



AGENDA PACKET



Tuesday, January 19, 2021 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/96238180869>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 962 3818 0869

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, January 19, 2021 – 3:30 PM

Via Zoom

<https://zoom.us/j/96238180896>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 962 3818 0869

AGENDA

- I. Sine Die Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. 2020 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
 - A. Adoption of the **December 15, 2020** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **December 15, 2020** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Adjourn Sine Die Meeting - **Motion – All in Favor**
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VIII. Roll Call
 - A. 2021 Fund Commissioners
- IX. Election of 2021 Officers.....Page 15
 - A. Election of a Chairman and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2021 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2021 Fund Commissioners
- X. Oaths of Office (administered by Fund Solicitor)

- A. Chairperson
- B. Secretary
- C. Executive Committee
- D. Alternates

(Executive Director returns the gavel to the Chairperson)

XI. Organizational Resolutions

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- B. R2021-02: Confirming the Election of an Executive Committee and Alternates.....Page 17
- C. R2021-03: Appointing Professional Staff.....Pages 18-24
- D. R2021-04: Awarding Contracts to Workers Compensation Assigned Defense Counsel
and Approved Associates.....Pages 25-27
- E. R2021-05: Awarding Contracts to General Liability Assigned Defense Counsel and
Approved Associates.....Pages 28-30
- F. R2021-06: Recommending the Employment Practices Liability and Public Officials
Liability Defense Panel.....Pages 31-32
- G. R2021-07: Adopting Procedures in Compliance with the Open Public Meetings Act..Pages 33-35
- H. R2021-08: Adopting Fiscal Policies and Procedures.....Pages 36-38
- I. R2021-09: Designating the Executive Director as the Public Agency Compliance Officer..Page 39
- J. R2021-10: Cash Management and Investment Policy.....Pages 40-42
- K. R2021-11: Establishing a Fund Records Program.....Page 43
- L. R2021-12: Establishing the 2021 Plan of Risk Management.....Pages 44-83
- M. R2021-13: Designation for Certifying and Approving Officer for Payment of Claims..Page 84
- N. R2021-14: Authorizing Participation in the MEL Named Storm Deductible Risk
Sharing Program.....Pages 85-86

Approval of Resolutions R2021 -01 through R2021-14 – **Motion – Roll Call**

XIV. Expense Resolution

- A. R 2021- 15: Resolution Authorizing Advance Travel Expenses for Authorized Official
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XV. Executive Director’s Report..... Pages 92-127

- A. AJG Risk Management Service Disclosure Statement.....Page 96
- B. Lost time Accident Frequency.....Pages 97-98
- C. Certificates of Insurance.....Handout
- D. Financial Fast Track Report.....Handout
- E. Regulatory Filing Checklists.....Pages 99-100
- F. 2019 Safety Incentive Program Awards.....Page 101
- G. 2020 Optional Safety Budget.....Page 102
- H. 2020 Wellness Incentive.....Page 103
- I. EPL/Cyber Risk Management Budget.....Page 104
- J. EPL Compliance StatusPage 105
- K. Statutory Bond Status.....Pages 106-107
- L. Skateboard Park Approval Status.....Page 108
- M. Capehart & Scatchard Updates.....Pages 109-113
- N. 2022-2023 MEL EPL Risk Management Plan Update
- O. Police Command Staff Training
- P. Managerial & Supervisory Training
- Q. Non-Supervisory EPL Employee Training.....Pages 114-119
- R. 2020-2021 Elected Officials Training.....Pages 120-125

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Y.	Loss Ratio Snapshots	
Z.	Inclement Weather Policy	
AA.	Website	
BB.	New Member Activity	
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- A. Committee Chairs Meeting Minutes – January 7, 2020.....Handout
 - 1. 2021 Committee Assignments

 - XVI. MEL/RCF/E-JIF Reports
 - A. MEL Report – January 6, 2021.....Pages 201-205
 - B. EJIF Report – January 6, 2021.....Pages 206-208
 - C. RCF Report – January 6, 2021.....Pages 209-211

 - XVII. Miscellaneous Business
- The next meeting will be held on Tuesday, February 16, 2021
at 3:30 PM via Zoom Conferencing**
- XVIII. Meeting Open to Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

 - XIX. Closed Session – Resolution 2021-_____Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
 - A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
 - B. Reopen Public Portion of Meeting – **Motion – All in Favor**

 - XX Approval of Claims Payments – **Motion – Roll Call**

 - XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

 - XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN SESSION MINUTES
December 15, 2020**

Via Zoom Conferencing

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, December 15, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the ***Burlington County Times***, Mt. Holly, NJ, and to the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Tom Pullion, **Edgewater Park Twp**
Donna Mull, **Pemberton Borough**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer

John Saville, Safety Director Account Rep, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Organization, *QualCare*
Debby Schiffer, Wellness Director
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

These minutes do not necessarily reflect the order in which some items were discussed.

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

Chair Jack entertained a Motion to move Ms. Kosko to the Executive Committee in the absence Mr. Wolbert for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Cramer, seconded by Mr. Mascia to move up Ms. Kosko as presented. All in Favor. Motion carried by majority vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the Open & Closed session meeting minutes of the November 17, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

Chair Jack asked if there were any questions at this time. No questions were entertained.

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the November 17, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the November 17, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza referenced the most recent Certificates of Insurance report and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances and if you encumbered unspent funds by the November 30, 2020 deadline there are many items/situations in regards to COVID-19, the cost of which could be offset by one or more of these programs. He noted his office will not be sending out any more reminders regarding available balances and if you have a question, please contact his office. All encumbered funds must be claimed by February 1, 2021.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted those members who had employees with Bonds issued by the MEL that expire at the end of 2020 received an email in August asking the bond holder to submit an application if they still wanted the MEL to provide this coverage. However, there are still a number of towns that have not completed the applications and Mr. Miola sent a reminder email to those members earlier today. The completed application must be submitted by Friday, December 18, 2020, or there will not be time to underwrite the applicant and you will need to seek coverage for this individual through other means. He

reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in early July the Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan.

In regards to the Police Command Staff Training, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021 should the social distancing guidelines be lifted. Additional information will be forthcoming.

Mr. Forlenza reminded that members that the in person Managerial & Supervisory Trainings have been cancelled due to the COVID-19 pandemic and the required social distancing guidelines. An email was sent to all Fund Commissioners and RMC's on September 1, 2020 explaining the change noting it was decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors has taken place in October and November via Webinar and was presented by Paul Shives from J.A. Montgomery. The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training should the social distancing guidelines be lifted, and presented by Armando Riccio. Information on this portion of the training will be forthcoming.

In regards to Non-Supervisory EPL Employee Training, Mr. Forlenza stated on November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provided specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees and the notification should go out as soon as possible. The deadline to comply with all aspects of the EPL Risk Management Plan is June 1, 2021.

Mr. Forlenza noted, again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants.

Mr. Forlenza stated that on or about October 15, 2020, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2021 Fund Year were e-mailed to all Risk Management Consultants. Once his office receives this documentation, payment can be issued for the 2021 fees at the February 2021 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. .

Mr. Forlenza stated on December 2, 2020, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2020. The 2021 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible to Sheila Ortiz in his office.

Mr. Forlenza noted the 2021 Safety & Wellness Calendars are in the process of being delivered to each member either by himself, Mr. Miola, Ms. Schiffer, or the folks from the Safety Directors office. He asked that these calendars be distributed around municipality facilities and placed in locations where the employees can see them as they act as a daily reminder of the importance your municipality and the JIF

places on employee wellness and safety. Once you receive your package, should you need more calendars, please contact the Executive Directors office.

Mr. Forlenza stated that the Fund's 2020 Annual Report is in the process of being sent to all members. He asked that a copy of the report be provided to each member of the governing body and shared with the Administrative staff

Lastly, in regards to the offer of membership extended to Mt. Holly effective January 1, 2021, the Township decided not accept the offer of membership offer and will remain with their current insurer.

Mr. Forlenza then wished everyone a happy and healthy holiday season on behalf of his entire staff.

Mr. Forlenza asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) since the last meeting:
Reed Estate v. Township of Southampton

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Mr. DeWeese stated of the three attorneys on the MEL Helpline panel, he is receiving the most calls by far, and the volume of calls has increased as well mainly due to COVID issues. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal.

Mr. DeWeese wished everyone a safe and happy holiday season from himself and his staff.

Mr. DeWeese asked if there were any questions at this time

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted *the* following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month.

Mr. Saville noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the upcoming webinars currently being offered, or try the video streaming service through MSI as training requirements must still be met while dealing with the pandemic. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are available for those with limited internet capabilities.

Mr. Saville noted one important change that has been made to PEOSH's programmed inspection program is instead of showing up unannounced, they have been calling ahead; to make sure that it is safe for them to visit and that someone will be there. Once again, he reminded everyone to please contact him if they are coming to visit you.

Mr. Saville reminded the members that there “Self-Assessment Forms” should have been received by December 1, 2020, so please check to be sure they were sent in.

In regards to the Police One Training, Mr. Saville reported that 16 of the 20 law Enforcement agencies in the BURLCOJIF are actively participating in the program and have participated in 1,202 classes. If anyone is interested in the details you may email him and he will provide that information.

Lastly, Mr. Saville reminded the members that participation in the S:ERVE programs for Police, Fire and EMS and the Distraction Driving for non-emergency responders who use municipally owned vehicles, is mandatory to qualify for the 2020 Safety Incentive Program. If you are not sure of how your town is doing, please reach out to him and he can tell you who has attended the training.

Mr. Saville wished everyone a Merry Christmas and a safe and healthy New Year.

Mr. Saville asked if there were any questions. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for December which reviewed *The Importance of Inspections*. He then highlighted the following in order to ensure observations are reported, corrected and documented:

- Training of employees to identify potential hazards
- Procedure for employees and citizens to identify potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions that require attention
- Procedures to investigate incidents and accidents

Mr. Roselli then presented a costly claim that could have been avoided had the employees working in the area recognized the dangerous condition, reported the issue, and repairs completed.

Mr. Roselli wished everyone a happy and safe New Year from himself and everyone at Qual-Lynx.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer referenced her report in the agenda packet, noting that events continue to be postponed due to COVID, and reported on the following:

- This month she completed her second workshop offered to all municipalities. She has received positive responses to both the *Nutrition for Transition* as well as *Giving Yourself the Gift of Peace* and she would like to continue offering various topics into the New Year as long as there are participants.
- Offered and recorded the Finding Balance in Times of Uncertainty presentation on Dec 8th for anyone who missed it. A total of 3 sessions were offered this quarter.
- Planning to hold a Focus Group bringing together representation from a few municipalities to discuss ideas for wellness 2021 and ways to increase engagement in the program. Opportunity to explore ideas and think outside of the box. This is scheduled for Jan 5th. She would love to hear from anyone who would like to share any ideas for improving the wellness program for next year.
- Ms. Schiffer thanked everyone for encumbering their wellness funds. She referenced Page 5 of her newsletter where it highlighted a few ideas on how to bring fun to your office this holiday.

