

**June 22, 2022**  
**TOMS RIVER MUA**  
**10:30 AM**  
**AGENDA AND REPORTS**

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

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.

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND

MEETING: June 22, 2022

**TOMS RIVER MUA**

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: May 25, 2022 .....Appendix I

CORRESPONDENCE: 2022 NJUA JIF Insurance and Reinsurance Policies .....Page 1

MEETING OF FUND COMMISSIONERS CALLED TO ORDER

ROLL CALL OF FUND COMMISSIONERS

**REPORTS**

EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA

.Executive Director's Report.....Page 3

TREASURER – Stuart Neuhof

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ATTORNEY –Robert Budes, Esquire

.Monthly Reports ..... Verbal

MANAGED CARE – QualCare

.Monthly Report.....Page 45

SAFETY DIRECTOR – JA Montgomery

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UNDERWRITING MANAGER – Epic Insurance Brokers & Consultants

.Monthly Report and Agenda..... Verbal

MEL UNDERWRITING MANAGER– Conner Strong & Buckelew

.Cyber Risk Management Compliance – As of May 31, 2022 .....Page 53

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

June 10, 2022

Carolina Chong  
Insurance Examiner  
New Jersey Department of Banking and Insurance  
Insurance Division – Office of Solvency Regulation  
P.O. BOX 325  
Trenton, NJ 08625

Re: 2022 NJUA JIF Insurance and Reinsurance Policies

Dear Carolina:

This letter will serve as the filing of the New Jersey Utility Authorities Joint Insurance Fund's 2022 insurance and reinsurance policies. The filing of the NJUA and NJUA member JIF 2022 primary self-retained layers for the Automobile Liability; General Liability; Public Officials Liability and Employment Practices Liability have/will be filed separately by Conner Strong Agency.

The attached policies include:

**Property Policy:**

The property/boiler & machinery program policy for the 1/1/2022 to 1/1/2023 period is covered by Continental Casualty Company (a CNA Company). CNA is writing the entire \$150,000,000 any one occurrence limit. The boiler and machinery coverage is included in the policy form and also provides its own \$150,000,000 any one occurrence sublimit.

**Auto Physical Damage Policy:**

The auto physical damage program policy for the 1/1/2022 to 1/1/2023 period is covered by Continental Casualty Company (a CNA Company). CNA is writing the entire \$97,632,070 any one occurrence limit.

**Excess Casualty Policy:**

The Casualty Excess of Loss Reinsurance Agreement program is being provided by Munich Reinsurance America, Inc. The contract is for the 1/1/2022 to 1/1/2023 period. The agreement provides the limits described in the chart on the following page excess of the MEL JIF \$2,000,000 layer for Automobile Liability and General Liability, and excess of the MEL JIF \$2,000,000 layer for Public Officials Liability and Employment Practices Liability.

**CASUALTY LIMITS AND RETENTIONS:**

MAJOR LINE OF BUSINESS SUB LINE OF BUSINESS	MEMBER SPECIFIC LIMIT	MEMBER ANNUAL AGG LIMIT	GROUP SPECIFIC LIMIT	MEMBER UNDERLYING RETENTIONS	COVERAGE TRIGGER	RETRO- ACTIVE DATE
<b>General Liability</b>	\$10,000,000	\$20,000,000	\$60,000,000	\$2,000,000	Occurrence	
*Employee Benefits Liability	\$10,000,000	\$20,000,000	\$60,000,000	\$2,000,000	Claims Made	1/1/1995
<b>Auto Liability</b>	\$10,000,000	N/A	N/A	\$2,000,000	Occurrence	
<b>Public Officials Liability</b>	\$10,000,000	\$10,000,000	\$20,000,000	\$2,000,000	Claims Made	**
*Sexual Harassment	\$10,000,000	\$10,000,000	\$20,000,000	\$2,000,000	Claims Made	**

*Employment Practices Liability	\$10,000,000	\$10,000,000	\$20,000,000	\$2,000,000	Claims Made	**
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*\*Sub-limits/Sub-lines are included and not in addition to the business covered above.*

*\*\* Increased limit of \$5,000,000 vs \$5,000,000 subject to a retroactive date of January 1, 2016. All other retroactive dates as expiring.*

The Reinsurer’s liability as respects Failure to Supply Water shall never exceed \$5,000,000 Ultimate Net Loss, Combined Single Limit, per Occurrence or Claims Made, per Member, subject further to a Reinsurer’s annual aggregate limit of \$5,000,000 Ultimate Net Loss, Combined Single Limit, per Member, as respect all Occurrences or Claims Made during the term of this Agreement regardless of the number of coverages involved, and subject to the Group Specific Limit of \$ 60,000,000.

