated that Qual-Lynx had made agreements with several telemed providers and would encourage injured employees to utilize them whenever possible.

**C. Old Business**

There was no old business.

**D. New Business**

There was no new business.

**E. Public Comment**

There was no public comment.

**F. Closed Session**

**Motion** to adjourn to closed session.

**Moved:** Marc Dashield

**Seconded:** Kathleen Capristo

**Voted:** Approved: Unanimous                      Nay:

Open Session adjourned at 9:58 a.m.

**G. Open Session Resumes**

**Motion** to return to open session.

**Moved:** Marlena Schmid

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

Open Session resumed at 10:12 a.m.

1. Claims Payment Authorization Established in Closed Session

**Motion** to approve claim payments and authorize actions established in Closed Session.

**Moved:** Marlena Schmid

**Seconded:** Marc Dashield

**Vote:** Approved: Unanimous                      Nay:

**VII. Adjournment**

**Motion** to adjourn.

**Moved:** Theresa Casagrande

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

The meeting was adjourned at 10:13 a.m.

The next meeting will be held on **Wednesday, July 15, 2020.**

Respectfully submitted,

---

Authorized Signature