Ms. Schiffer noted some activities member towns are doing include:

- Fresh Produce and Healthy snacks for office
- Challenges:
 - Year-long Maintain Don't Gain challenge is ending (discovered it was more important than ever)
 - Bingo Games containing activities focused on self-care
 - Healthy Holiday Challenges
 - Step challenge
 - Random Acts of Kindness (do a kind act for someone else...what a great time of year to show kindness!)
- Chair massages (with special caution on extending time in between for cleaning)
- Beverage Tumblers/Yeti
- Fitness trackers

She has organized virtual cooking classes and exercise classes. If you are interested in setting something up, please do not hesitate to reach out to her.

Ms. Schiffer referenced her December *Targeting Wellness Newsletter* which discussed gifts to yourself Topics included:

- Give yourself the gift of health – focusing on all self-care including physical, mental, emotional and spiritual
- Fuel yourself against sickness – the power of the food choices we make
- Fiber: are you getting enough? Ways to add more vegetable and fruit into your diet.
- Planning some office fun this holiday season.
- Two recipes: Spicy Sicilian Soup and Mexican Hot Chocolate Cookies

Next, Ms. Schiffer noted her Exercise of the Month is a Holiday HIIT workout that can take anywhere from 5 to 30 minutes, depending on how many rounds you wish to complete – always listen to your body and never work through pain.

Ms. Schiffer wished everyone a healthy, safe holiday and she is looking forward to seeing everyone in 2021.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for November 2020.

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	2	44
<i>Medical Only</i>	60	153
<i>Report Only</i>	50	564
<i># of New Claims Reported</i>	112	763
<i>Report Only % of Total</i>	45%	74%
<i>Medical Only/Lost Time Ratio</i>	97:03	77:23
<i>Average Days to Report</i>	3.2	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,235
<i>Transitional Duty Days Worked</i>	1,282
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$139,993
<i>Transitional Duty Days Not Accommodated</i>	953
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$98,103

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF:	590
Indemnity:	20
Medical Only:	68
Report Only:	502

She stated there has been an uptick in the number or reported COVID claims and she is expecting the same in the coming months. Ms. Beatty also noted, with the uptick in COVID claims, the hospitals are getting filled up again, and there have been five (5) area Urgent Cares temporarily closed so the employees there can go to work in the hospitals. She is expecting to see more of this as well in the coming months. She noted if anyone would like details on their town's cases, please contact her.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>November</i>
<i>Bill Count</i>	214
<i>Original Provider Charges</i>	\$332,127
<i>Re-priced Bill Amount</i>	\$147,012
<i>Savings</i>	\$185,115
<i>% of Savings</i>	56%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	94%
<i>EPO Provider Penetration Rate - Bill Count</i>	97%
<i>EPO Provider Penetration Rate – Provider</i>	85%

Ms. Beatty wished everyone a healthy and safe holiday and all the best in the New Year, from herself and the staff at Qual-Care

Ms. Beatty asked if there were any other questions. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still four (4) members where all employees still have not completed last year's basic Cyber Security course, though they are very close between 85-98%. In regards to the *Safe Computing*

Practices at Work & Home course, seven (7) members still have employees that have not completed that training, and he will be following up with those members and pushing for completion.

Mr. Romero noted in regards to the phishing emails for the month of November, there were 653 phishing emails issued with 12 clicked, or 1.8%, which is very good. Mr. Romero noted again, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 22 of our 28 members are certified in Tier 1, and 20 of the 28 are completely certified, so it is slowly getting better. He noted a revised program will be rolled out for 2021 and will include a third Tier. More information will be forthcoming.

Pivot Point Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is their most recent activity report. Mr. Romero asked that the members please review the report and be sure the person listed to receive these reports is still the proper person to receive these reports on a monthly basis.

Mr. Romero expressed it is his hope to be able to start up personal visits with the municipalities in January, but if not, due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Mr. Romero noted to be careful of emails indicating they are from Amazon, UPS, FED EX, etc letting you know about shipping details and orders. There are quite a few phishing emails going around, especially this time of year, in regards to “orders placed online” and “shipping information”. If you are unsure of an email, go to the website you may have originally ordered from and check the status there, or contact him and he will assist you with any questions or concerns.

Lastly, Mr. Romero mentioned the last webinar on Business Continuity Plans presented by him and his colleague, Mr. Cohen, was presented on December 8, 2020 went well and he received very good feedback. A recording of the session is available on the JIF website.

Mr. Romero wished everyone a safe and healthy holiday season, and stated he is excited to start visiting and seeing everyone again in 2021.

Mr. Romero asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **November 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of November 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$11,802.63. This generated an average annual yield of .73%. However, after including an unrealized net loss of \$3,927.72 in the asset portfolio, the yield is adjusted to .49% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$64,327.15 as it relates to current market value of \$4,464,843.95 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,481,217.33.

The Fund's asset portfolio with Wilmington Trust consists of 1 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$7,294.03	\$113,352.12

Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	
E-JIF Dividends	\$44,031.00	
FY 2020 premium Receipts	\$80,605.00	

A.E.L.C.F. Participant Balances at Period End

Delran Township	\$31,147.00
Chesterfield Township	\$1,112.00
Bordentown City	\$70,289.00
Bordentown Township	\$44,118.00
Westampton	\$10,407.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,711,235.68 to a closing balance of \$19,174,602.86 showing a decrease in the fund of \$536,632.82.

Loss Run Payment Register – November 2020

Mr. Tontarski stated that his report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$550,601.46. The claim detail shows 257 claim payments issued.

Bill List – December 2020

For the Executive Committee's consideration, Mr. Tontarski presented the December 2020 Bill List in the amount of \$595,116.76 which was included in the agenda packet.

Chair Jack entertained a motion to approve the November 2020 Loss Run Payment Register, and approve the December 2020 Bill List in the amount of \$595,116.76 as presented

Chair Jack asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Gural, seconded by Mr. Mascia, to approve the *November 2020 Loss Run Payment Register*, and approve the *December 2020 Bill* as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
 James Ingling, **Wrightstown Boro**
 John Gural, **Palmyra Borough**
 Jerry Mascia, **Mt. Laurel Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Meghan Jack, **Riverside Twp.**
 Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Mr. Tontarski wished everyone a safe and healthy New Year.

Mr. Tontarski asked if there were any questions. No questions were entertained.

COMMITTEE REPORTS

Finance Committee Report

Mr. Hatcher stated that the 2021 Budget was introduced at the November JIF meeting and it is set to be adopted this evening along with the 2021 Assessment Certification, and the 2021 Assessment Allocation Strategy, all of which are included in the agenda packet.

Chair Jack asked for a Motion to Open the 2021 Budget Public Hearing. Motion by Mr. Ingling, seconded by Mr. McMahon to Open the 2021 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

Hearing no comment from the public:

Chair Jack asked for a Motion to Close the 2021 Budget Public Hearing. Motion by Mr. Ingling, seconded by Mr. Gural to Close the 2021 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

2021 Budget Adoption

Chair Jack asked for a Motion to Adopt the 2021 Budget as presented.

Motion by Mr. McMahon, seconded by Mr. Mascia to Adopt the 2021 Budget as presented

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2021 Assessment Allocation Strategy Adoption

Chair Jack asked for a Motion to Adopt the 2021 Assessment Allocation Strategy as presented.

Motion by Mr. Gural, seconded by Mr. McMahon to Adopt the 2021 Assessment Allocation Strategy as presented

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2021 Assessment Certification Adoption

Chair Jack asked for a Motion to Adopt the 2021 Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Mr. Ingling to Adopt the 2021 Assessment Certification as presented

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**

Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Jack asked if there were any questions. No questions were entertained.

Next, Mr. Hatcher stated there were two (2) Resolutions included in the agenda for consideration;

Resolution 2020-40 – Authorizing the Fund Treasurer to Transfer \$184,025 from the FY 2020 MEL Liability & Workers Compensation Budget Line Item and \$51,531 from the MEL Excess Property Line Item to the MEL Retrospective Account.

And

Resolution 2020-41 – Amending Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management and Investment Policy” and Requesting Permission to Participate in the Municipal Excess Liability Fund Joint Cash Management & Investment Program (In compliance with P.L.2018, Chapter 40)

Motion by Mr. McMahon, seconded by Mr. Mascia to approve Resolution 2020-40 and Resolution 2020-41 as presented.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Mr. Hatcher asked if there were any questions. No questions were entertained.

New Member Review Committee Meeting Minutes – November 24, 2020

Mr. Forlenza noted the New Member Review Committee met via Zoom on November 24, 2020 to discuss and review Mount Holly’s application to join the BURLCOJIF effective January 1, 2021, and the detailed minutes were included in the agenda and were self-explanatory.

Mr. Forlenza then reminded the membership that last month he asked for the authority from the Fund, for the purpose of timing, to release to Mount Holly an offer of membership, if approved by the New Member Review Committee due to the timing of the next Executive Committee meeting (December). The Committee had approved releasing an offer of membership to Mt. Holly prior to the December Executive Committee meeting, should the New Member Review Committee approve their application at their meeting. Although, Mount Holly has turned down the membership offer, he asked that the Executive Committee formally ratify the offer of membership. Mr. Forlenza then asked for a Motion ratifying the offer of membership to the Township of Mount Holly to join the BURLCOJIF effective January 1, 2021.

Motion by Mr. Gural seconded by Mr. McMahon to ratify the offer of membership to Mt. Holly as presented by Mr. Forlenza. All in Favor. Motion carried.

Safety Committee Meeting Minutes – November 24, 2020

Mr. Cramer noted the Safety Committee met via Zoom on November 24, 2020 and the minutes were included in the agenda packet and are self-explanatory. He then highlighted the following:

- 3rd Quarter Safety Director's report was reviewed
- Loss Ratio Reports for both the JIF and the MEL
- Discussions on this past years trainings, including Elected Officials, Managerial & Supervisory, Police Command Staff, etc.
- Discussion on Fund Commissioner meeting attendance

Mr. Cramer asked if there were any questions. No questions were entertained.

2021 Executive Committee Nomination Slate

Mr. Forlenza noted a copy of the 2021 Executive Committee Nomination Slate is in the agenda packet, and was previously introduced at the November meeting. It will be voted on at the January 2021 Reorganizational Meeting.

The 2021 Executive Committee Nomination Slate is as follows:

Chair: **Glenn McMahon**, Chesterfield Township
Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
Douglas Cramer, Tabernacle Township
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township

Alternates: #1 **Grace Archer**, Bordentown City
#2 **Mike Theokas**, Bordentown Township
#3 **David Matchett**, Shamong Township
#4 **Brandon Umba**, Lumberton Township
#5 **Steve Ent**, Westampton Township
#6 **Vacant**
#7 **Vacant**

MEL/RCF/EJIF REPORTS

Chair Jack noted both the MEL and EJIF reports of November 18, 2020 were included in the agenda packet for review and are self-explanatory. The RCF did not meet.

Chair Jack then asked in there were any questions. No questions were entertained.

MISCELLANEOUS BUSINESS

Mr. Forlenza noted there were three (3) Motions he would like to present for authorization. Chair Jack entertained the following Motions:

Authorize the Executive Director's Office to Bind EPL/POL Coverage with QBE Insurance for the 2021 Fund Year.

Authorize the Executive Director's Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2021 Fund Year.

Authorize the Executive Director's Office to Bind Cyber Liability Coverage with XL Insurance & Beazley Insurance for the 2021 Fund Year.