For failure of the dam on Hazard Class I and II dams, the Reinsurer’s liability shall never exceed \$10,000,000 Ultimate Net Loss, Combined Single Limit, per Occurrence or Claim Made, per Member, subject further to a Reinsurer’s annual aggregate limit of \$10,000,000 Ultimate Net Loss, Combined Single Limit, as respects all Occurrences or Claims Made during the term of this Agreement, regardless of the number of coverages involved, and subject to the Group Specific Limit of \$60,000,000.

Please advise if you have any questions.

Sincerely,

**Jon Ziman**

## 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: June 22, 2022

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

From: Cathleen Kiernan

Subject: Executive Director's Report

- Audit Report and Actuary Valuation Report as of December 31, 2021:** The Audit Report as of December 31, 2021 is enclosed separately. A representative from Nisivoccia LLP will be present at the meeting to review the report. Also enclosed separately is the Actuary's Valuation Report and the Group Affidavit indicating that each member of the Board has read the General Comments Section of the Audit Report.
  - Motion to Approve Year-End Financials, Adopt Resolution No. 23-22 and execute Group Affidavit indicating that the Executive Committee has read the General Comments Section of the Audit Report.**
- RCF Report:** The RCF met on Wednesday, June 2, 2022 at the Forsgate Country Club; enclosed is Commissioner Brian Bigler's report.
- EJIF Report:** The EJIF met on Wednesday, June 2, 2022 at the Forsgate Country Club; enclosed is Chairman Bernard Rutkowski's report.
- MEL Report:** The MEL met on Wednesday, June 2, 2022 at the Forsgate Country Club; enclosed is Chairman Bernard Rutkowski's report.
- 2022 Coverage Documents:** Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.
- 2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar was conducted virtually on Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup>; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits.

Initially, the MEL/MRHIF/NJCE Educational Seminars had been approved for insurance producer credits – 2 general and 1 ethics - for each day. But – upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. Due to communication issue in their office, April 29<sup>th</sup> producer certificates have been issued for 2 credits, in error. We are working with the state to resolve.

Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records. TCH credits were only approved for the April session.

- Risk Management Information/Operating System (RMIS):** Members and Risk Managers will be receiving an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with an August 31<sup>st</sup> completion date.
- Safety Expo:** Effective this year, the Safety Expo has been reorganized in coordination with the MEL Safety Institute. The same schedule of courses will be held at five different locations and dates. Members may use the Learning Management System to register. The date for September Safety Expo has been changed to September 7, 2022 at the Camden County Emergency Training Center.

Enclosed on **page 7** is a copy of the flyer. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date. The NJUA JIF will also be providing CPR/AED/First Aid Training at the September Expo.

- Minimum Cyber Risk Management:** D2/Secure Data has received Know your Client forms from at least 40 members. They continue to follow up with this phase. Enclosed is a copy of the next communication that D2/Secure Data is sending out to those members that completed the Know Your Client form.

**Due Diligence Reports**

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|--|---------|
| <input type="checkbox"/> Financial Fast Track Report - as of 4/30/2022         | Page 20 |
| <input type="checkbox"/> Expected Loss Ratio – as of 4/30/2022                 | Page 21 |
| <input type="checkbox"/> Claim Activity Report- as of 4/30/2022                | Page 22 |
| <input type="checkbox"/> Lost Time Accident Frequency Report – as of 4/30/2022 | Page 23 |
| <input type="checkbox"/> Lost Days Report – as of 4/30/2022                    | Page 26 |
| <input type="checkbox"/> POL/EPL – Compliance Status List – as of 6/16/2022    | Page 28 |
| <input type="checkbox"/> RMC Resolution & Agreement Status List –as of 6/16/22 | Page 30 |
| <input type="checkbox"/> Regulatory Compliance Check List - as of 6/16/22      | Page 31 |