Motion by Mr. McMahon, seconded by Mr. Ingling, to accept the Motions as presented. All in favor. Motion carried.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, January 19, 2021 at 3:30 PM. Notification to the Fund will be forthcoming and the meeting will most likely be conducted via Zoom Conferencing.

PUBLIC COMMENT

Motion by Mr. Cramer, seconded by Mr. McMahon, to open the meeting to the public. All in favor. Motion carried.

Chair Jack opened the meeting to the public for comment.

Hearing no comments, Chair Jack entertained a motion to close the public portion of the meeting.

Motion by Mr. Cramer, seconded by Mr. Ingling, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2020-42

Chair Jack entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Ms. Kosko, seconded by Mr. McMahon to Adopt **Resolution #2020-42**.

ROLL CALL	Yeas:	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro John Gural, Palmyra Borough Jerry Mascia, Mt. Laurel Twp. Glenn McMahon, Chesterfield Twp. Meghan Jack, Riverside Twp. Paula Kosko, Hainesport Twp.
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	Nays:	None
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	Abstain:	None
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All in favor. Motion carried by unanimous vote.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Jack entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Ingling, seconded by Mr. McMahon to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Jack asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<i>Workers Compensation</i>	<i>Property</i>
MLT-2021220626	2021221815

Chair Jack asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Cramer seconded by Mr. McMahon, to approve the following claims as discussed in *Closed Session*.

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were none (0) abandonment of Subrogation claim(s) presented in Closed Session:

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the December 15, 2020 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling to adjourn the December 15, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon
Fund Secretary



2021 NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
Douglas Cramer, Tabernacle Township
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township

Alternates:

#1	Grace Archer , Bordentown City
#2	Mike Theokas , Bordentown Township
#3	David Matchett , Shamong Township
#4	Brandon Umba , Lumberton Township
#5	Steve Ent , Westampton Township
#6	Vacant
#7	Vacant

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2021 - 01

CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY

BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

Glenn McMahon, Chesterfield Township, Chairman

John Gural, Palmyra Borough, Secretary

BE IT FURTHER RESOLVED that the Chairman and Secretary shall serve for the Fund Year 2021 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2021 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2021**

BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2021 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

Executive Committee Member:	Richard Wolbert , Beverly City
Executive Committee Member:	Douglas Cramer , Tabernacle Township
Executive Committee Member:	James Ingling , Wrightstown Borough
Executive Committee Member:	Jerry Mascia , Mount Laurel Township
Executive Committee Member:	Paula Kosko , Hainesport Township

ALTERNATES

Executive Committee Alternate 1:	Grace Archer , Bordentown City
Executive Committee Alternate 2:	Mike Theokas , Bordentown Township
Executive Committee Alternate 3:	David Matchett , Shamong Township
Executive Committee Alternate 4:	Brandon Umba , Lumberton Township
Executive Committee Alternate 5:	Steve Ent , Westampton Township
Executive Committee Alternate 6:	Vacant
Executive Committee Alternate 7:	Vacant

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-03

Appointing Professional Staff

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2021 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2021 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 19, 2021, that:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA, serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.

6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's Subrogation Attorney for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for their role in accepting and reporting EPL/POL claims for calendar year 2021 for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2021 and continuing until December 31, 2021.
14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.

17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2021, and continuing until December 31, 2021, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2021, and continuing until December 31, 2021, or until the next Reorganization of the Fund.
19. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
23. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
26. Clearbrook Global, with Fernando Garip as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for

extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$375,056 for calendar year 2021, as set forth specifically in the Agreement.
2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 shall be compensated through the commission on the policy in the amount of \$24,469 each based upon 28 members.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021, in the amount of \$73,962 for calendar year 2021, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$11,614 for calendar year 2021, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$26,105 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Keith Hummel its designated loss control representative, is hereby appointed Safety Director for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2021, and continuing until December 31, 2021 in the amount of \$137,826 for calendar year 2021, as set forth specifically in the Agreement.

9. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Susan Kopec as its designated representative, is hereby appointed as Right to Know Coordinator for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2021, and continuing until December 31, 2021 at a cost not to exceed \$37,536, for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Bowman & Company, LLP with James Miles as its designated representative is hereby appointed as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$19,632 for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
11. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$29,067 for calendar year 2021, as set forth specifically in the Agreement.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a flat fee in the amount of \$215,481 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 for their role in accepting and reporting EPL/POL claims for calendar year 2021, to be paid as set forth specifically in the Agreement.
13. Assetworks, with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$16,426 based upon anticipated building counts for calendar year 2021, as set forth specifically in the Agreement.
14. Kristi Kristie, is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$4,500 for calendar year 2021, to be paid as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 in the amount of \$8,360, as set forth specifically in the Agreement.
16. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$4,500 to be paid as set forth specifically in the Agreement.
17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.

18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with an allocated file fee of \$516 per file on the basis of the rate schedule as set forth specifically in the Agreement.
19. Bowman & Company, LLP with James Miles as its designated representative, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$11,881 for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$30,397 for calendar year 2021, to be paid as set forth specifically in the Agreement.
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$66,528 for calendar year 2021, to be paid as set forth specifically in the Agreement.
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
24. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
26. Clearbrook Global, with Fernando Garip as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.

Be It Further Resolved, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-04

**A RESOLUTION AWARDING CONTRACTS TO WORKERS' COMPENSATION
ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for Contracts for Assigned Defense Counsel and Approved Associates for three (3) one (1) year Contracts, and the responses to the RFQ were to be submitted to the Executive Director's Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nine (9) responses to the Workers' Compensation RFQ and all responses were referred to the BURLCOJIF Finance Committee for evaluation and scoring; and

WHEREAS, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meetings on January 15, 2019 and January 21, 2020, and through Resolutions 2019-04 and 2020-4, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

WHEREAS, the Executive Committee has determined that the same Contracts should be awarded for 2021, which is the third year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby designated as Workers' Compensation Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a one (1) year Contract in accordance with the RFQ under the "Fair and Open" process:

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Samuel A. Scimeca, Jr., Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire, Megan C. Davis, Esquire and Caitlin K. Carroll, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Thomas J. Walls, Jr., Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire, Dana M. Gayeski, Esquire and Andrea L. Schlafer, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of Workers' Compensation claims shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and they shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-05

A RESOLUTION AWARDING CONTRACTS TO GENERAL LIABILITY ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.

WHEREAS, the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the “Fair and Open” process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel and Approved Associates, and the responses to the RFQ were to be submitted to the Executive Director’s Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nineteen (19) responses to the General Liability RFQ; however, the response submitted by Louis Cappelli, Jr., Esquire of Florio Perrucci Steinhardt & Fader was received after the deadline for submissions. All responses were referred to the BURLCOJIF Finance Committee for their review and evaluation; and

WHEREAS, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meetings on January 15, 2019 and January 21, 2020, and through Resolutions 2019-05 and 2020-05, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

WHEREAS, the Executive Committee has determined that the same Contracts should be awarded for 2021, which is the third year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2021 under the “Fair and Open” process:

General Liability Claims:

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Larry B. Berg, Esquire,

Matthew J. Behr, Esquire, Kara A. Pullman, Esquire and Ashley L. Toth, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinhold, Esquire and Stephen G. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Stephen E. Raymond, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

3. Parker McCay with John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire, and George M. Morris, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Katelyn M. McElmoyl, Esquire, Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

4. Capehart Scatchard with Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire, Gina M. Zippilli, Esquire and Ben Zieman, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Edward Kuhn, Esquire and Ryan Duffy, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of General Liability claims shall be made by the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund, and he shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this Contract is being awarded following a “Fair and Open” process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-06

**A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY
AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2021, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

WHEREAS, the BURLCOJIF Fund Solicitor has reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the member municipalities of the BURLCOJIF in prior years, and he has determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF member municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 19, 2021, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
2. Louis Cappelli, Jr., Esquire of the Law Firm of Florio, Perrucci, Steinhardt & Fader.
3. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
4. John C. Gillespie, Esquire of the Law Firm of Parker McCay.
5. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the ACMJIF members which are currently at a rate of \$160.00 per hour of attorney time; an Approved Associate at a rate of \$140.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, QBE Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the QBE Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund
at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-07

Adopting Procedures in Compliance with the Open Public Meetings Act

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, N.J.S.A. 10:4-6, *et seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 19th day of January 2021, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month specifically:

January 19, 2021	July 20, 2021
February 16, 2021	No August Meeting
March 16, 2021	September 21, 2021
April 20, 2021	October 19, 2021
May 18, 2021	November 23, 2021 (Forth Tuesday)
June 15, 2021	December 21, 2021
	January 18, 2022

as the date of its regular meetings and the meeting of January 18, 2022, shall serve as the 2022 Reorganization Meeting. The meetings for the months of January, February, and March will begin at 3:30 PM and shall be held electronically using the Zoom platform. Specifically, the January, February, & March meetings can be accessed via telephone at 1 646 876 9923 and/or using the following Zoom links:

January 19, 2021 Meeting: <https://zoom.us/j/96238180869>

February 16, 2021 Meeting: <https://zoom.us/j/98447662118>

March 16, 2021 Meeting: <https://zoom.us/j/95664705435>

Unless otherwise modified by Resolution, the meetings of April 2020 through January 2022, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey.

In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

2. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance

Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.

3. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
4. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
5. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

Burlington County Times
The Courier Post

6. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
 - d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance

Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-08

Adopting Fiscal Policies and Procedures

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2021 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 16, 2021 if payment is received by March 1, 2021. However, if payment is received after March 1, 2021, interest shall be charged retroactive to February 16, 2021.
2. Further, no interest shall be charged on the second installment after August 16, 2021 if payment is received by August 31, 2021. However, if payment is received after August 31, 2021, interest shall be charged retroactive to August 16, 2021.
3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
5. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund.
6. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund.
7. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund

8. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.
9. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2021.
10. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson

Secretary

Treasurer

Executive Director or the Deputy Executive Director

11. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Alice Lihou, President & CEO, Qual-Lynx Associates
(facsimile signature authorized)

David S. Ruber, Controller, Qual-Lynx Associates
(facsimile signature authorized)

12. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
 - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
 - B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.

13. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
- A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of *N.J.S.A. 40A:5-14* and *N.J.S.A. 40A:5-15*, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.
 - B. All monies received from any source for the Burlington County Municipal Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
 - C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
 - D. Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3..* All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, *NJSA 40A:5-1 et. seq.*

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-09

**Designating the Executive Director as the Public Agency Compliance Officer in
Accordance with the Affirmative Action Regulations Issued by the New Jersey Department
of the Treasury**

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

Paul A. Forlenza, MGA, RMC
Executive Director
Burlington County Municipal Joint Insurance Fund
P.O. Box 489
Marlton, New Jersey 08053
Telephone: 856-446-9100
Telefax: 856-446-9149

Be It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2021-10

Cash Management and Investment Policy

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2021, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2021:

I. CASH MANAGEMENT and INVESTMENT OBJECTIVES

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economics of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. PERMISSIBLE INVESTMENTS

- a.) Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.*

III. AUTHORIZED DEPOSITORIES

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.15:9-14 et seq.* (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. AUTHORITY FOR INVESTMENT MANAGEMENT

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. PRESERVATION OF CAPITAL

Securities shall be purchased with the ability to hold until maturity.

VI. SAFEKEEPING

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

VIII. REPORTING

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. AUDIT

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. CASH FLOW PROJECTIONS

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. CASH MANAGEMENT

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A. 40A:5-15*.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2021 - 11

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2021 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. John Gural, Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul A. Forlenza, MGA, RMC**, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____



RESOLUTION NO. 2021-12

Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2021 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - **Excess Workers' Compensation**

- **Excess General Liability**
- **Non-Owned Aircraft Liability**
- **Excess Auto Liability**
- **Optional Excess Public Officials & Employments Practices Liability**
- **Optional Excess Liability**
- **Excess Property including Boiler and Machinery**
- **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- **Excess Cyber**

c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.

2.) **The limits of coverage.**

a.) **Workers' Compensation** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
 - USL&H – Included in workers Compensation
 - Harbor Marine/Jones Act - Included in employers liability
 - Incidental Foreign Workers Compensation - included



- Communicable Disease – **Per Person**

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is subject to a \$3,000,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is included in the MEL's excess General Liability \$3,000,000 excess \$2,000,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.

- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of the \$2,000,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park

Delanco Township Skateboard Facility

c.) **Automobile Liability limits.**



- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
 - The Fund covers \$15,000/\$30,000/\$5,000 for underinsured/Uninsured Motorists Liability.
 - The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$2,000,000 layer are not subject to the aggregate limitation.
 - The JIF provides PIP limits of \$250,000.
 - The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.
- e.) **Public Officials Liability. (POL)**
- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
 - For member local units without approved EPL Loss Control/Risk Management Programs:
 - 20% surcharge on the local units annual assessment (premium) for this line of coverage.
 - By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf



of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

f.) Employment Practices Liability (EPL)

- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).
 - 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with QBE North America, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2020) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$900,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)
- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
 - \$52.5 million per location building & contents
 - \$1 million all outdoor property
 - \$2.5 million for pumping stations
 - Definition of Flood includes Storm Surge

- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Ammonia Contamination - \$5 million
 - Spoilage - \$5 million
- Time Element – included in the policy limit.
 - Time element sub-limits include:
 - Extra Expense - \$10 million
 - Tenant Relocation - \$500,000
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$500,000 Aggregate
 - Loss of Rents - \$15 million
 - Delay in Completion -60 days
 - Extended Period of Liability – 365 days
 - Wind Turbine \$1 million
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities – \$10,000,000
 - Power Generation Utilities – **NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$10 million
- Soft Costs - \$5 million
- Computer Systems Damage - \$1 million (Aggregate)
- Newly Acquired Locations – \$25 million per location
 - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million
- Expediting Expense - \$10 million
- Civil Authority -\$5 million (within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
 - Outdoor Property - \$10 million (Named Peril Only)
- Watercraft - \$1 million (PD Only) - 32' or less – ACV if not scheduled

- Vehicles - \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements – Excluded
- Off Premises Services Interruption - \$10 million
 - Excluding owned power generating utilities
- Protection & Preservation of Property- **\$5 million aggregate** (48 Hrs BI)
- Research & Development - \$10 million (12 months)
- Impounded Water - \$250,000 (30 days)

FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$50,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It also drops down over the SFHA sub-limits contained in the Zurich policy of \$2.5 million.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$100,000,000.

- Property Deductibles
 - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention **\$1,000,000** less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - § MEL provides difference between \$1,000,000 and the maximum available NFIP limit
 - Boiler and Machinery



- Named Storm (Flood & Wind)
- The standard member local unit deductible is \$1,000 per occurrence except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Equipment Breakdown
 - Named Storm (Flood & Wind)
- Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention) (Property & Time Element Combined).
- Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is **\$1,000,000** per occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.
- Named Storm” (Wind and Flood)

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$1,000,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$2,500,000 per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8.** (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- Qualifying Period
 - Off Premises Service Interruption: 24 Hours
 - Computer Systems Damage: 48 Hours
 - Tenants Prohibited Access: 48 Hours
 - New Construction and Additions: 15 Days
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:

- 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
- 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).



- \$10 million CSL and per member local unit annual aggregate and JIF annual aggregate excess of \$20 million.
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
 - \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with AXA XL, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each third party claim / \$3,000,000 each first party claim / \$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$200,000 policy deductible. The MEL provides \$175,000 excess of \$25,000 member deductible. The MEL provides excess limits of \$6,000,000 Each Claim / \$9,000,000 Aggregate.
- p.) **Optional Individual Self-Insured Retentions** – None.
- q.) **Annual Aggregate Insurance** – \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) General Liability (all coverages) - \$300,000 CSL
 - c.) Employment Practices Liability – none 100% commercially insured with QBE North America
 - d.) Non-Owned Aircraft - none
 - e.) Automobile Liability
 - o PD & BI - \$300,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
 - f.) Public Officials Liability – none. 100% commercially insured with QBE North America.
 - g.) Optional Directors and Officials Liability – none. 100% commercially insured with QBE North America.
 - h.) Property - \$100,000 per occurrence less member deductibles.
 - i.) JIF Blanket Crime - \$50,000 less member deductible
 - j.) Optional Excess Liability – none provided by MEL
 - k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
 - l.) Residual Claims Liability - none other than the risk of a RCF assessment.
 - m.) MEL Crime Policy – none (provided by MEL)
 - n.) Optional Excess POL\EPL – none (provided by MEL)
 - o.) Cyber Liability – none 100% commercially insured with AXA XL and MEL
 - p.) Annual Aggregate Stop Loss Excess Insurance – none
- 4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
- 5.) **The method of assessing contributions to be paid by each member of the Fund.**
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
 - b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
 - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
 - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
 - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
 - d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense

attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.
- f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
 - 1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
 - 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
 - 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund

Administrator of the Burlington County Municipal Joint Insurance Fund; and

4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from QBE North America (POL/EPL, Volunteer D&O), **Cowbell Cyber and Great American** (Excess Cyber) and AXA XL (Cyber).

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
 - d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted thereby eliminating the likelihood of any additional assessments from the RCF.
 - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve

data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- § Property Claims - \$10,000 of Authority
- § Workers Compensation Claims - \$10,000 of Authority
- § Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- § The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- § Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- § In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an

expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.

- § In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.
- § Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- * General - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- * Fund Commissioners - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.

- * Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- * The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- * The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
 - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;

- v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii.) Attend the majority of meetings of the Fund's Executive Committee; and
- viii.) Analyze and recommend insurance coverages not offered through the Fund.

* Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

- a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
- b.) "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

* Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.

* Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects

the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,
 - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v.) Maximization of total return, consistent with acceptable risk levels,
 - vi.) Investment of assets in accordance with State and Federal laws and regulations,
 - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
 - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
 - ix.) Stability in the value of the JIF's economic surplus.

- * Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which

lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is

owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.



Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Finance, Nominating, Strategic Planning, and Safety Committees.

This Resolution was duly adopted by the Burlington
County Municipal Joint Insurance Fund at a public
meeting held on January 19, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIRMAN

ATTEST: _____

SECRETARY

DATE: _____



Coverage Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Finance Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive

Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
 - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
 - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
 - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
 - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Nominating Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



Safety Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

Safety Committee Bylaws

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Strategic Planning Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

H:\BURLCO\Committee Report\CHARTER Strategic Planning.doc
Originally Adopted October 17, 2006
Re-adopted as Amended – May 20, 2014

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

RESOLUTION 2021 - 13

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

Whereas, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) has been organized pursuant to NJSA 40A:10-36 et seq.; and

Whereas, the BURLCO JIF is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2021 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 19, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION NO. 2021 - 14

RESOLUTION AUTHORIZING THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND'S PARTICIPATION IN THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM

Whereas, the Burlington County Municipal Joint Insurance Fund (hereinafter the "BURLCO JIF") is a member the of the Municipal Excess Liability Joint Insurance Fund (hereinafter the "MEL")

Whereas, the MEL provides excess property coverage underwritten by Zurich Insurance Company to various member Joint Insurance Funds; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Property Damage deductible of 1% of the value per the Schedule of Values for the "Location" where the direct physical loss or damage occurred, per "occurrence"; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Time Element deductible of 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the "Occurrence" by use of the facilities at the "Location" where the direct physical loss or damage occurred and all other "Locations" where Time Element loss ensues, per "occurrence"; and

Whereas, the above deductibles (hereinafter the "NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM") are subject to a minimum deductible of \$1,000,000 for Property Damage and Time Element, combined, per Location, and a maximum deductible of \$2,500,000 per occurrence; and

Whereas, for purposes of this resolution, a "Named Storm" means: Any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent; and

Whereas, a "Named Storm" also includes "Storm Surge"; and

Whereas, for purposes of this resolution, covered property shall not include vehicles; and

Whereas, the Atlantic, Burlington, Central, FIRST, Mid Jersey, Monmouth, NJPHA, and Ocean JIFs have members subject to this deductible; and

Whereas, the Board of Fund Commissioners of the BURLCO JIF recognizes that its members could bear a financial hardship in event of a “Named Storm” as a result of this deductible; and

Whereas, the MEL has agreed to act as a lead agency to administer an agreement between member JIFs subject to this deductible.

Now, Therefore Be It Resolved that the Board of Fund Commissioners of the BURLCO JIF resolve to enter into an agreement with other members JIFs subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year; and
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision; and
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

Be it further resolved that a copy of this Resolution be provided to the BURLCO JIF Executive Director’s office, the BURLCO JIF Underwriter, the MEL Executive Director, the MEL Underwriting Office.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIR

ATTEST: _____

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2021 - 15

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to a total of four (4) Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2021 for the purpose of attending or electronically participating in a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the BURLCO JIF has certified that funds are available from the 2021 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

WHEREAS, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conference, and;

WHEREAS, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, including seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conferences.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 19, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive

Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

AGRIP CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession
 - Committee Chairs
4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

CONFERENCE REIMBURSEMENT GUIDELINES

1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: January 19, 2021
Re: Executive Director's Report

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A. AJG Risk Management Services Disclosure Statement – (pg. 96)

A disclosure Statement for AJG Risk Management Services, Inc. is attached for your review. We ask that this information be made a part of the minutes of the January 2021 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 97-98)

The November 2020 Lost Time Accident Frequency Summary and the Statewide Recap for November 2020 are attached for your review.

C. Certificates of Insurance

A summary of the Certificates of Insurance issued during December 2020 is a handout for your review.

D. Financial Fast Track Report

The Financial Fast Track Report as of November 30, 2020 is a handout for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

E. Regulatory Filing Checklists (pgs. 99-100)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and unity Affairs on an annual and a monthly basis, and the status of the items outlined.

F. 2019 Safety Incentive Program Awards (pg. 101)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

G. 2020 Optional Safety Budget (pg. 102)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

H. 2020 Wellness Incentive Program Allowance (pg. 103)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

I. EPL/Cyber Risk Management Budget (pg. 104)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

J. Employment Practices Liability Compliance – (pg. 105)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

K. Statutory Bond Status (pgs. 106-107)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

L. Skateboard Park Approval Status (pg. 108)

The MEL has established a process, outlined in MEL Coverage Bulletin **2020-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

M. Capehart & Scatchard Updates (pgs. 109-113)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

N. 2022-2023 MEL EPL Risk Management Plan Update

In early July, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

O. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person Police Command Staff trainings for this year. Over the past few weeks, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021. Additional information will be forthcoming.

P. Managerial & Supervisory Trainings

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person trainings scheduled for the Fall. An email was sent to all Fund Commissioners and RMC's on September 1, 2020. In response to this situation, it has been decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors was presented via webinar in October and November. The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio. Information on this portion of the training will be forthcoming.

Q. Non-Supervisory EPL Employee Training (pgs. 114-119)

On November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan is June 1, 2021.

R. 2020-2021 Elected Officials Training (pgs. 120-125)

Again, this year, the Fund will be sponsoring Elected Officials training. The 2020-2021 training program is only available online this year through the MEL Safety Institute (MSI) due to social distancing requirements. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes the training session by May 1, 2021. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants. Please contact the Executive Director's office if you have any questions regarding this Program.

S. Land Use Training Certification (pg. 126)

On or about October 11th, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed for certain Board Members. Please note that only these Board Members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

T. 2021 RMC Resolutions & Agreements

On or about October 15, 2020, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2021 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2021 fees at the February 2021 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

U. 2021 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 30, 2020. Please note that the

first installment is due by February 16, 2020. If you have any questions, please contact Tracy Forlenza at Tracy_Forlenza@riskprogramadministrators.com.

V. AGRiP/PRIMA 2021 Conferences

AGRIP has decided that their 2021 conferences will be held virtually. Once information is available on how to participate in the AGRIP conferences, the membership will be notified. PRIMA has not yet made a decision regarding the format of their Annual Conference scheduled for June. Once PRIMA has determined the format of their conference, the membership will be notified. Please feel free to contact the Executive Director's office with any questions.

W. 2020 Attendance Records (pg. 127)

A report detailing attendance records through the end of the 2020 Fund Year is attached for your review.

X. Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable

Due to the social distancing restrictions in place due to the pandemic, it is likely that the JIF will be unable to hold a traditional Safety Breakfast and Safety & Claims Coordinator Roundtable this year. The Executive Directors Office is meeting with the Safety Director & Claims Administrator to discuss an alternative format for this year's programs. Additional information will be forthcoming.

Y. Loss Ratio Snapshots

On or about December 22, 2020, Tracy Forlenza sent an email to all members notifying them that the 9/30/2020 Loss Ratio Snapshots for the JIF, MEL, & EPL/POL were loaded into Origami. Instructions on how to access these reports were included with the email. If you have any questions on how to access the reports in Origami, please contact Tracy at Tracy_Forlenza@riskprogramadministrators.com. If you have any questions regarding the information contained in the report or a specific claim, please contact the adjuster listed in the report.

Z. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

AA. Website (WWW.BURLCOJIF.ORG)

In 2019, the new BURLCO JIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

BB. New Member Activity

Nothing to Report



Insurance | Risk Management | Consulting

Public Entity & Scholastic Division
6000 Sagemore Drive, Suite 6203
PO Box 530
Marlton, New Jersey 08053
856-446-9100

TO: Fund Commissioners
Burlington County Municipal Joint Insurance Fund

FROM: Paul A. Forlenza, MGA, RMC
Senior Program Administrator, Risk Program Administrators, Gallagher, Inc.

DATE: January 19, 2021

RE: Disclosure Statement- Fund Administration & Insurance Placement

Arthur J. Gallagher Risk Management Services, Inc., has served as Administrator for the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. Beginning in 2019, this office was rolled into a new division of Gallagher called Risk Program Administrators. Risk Program Administrators presently confines its practice to providing professional pool administration, limited insurance placement services, and consulting service to large individual and pooled public entity self-insureds.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. Finally, beginning January 1, 2013, Arthur J. Gallagher Risk Management Services, Inc. began placing Cyber Liability Insurance for the Fund. In this capacity, Arthur J. Gallagher Risk Management Services, Inc. is compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage and 2.50% of written premiums for placing Cyber Liability Insurance for the Fund.

In addition, Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the New Jersey Municipal Excess Liability Residual Claims Fund and as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that the only revenue derived from the Burlington County Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the insurance placements listed above on behalf of the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2021

**Burlington County Municipal Joint Insurance Fund
2019 Safety Incentive Program**

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00	11/30/20	NA
Bordentown City	M	3,400.00														0.00	3,400.00	11/17/20	NA
Bordentown Twp	L	3,450.00											3450			3,450.00	0.00		NA
Chesterfield	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delran	L	3,450.00												3,450.00		3,450.00	0.00		NA
Edgewater	M	2,400.00					2,400.00									2,400.00	0.00		NA
Fieldsboro Boro	S	2,850.00				2,850.00										2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	3,100.00				3,100.00										3,100.00	0.00		NA
Lumberton	L	3,200.00					3,200.00									3,200.00	0.00		NA
Mansfield	M	2,900.00					2,900.00									2,900.00	0.00		NA
Medford	XL	4,000.00				4,000.00										4,000.00	0.00	11/30/20	
Mount Laurel	XL	3,500.00					3,500.00									3,500.00	0.00		NA
New Hanover (new)		0.00	New Member January 1, 2020														0.00		NA
North Hanover	M	2,900.00				2,900.00										2,900.00	0.00		NA
Palmyra	M	2,650.00					2,650.00									2,650.00	0.00		NA
Pemberton Boro.	S	2,100.00					2,100.00									2,100.00	0.00		NA
Pemberton Twp.	XL	3,500.00				3,500.00										3,500.00	0.00		NA
Riverside	M	2,900.00														0.00	2,900.00	11/30/20	NA
Shamong	S	3,100.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,650.00					2,650.00									2,650.00	0.00		NA
Springfield	S	2,600.00											2,600.00			2,600.00	0.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00	11/25/20	134.18
Westampton	M	3,400.00						3,400.00								3,400.00	0.00		NA
Woodland	S	2,350.00					2,350.00									2,350.00	0.00		NA
Wrightstown	S	2,850.00					2,850.00									2,850.00	0.00		NA
Total By Line		\$81,750.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$36,500.00	\$3,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,050.00	\$3,450.00	\$0.00	\$72,300.00	\$9,450.00		NA

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

**Burlington County Municipal Joint Insurance Fund
2020 Optional Safety Budget**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	11/12/20
Beverly Ctiy	1,595.00														0.00	1,595.00	11/24/20
Bordentown City	1,595.00														0.00	1,595.00	11/17/20
Bordentown Twp.	2,660.00											2,660.00			2,660.00	0.00	
Chesterfield	995.00												995.00		995.00	0.00	11/30/20
Delanco	1,595.00											576.52		494.89	1,071.41	523.59	11/04/20
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00														0.00	1,595.00	11/12/20
Fieldsboro	750.00														0.00	750.00	11/17/20
Florence	2,660.00														0.00	2,660.00	11/18/20
Hainesport	995.00										995.00				995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
Medford	4,645.00												4,645.00		4,645.00	0.00	11/30/20
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
New Hanover (new)	750.00														0.00	750.00	11/25/20
North Hanover	1,595.00										1,359.16		235.84		1,595.00	0.00	
Palmyra	1,595.00														0.00	1,595.00	10/15/20
Pemberton Boro	995.00														0.00	995.00	10/15/20
Pemberton Twp.	4,645.00												4,645.00		4,645.00	0.00	10/14/20
Riverside	2,660.00														0.00	2,660.00	11/30/20
Shamong	995.00										995.00				995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00										995.00				995.00	0.00	
Tabernacle	995.00													995.00	995.00	0.00	11/25/20
Westampton	1,595.00							420.00							420.00	1,175.00	11/12/20
Woodland	995.00														0.00	995.00	11/19/20
Wrightstown	995.00														0.00	995.00	11/30/20
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$420.00	\$0.00	\$4,645.00	\$4,344.16	\$4,831.52	\$17,435.84	\$1,489.89	33,166.41	18,878.59	

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

**Burlington County Municipal Joint Insurance Fund
2020 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00													262.35	262.35	237.65	11/12/20
Beverly	750.00														0.00	750.00	11/24/20
Bordentown City	750.00														0.00	750.00	11/17/20
Bordentown Twp.	1,000.00							174.63			159.14	188.94	54.48		577.19	422.81	10/28/20
Chesterfield	500.00														0.00	500.00	11/30/20
Delanco	750.00									190.06				407.03	597.09	152.91	11/04/20
Delran	1,000.00												1,000.00		1,000.00	0.00	
Edgewater Park	750.00												748.35		748.35	1.65	11/12/20
Fieldsboro	500.00														0.00	500.00	11/17/20
Florence	1,000.00														0.00	1,000.00	11/18/20
Hainesport	500.00												498.10		498.10	1.90	
Lumberton	1,000.00													994.23	994.23	5.77	11/25/20
Mansfield	750.00											750.00			750.00	0.00	
Medford	1,500.00												1,500.00		1,500.00	0.00	11/30/20
Mount Laurel	1,500.00											1,190.00			1,190.00	310.00	
New Hanover (new)	500.00														0.00	500.00	11/25/20
North Hanover	750.00														0.00	750.00	11/30/20
Palmyra	750.00														0.00	750.00	10/15/20
Pemberton Boro	500.00														0.00	500.00	11/19/20
Pemberton Twp.	1,500.00													1,500.00	1,500.00	0.00	10/14/20
Riverside	1,000.00														0.00	1,000.00	11/30/20
Shamong	500.00									500.00					500.00	0.00	
Southampton	750.00												593.94		593.94	156.06	11/30/20
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00														0.00	500.00	11/25/20
Westampton	750.00														0.00	750.00	11/12/20
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/20
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$174.63	\$0.00	\$690.06	\$159.14	\$2,628.94	\$4,394.87	\$3,163.61	11,211.25	10,538.75	

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

**Burlington County Municipal Joint Insurance Fund
2020 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	11/12/2020
Beverly	500.00														0.00	500.00	11/30/2020
Bordentown City	500.00														0.00	500.00	11/17/2020
Bordentown Twp.	500.00											500.00			500.00	-	
Chesterfield	500.00												500.00		500.00	-	
Delanco	500.00														0.00	500.00	11/4/2020
Delran	500.00														0.00	500.00	11/25/2020
Edgewater Park	500.00														0.00	500.00	11/12/2020
Fieldsboro	500.00														0.00	500.00	11/17/2020
Florence	500.00												500.00		500.00	-	
Hainesport	500.00										500.00				500.00	-	
Lumberton	500.00												500.00		500.00	-	
Mansfield	500.00											500.00			500.00	-	
Medford	500.00												500.00		500.00	-	11/30/2020
Mt. Laurel	500.00												500.00		500.00	-	
New Hanover (new)	500.00														0.00	500.00	11/25/2020
North Hanover	500.00										500.00				500.00	-	
Palmyra	500.00														0.00	500.00	10/15/2020
Pemberton Boro	500.00														0.00	500.00	10/15/2020
Pemberton Twp.	500.00												500.00		500.00	-	10/14/2020
Riverside	500.00														0.00	500.00	11/30/2020
Shamong	500.00								500.00						500.00	-	
Southampton	500.00												500.00		500.00	-	
Springfield	500.00											500.00			500.00	-	
Tabernacle	500.00												500.00		500.00	-	11/25/2020
Westampton	500.00					500.00									500.00	-	
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/2020
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00	\$0.00	\$1,000.00	\$1,500.00	\$4,000.00	\$0.00	\$7,500.00	\$6,500.00	

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

2020 BURLCO Meeting Attendance																			
Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A	FC	FC	N/A	4	0	11	36%	0%	36%
Beverly City	Wolbert/Midgette	N/A	FC	FC	N/A	N/A	FC	FC		FC	FC	FC	N/A	7	0	11	64%	0%	64%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	N/A		FC	FC	FC	FC	9	0	11	82%	0%	82%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC	FC	FC	FC	FC		FC	Alt	FC	N/A	8	2	11	73%	18%	91%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	N/A		FC	Alt	FC	FC	9	1	11	82%	9%	91%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	Alt	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Edgewater Park Twp.	Pullion/Cahall	FC	N/A	FC	Alt	FC	N/A	Alt		N/A	N/A	N/A	N/A	3	2	11	27%	18%	45%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
Lumberton Township	Umba/Dellorco	FC	FC	FC	FC	FC	N/A	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC	FC	FC	FC	FC		FC	FC	Alt	FC	9	2	11	82%	18%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC	FC	Alt	Alt	FC		FC	FC	FC	FC	8	3	11	73%	27%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A	N/A	N/A	FC	N/A		N/A	FC	N/A	FC	5	0	11	45%	0%	45%
North Hanover	Picariello/Kocubinski	FC	FC	N/A	FC	N/A	FC	N/A		FC	FC	FC	FC	8	0	11	73%	0%	73%
Palmyra Borough	Gural/Jackson	FC	N/A	FC	FC	FC	N/A	FC		N/A	Alt	FC	FC	7	1	11	64%	9%	73%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A	FC	N/A	FC	FC		N/A	N/A	FC	N/A	4	1	11	36%	9%	45%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC	FC	FC	FC	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	FC	10	0	11	91%	0%	91%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	FC	FC	2	0	11	18%	0%	18%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	N/A		FC	N/A	FC	FC	9	0	11	82%	0%	82%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A	FC	FC	FC	Alt		FC	FC	FC	FC	8	2	11	73%	18%	91%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	FC	N/A	N/A	1	0	11	9%	0%	9%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		Alt	Alt	FC	FC	9	2	11	82%	18%	100%
28		23	22	20	23	22	21	19	28	21	24	24	22	223	18	308	72%	6%	78%
		82%	79%	71%	82%	79%	75%	68%	100%	75%	86%	86%	79%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

BURLINGTON COUNTY MUNICIPAL **JOINT INSURANCE FUND**

JANUARY 2021 **CLOSED CASES**

1.) **Middleton v. Township of Bordentown**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on May 17, 2019. The Plaintiff, Susan Middleton, alleged that after exiting the Old Town Pub located at 135 Farnsworth Avenue, in the City of Bordentown, she was walking to her motor vehicle parked in the adjacent municipal parking lot when she was caused to trip and fall as a result of an alleged hazardous condition, specifically, uneven and broken pavement located in the thoroughfare entering the municipal parking lot. The Plaintiff alleged that she sustained serious and permanent injuries as a result of the incident. The Plaintiff further alleged that the City of Bordentown and the Township of Bordentown were negligent in allowing the dangerous condition of the municipal parking lot to exist. The case was assigned to Betsy G. Ramos, Esquire on November 16, 2020 and she was instructed to provide notice to the Plaintiff's attorney to dismiss the frivolous Complaint against the Township of Bordentown in accordance with R. 1:4-8 based upon non-jurisdiction. If Plaintiff's Counsel did not agree to dismiss the Complaint against the Township of Bordentown, and Defense Counsel deemed it appropriate, a Motion to Dismiss the Complaint against the Township of Bordentown was to be filed with the Court. A Stipulation of Dismissal without Prejudice as to the Township of Bordentown and the Township of Bordentown Department of Public Works was ultimately filed with the Court on December 8, 2020. The case continues as to the City of Bordentown.

2.) **Cresong (a minor) v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on October 31, 2017. The Plaintiff, Caiden Cresong, a minor, alleged that he was playing with his friends in his front yard located at 163 Canterbury Road, in the Township of Mount Laurel, when he was caused fall and sustain injury to his right knee as a result of an alleged dangerous and/or hazardous condition; specifically, a damaged pipe/cap/cleanout lateral with sharp, jagged edges located in the grass. The minor Plaintiff sustained a deep soft tissue laceration of the right knee which required surgery. The injury resulted in a significant permanent scar. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous condition and/or hazardous condition to exist. The case was assigned to Richard L. Goldstein, Esquire on October 4, 2019. Defense Counsel accepted the Assignment and he filed an Answer on behalf of the insured. Defense Counsel continued with the exchange of Discovery and the scheduling of Depositions. A Case Management Conference was conducted on November 19, 2020 and the Discovery End Date in this matter was extended to June 15, 2021. In addition, this matter was listed for a Trial to commence on August 16, 2021. Following the Depositions of representatives from the MUA and the Superintendent of Public Works for the Township of Mount Laurel, Defense Counsel was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal with prejudice as to the Township based upon non-jurisdiction (the Township has no responsibility for the pipe or the pipe covering).

3.) **Bowman & Diaz v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from an incident which occurred on February 11, 2017. The Plaintiffs, Vance Bowman and Sol Diaz, alleged that they were improperly and unlawfully harassed, physically assaulted, arrested, confined, and detained by members of the Mount Laurel Police Department while they were performing inspections with the alleged full authority and consent of the Mount Laurel Township Building Department. The Plaintiffs alleged that as a result of the incident, they sustained serious and permanent injuries, experienced severe mental anguish, and that they have incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in its duty to properly train and supervise the members of the Township of Mount Laurel Police Department. The case was assigned to J. Brooks DiDonato, Esquire on February 15, 2019. Defense Counsel accepted the Assignment and he met with the Police Officers involved in the matter. In addition, Defense Counsel recommended the filing of a Motion to Dismiss based upon Plaintiff's failure to file the proper Tort Claim Notice. An Initial Conference was conducted before Judge Donio on April 9, 2019 and a subsequent Status Conference was conducted on September 11, 2019. A Consent Order to Amend the Complaint to Add an Additional Defendant (Patrolman Corasnico) was filed with the Court on June 27, 2019. An Amended Scheduling Order entered on September 12, 2019 provided for pretrial factual discovery to be completed by December 30, 2019 and for Dispositive Motions to be filed by April 30, 2020. Defense Counsel filed an Answer to Plaintiff's Amended Complaint on September 19, 2019 and he has continued with Discovery. A telephone Status Conference was conducted on December 2, 2019 and an Amended Scheduling Order was entered by the Court extending various discovery deadlines in the matter as follows: pretrial factual discovery deadline was extended to February 28, 2020; Plaintiffs' Expert Reports due March 31, 2020; Defendants' Expert Reports due April 30, 2020; and Dispositive Motions to be filed no later than June 26, 2020. A subsequent telephone Status Conference was conducted on March 30, 2020 before Magistrate Judge Ann Marie Donio and an Amended Scheduling Order was entered extending all deadlines and scheduling a Status Conference for June 29, 2020. An Amended Scheduling Order was entered on July 6, 2020 as follows: pretrial factual discovery deadline was extended to July 30, 2020; Expert Reports due August 27, 2020; Rebuttal Expert Reports due September 10, 2020; and Dispositive Motions to be filed no later than October 22, 2020. In addition, the parties were ordered to proceed to Mediation before U.S. Magistrate Carol Wells on August 17, 2020. Depositions had been completed. Defense Counsel finalized our Motion for Summary Judgment which was filed with the Court on October 22, 2020. Defense Counsel engaged Plaintiffs' Counsel to negotiate settlement figures; however, Defense Counsel was continually advised that Mr. Bowman is extremely difficult and that he was continuing to hold up any potential settlement of the matter. Magistrate Wells scheduled a Zoom Mediation to be conducted on November 17, 2020 which was rescheduled to December 23, 2020. The parties participated in Mediation and the Plaintiffs' initial demand was for a payment in the amount of \$600,000.00; however, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff, Vance Bowman, in the amount of \$100,000.00, and a payment to the Plaintiff, Sol Diaz, in the amount of \$50,000.00. Defense Counsel prepared the appropriate closing documents which have been provided to Plaintiffs' Counsel for execution.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: January 5, 2021

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279		Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

LOSS CONTROL SURVEYS

- § City of Beverly on December 2, 2020
- § Township of Edgewater Park on December 8, 2020
- § City of Bordentown on December 18, 2020

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- § Borough of Pemberton on December 8, 2020
- § Township of Riverside on December 9, 2020
- § Township of Pemberton on December 15, 2020

MEETING ATTENDED

- § Executive Fund Commissioner Meeting (Telephonic) – December 15, 2020
- § Claims Meeting (Telephonic) – December 15, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
January 19, 2021	Executive Fund Commissioner Meeting	Telephonic
January 19, 2021	Claims Meeting	Telephonic

MEL SAFETY INSTITUTE (MSI)

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI Safety Director Bulletins and Messages are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- December 3- New Fire Service Resource- Seatbelts
- December 10- PEOSH Reporting and Recording COVID-related illness Guidance
- December 16, 2020- Employers of CDL Holders- Designated Employer Representative Training 2021

MSI NOW & MSI DVD

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Delanco	3

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
-0-	-0-

MSI LIVE

MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE

offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – JANUARY 2021

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
 - CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING?
 - PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
 - PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
 - DISCUSS FOOTWEAR WITH EMPLOYEES
 - PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
 - MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
-
- EMPLOYEE WALKING ACROSS PARKING LOT LEAVING FOR THE DAY SLIPPED ON ICE THAT HAD BEEN A PUDDLE OF MELTING SNOW THAT REFROZE AND WAS NOT SALTED. THE FALL CAUSED A FRACTURED KNEE CAP AND BROKEN WRIST REQUIRING SURGERY. THE TOTAL INCURRED ON THE CLAIM IS \$83,000.
 - EMPLOYEE WORKING IN PUBLIC WORKS YARD, WALKED OVER A MOUND OF SNOW, INSTEAD OF AROUND THE SNOW AND FELL CAUSING SHOULDER INJURIES. ARTHROSCOPIC SHOULDER SURGERY WAS COMPLETED AND THE TOTAL INCURRED ON THE CLAIM IS ALMOST \$78,000. A SECOND SURGERY ON THE SHOULDER IS POSSIBLE, WHICH WILL LIKELY INCREASE THE CLAIM TO ALMOST \$130,000.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 19, 2021 Virtual Meeting on Zoom
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY ACTIVITY & PLANNED EVENTS

I am planning to reach out to all of my Wellness Coordinators by end of this month to set up our first wellness-planning meeting to begin formulating a “plan” for implementing effective wellness initiatives for 2021. The goal is to allocate the wellness funds early in the year to avoid last minute spending or worse yet, losing funds all together! *Failing to plan is planning to fail.*

Other goals for the year:

- Continue with my monthly Targeting Wellness Newsletter – Good News for Good Health
- Solicit employee feedback through conducting periodic Focus Groups and/or surveys
- Introduce new workshops, presentations, demonstrations that can be done virtually and eventually in-person
- Continue seeking new and appropriate resources for your consideration
- Offer confidential individual and/or group virtual coaching sessions to all municipal employees
- Work on building a “library” of tips, exercises, and such that can be posted on the JIF website for convenient access.

Reminder: 2020 Wellness Funds Encumbered:

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2021. Please try to have all receipts and vouchers to Tracy Forlenza at RPA (Tracy_Forlenza@RiskProgramAdministrators.com) by Jan 31st.

January Targeting Wellness Newsletter

- Ideas for setting your sights on a new challenge
- A self-improvement challenge tracker you can use
- Nutritional Nuggets - New section (Survey Link included in the text)
- Fitting Fitness In Every Day
- To Dare - Poem to inspire you
- Recipe Corner - Chilaquiles Casserole



**Burlington County Municipal JIF
Managed Care Summary Report
2020**

Intake	December-20	December-19	2020 Year End	2019 Year End
# of New Claims Reported	134	11	907	214
# of Report Only	110	4	683	64
% Report Only	82%	36%	75%	30%
# of Medical Only	17	6	164	130
# of Lost Time	7	1	58	20
Medical Only to Lost Time Ratio	71:29	86:14	74:26	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	120		720	
Average # of Days to Report a Claim	5.1	3.0	3.1	2.2

Nurse Case Management	December-20	December-19
# of Cases Assigned to Case Management	18	17
# of Cases >90 days	17	13

Savings	December-20	December-19	2020 Year End	2019 Year End
Bill Count	128	103	1610	1695
Provider Charges	\$107,032	\$574,922	\$2,406,815	\$2,885,529
Repriced Amount	\$44,945	\$155,854	\$766,439	\$922,044
Savings \$	\$62,087	\$419,068	\$1,640,376	\$1,963,485
% Savings	58%	73%	68%	68%

Participating Provider Penetration Rate	December-20	December-19	2020 Year End	2019 Year End
Bill Count	96%	95%	97%	95%
Provider Charges	97%	99%	97%	97%

Exclusive Provider Panel Penetration Rate	December-20	December-19	2020 Year End	2019 Year End
Bill Count	98%	99%	97%	98%
Provider Charges	99%	99%	97%	97%

Transitional Duty Summary		2020 Year End	2019 Year End
% of Transitional Duty Days Worked		59%	58%
\$ Saved By Accommodating		\$158,131	
% of Transitional Duty Days Not Accommodated		41%	42%
Cost Of Days Not Accommodated		\$102,080	

Cyber Risk Management

Monthly Executive Report

January 7, 2021



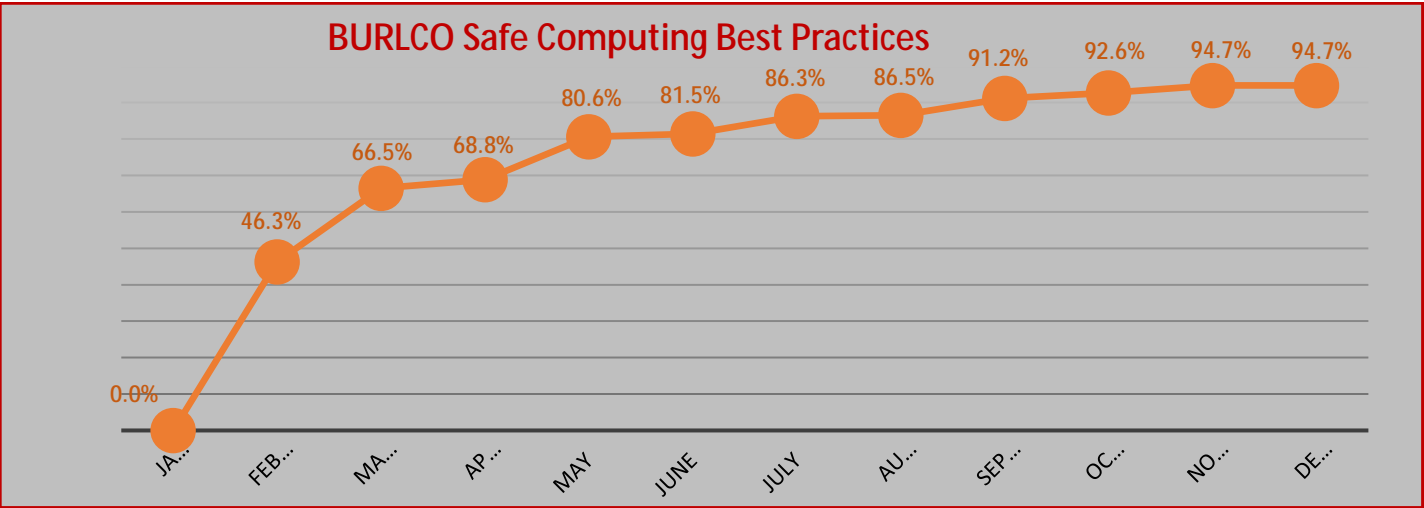
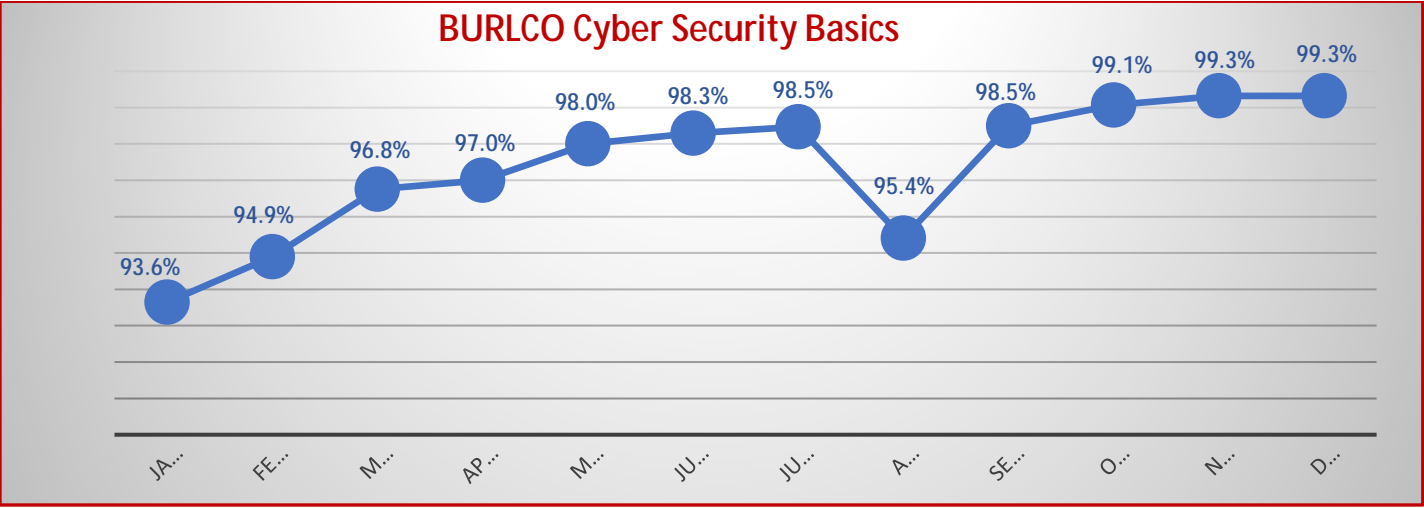
Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	10	10	100%	10	8	80%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	19	19	100%	19	19	100%
Chesterfield Township	13	11	85%	13	6	46%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	2	67%
Florence Township	30	30	100%	30	30	100%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	20	20	100%	20	20	100%
Mansfield Township	48	47	98%	48	47	98%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	98%	40	37	93%
New Hanover Township	1	1	100%	7	5	71%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	2	100%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	15	15	100%	15	15	100%
Springfield Township	6	6	100%	6	6	100%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	48	48	100%	48	48	100%
Woodland Township	7	7	100%	7	7	100%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 99.3%

JIF Completion % 94.7%

Monthly Training Progress

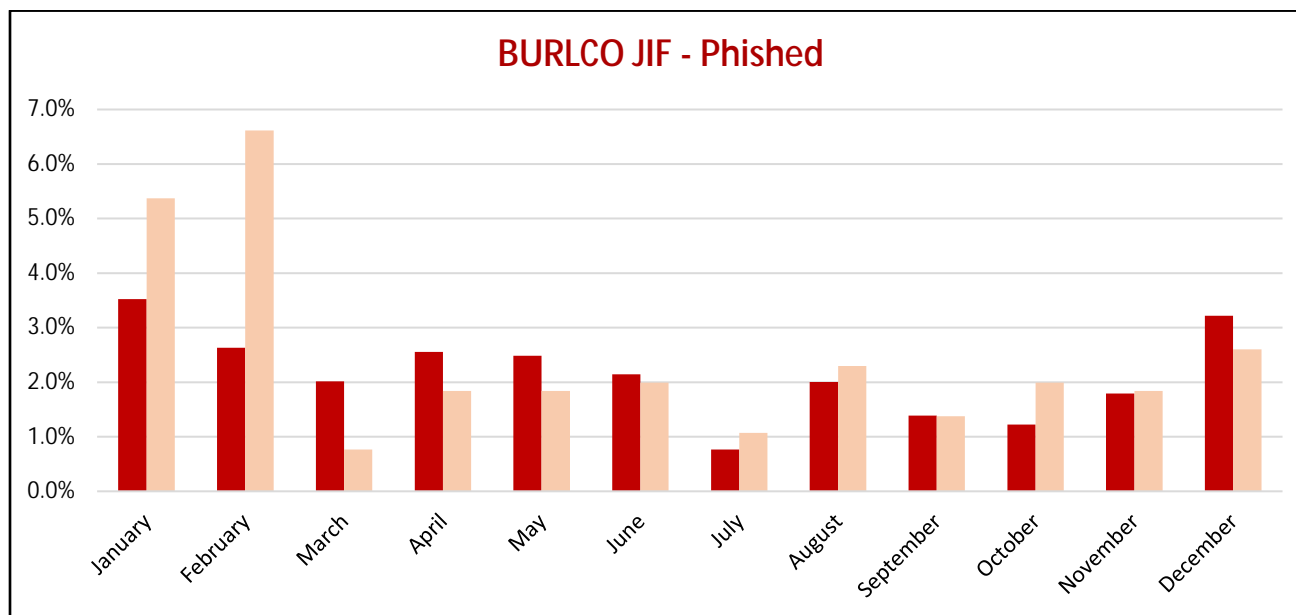


Phishing Report

Month	2019			2020		
	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%
February	494	13	2.6%	650	43	6.6%
March	546	11	2.0%	653	5	0.8%
April	665	17	2.6%	653	12	1.8%
May	765	19	2.5%	653	12	1.8%
June	653	14	2.1%	1306	26	2.0%
July	653	5	0.8%	653	7	1.1%
August	648	13	2.0%	653	15	2.3%
September	577	8	1.4%	653	9	1.4%
October	654	8	1.2%	653	13	2.0%
November	614	11	1.8%	653	12	1.8%
December	653	21	3.2%	653	17	2.6%

Year to Date Avg 2.1%

Year to Date Avg 2.5%



2019

2020

Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0%
Beverly City	13	1	8%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	1	13%
Delanco Twp	17	1	6%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	2	6%
Hainesport Twp	8	1	13%
Lumberton Twp	17	1	6%
Mansfield Twp	51	0	0%
Medford Twp	140	1	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	1	14%
Palmyra Borough	44	4	9%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%
Grand Total	653	17	2.6%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	52	8%	0	0%
BackgroundReport_Text	46	7%	0	0%
Continual_Municipal_Training	68	10%	0	0%
Facebook Reactivation	50	8%	1	2%
facebook_page_insights	24	4%	1	4%
Microsoft_Office365_Password_Change	54	8%	0	0%
Municipal_Course_Catalog	72	11%	5	7%
Netflix_Account	53	8%	1	2%
Office_File_Deletion_Alert	26	4%	2	8%
UPS Package Redirect	61	9%	1	2%
workstation_updates	33	5%	0	0%
Zendesk_Password_Change	56	9%	1	2%
Zendesk_Ticket_Update	58	9%	1	2%

Grand Total

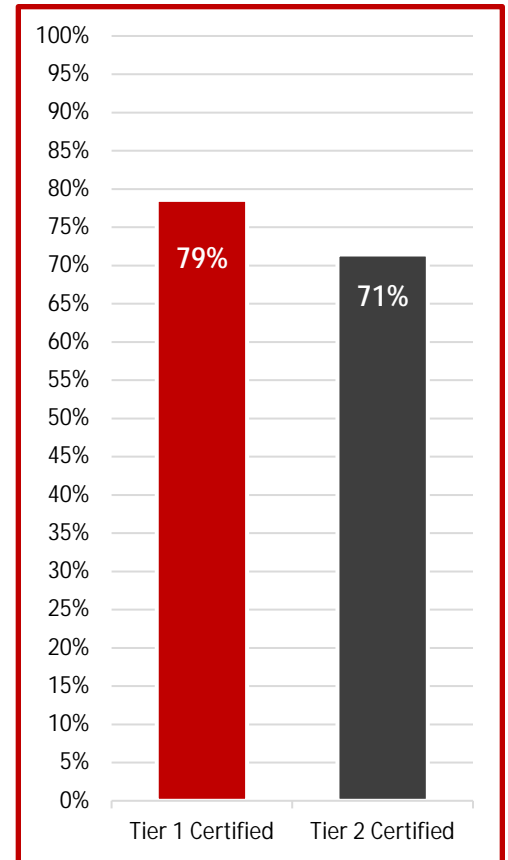
653

13

MEL's Cyber Risk Management 1/7/2021

BURLCO JIF

Municipality +B2:D30	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
Beverly City		
Bordentown City		
Bordentown Township	6/3/2020	6/18/2020
Chesterfield Township		
Delanco Township	11/22/2019	11/22/2019
Delran Township	10/14/2019	11/26/2019
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	10/14/2019	
New Hanover Township		
Hainesport Township	2/21/2020	8/12/2020
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township	12/10/2019	12/27/2019
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	3/6/2020	3/6/2020
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	11/1/2019
Riverside Township	12/18/2019	12/18/2019
Shamong Township	10/21/2019	10/21/2019
Southampton Township	1/6/2020	1/6/2020
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough	11/3/2020	

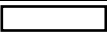





Total # of Municipalities	28	
Tier 1 Certified	22	79%
Tier 2 Certified	20	71%

Vulnerability Scanning

Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe. Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

Vulnerability Score by Municipality

No vulnerability scanning report for December was available

Tax season is upon us



Beware of Tax Season Scams

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address really what it looks like?**
Right-click to see full email address.
- **Is that link really going where it says it's going?**
Right-click to see full web address.
- **Is that caller really from the IRS?**
Hang up and call the IRS yourself with the phone number you find online.

IRS-IMPERSONATION PHONE SCAMS - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

January 10, 2021

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending December 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,942.25. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$ 5,963.81 in the asset portfolio, the yield is adjusted to .38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$58,363.34 as it relates to current market value of \$ 4,458,880.14 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,475,373.45.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 9,056.00 w/YTD Total \$ 122,408.12 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 283,281.39. The claims detail shows 241 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$100. Interest Allocated)

Delran Township	\$ 31,166.00
Chesterfield Township	\$ 1,112.00
Bordentown City	\$ 70,334.00
Bordentown Township	\$ 63,747.00
Westampton Township	\$ 10,413.00
E-JIF Dividend	\$126,513.91

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,174,602.86 to a closing balance of \$ 18,312,537.08 showing a decrease in the fund of \$ 862,065.78. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

FY 2020 EJIF Dividend
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
E-JIF AELCF MEMBER DATA FY 2020**

	FY 2020 4th Qtr Interest	FY 2020 Dividend Allocation	FY 2020 31-Dec Balance
Bass River Township	0.54	384.41	1129.53
Beverly City	0.95	675.47	1986.25
Bordentown City	0.19	261.49	523.46
Chesterfield Township	0.93	664.43	1953.02
Delanco Township	1.16	822.01	2417.13
Delran Township	5.55	3,946.44	11603.41
Edgewater Park Township	2.81	1,997.31	5872.17
Florence Township	3.84	2,729.99	8026.54
Hainseport Township	1.47	1,047.83	3080.55
Lumberton Township	3.73	2,656.72	7811.11
Mansfield Township	1.82	1,292.73	3801.36
Medford Township	7.95	5,652.69	16619.87
Mount Laurel Township	14.36	10,217.39	30039.38
Riverside Township	2.82	2,010.36	5909.41
Shamong Township	2.31	1,641.01	4825.19
Southampton Township	3.71	2,639.66	7759.76
Springfield Township	1.15	819.00	2409.08
Tabernacle Township	2.56	1,821.67	5355.73
Westampton Township	2.58	1,833.71	5390.96
ALLOCATION TOTALS	60.42	43,114.32	126,513.91

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - December 2020

	Payee	FY2021	FY 2020	FY 2019	CLOSED YRS	JIF Appropriation	Description
1	The Actuarial Advantage		188.00			Prof Services/Actuary	Nov 2020 Fees
2	The Actuarial Advantage		750.00			Contingency	Mt Holly review
3	Arthur J. Gallagher Risk Management Services, Inc.		30,814.00			Prof Services/Administration	Dec 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		36.56			Misc/Postage/Copies/Faxes	Nov fees postage/copies expenses
5	The DeWeese Law Firm, P.C.		6,070.00			Prof Services/Attorney	Dec 2020 Fees
6	Qual-Lynx		17,668.00			Prof Services/Claims Admin.	Dec 2020 Fees
7	Joyce Media		375.00			Misc/JIF Website	Dec 2020 Fees
8	Kris Kristie		375.00			Misc/Recording Secretary	Dec 2020 Fees
9	J. A. Montgomery Risk Control Services		11,590.00			Prof Services/Safety Director	Dec 2020 Fees
10	Pivot Point Security		732.00			EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; Dec fee
11	Secure Data Consulting Services, LLC		4,675.00			Prof Services/Technology Risk Serv Dir	Dec 2020 Fees
12	Tom Tontarski		947.00			Prof Services/Treasurer	Dec 2020 Fees
13	Tom Tontarski		13.18			Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew		704.00			Prof Services/Underwriting Mgr	Dec 2020 Fees
15	Debby Schiffer		2,536.00			Wellness Program	Dec 2020 Fees
16	MEL JIF		314,761.35			MEL	MEL 2020 WC & Excess Liability - 4th installment
17	MEL JIF		1,724.75			Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 4th installment
18	MEL JIF		129,376.00			Property Claims and Premium	MEL 2020 Property claims & prem. -4th installment
19	ADCO Company	656.00				Safety Incentive Program	Safety calendars, INV#23645; split
20	Courier Post		62.00			Misc/Legal Notices	Ad#4460510 Nov mtg change
21	Courier Times		66.46			Misc/Legal Notices	Ad#7370305 Dec mtg change
22	Iron Mountain		75.75			Misc/Record Retention Service	Inv#DDKJ020 Storage 12/1-31/2020; Service 10/28/2020 11/23/20
23	Praetorian Digital		9,500.00			Training/Police On-Line Training	Online police training-annual contract 9/1-8/31/21
24	Bordentown Township		54.48			Wellness Program	Wellness prizes for EOY challenge
25	Township of Chesterfield		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber updates
26	Township of Chesterfield		995.00			Optional Safety Budget	Forrestry safety items
27	Delran Township			3,450.00		Safety Incentive Program	employee lunch GC, safety items, masks
28	Delran Township		2,660.00			Optional Safety Budget	safety items
29	Delran Township		1,000.00			Wellness Program	fruits, water, challenge GC
30	Township of Edgewater Park		748.35			Wellness Program	Step challenge, GC prizes, healthy snacks
31	Florence Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
32	Hainesport Township		498.10			Wellness Program	fruits, sunblock, healthy snacks
33	Hainesport Township				15,343.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
34	Township of Lumberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	update firewall
35	Township of Lumberton		2,660.00			Optional Safety Budget	UV disinfection
36	Township of Medford		4,645.00			Optional Safety Budget	covid and safety supplies
37	Township of Medford		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email migration
38	Township of Medford		1,500.00			Wellness Program	Covid-Thermo; sanitizers, water, cleaning
39	Mt. Laurel Townsip		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email archiver
40	North Hanover Township		235.84			Optional Safety Budget	COVID-plexiglass barriers
41	Borough of Palmyra				12,437.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
42	Township of Pemberton		4,645.00			Optional Safety Budget	Cones, COVID-items, wipes, gloves
43	Township of Pemberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	IT - total care service
44	Southampton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	New server
45	Southampton Township		1,595.00			Optional Safety Budget	Misc safety/covid supplies
46	Southampton Township		593.94			Wellness Program	stand up desks
47	Tabernacle Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	SSL security
48	Woodland Township				4,360.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
	TOTAL	\$656.00	\$558,870.76	\$3,450.00	\$32,140.00		

JIF Bill List Total

\$595,116.76



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: January 6, 2021

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: MEL January Report

Moment of Silence – Executive Director opened the meeting asking everyone to observe a moment of silence in memory of municipal colleagues and volunteers that passed away during 2020 as a result of Covid 19.

2021 Reorganization - The MEL conducted its 2021 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Thomas Merchel	PMM Fund
Secretary	2	Joy Tozzi	Mid Jersey Fund
	3	Robert Law	Trico Fund
	4	Jon Rheinhardt	Morris Fund
	5	Charles Cuccia	South Bergen
	6	Richard Hirsh	Atlantic Fund
	7	Joseph Wolk	Camden Fund
	1	Joseph Catenaro	Suburban Metro Fund (formerly Sub Essex)
	2	Thomas Nolan	Monmouth Fund
	3	Joseph D'Arco	NJSI
	4	Bernie Rutkowski	NJUA Fund
	5	Paul Tomasko	Bergen Fund
	6	John Clarke	NJPHA
	7	Veronica Laureigh	Ocean Fund
		William Northgrave	Central Fund
		Megan Champney	Suburban Fund
		Kevin Davis	PAIC
		Meghan Jack	Burlco Fund

	Steven Scholey	First Responders Fund
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2021 MEETING SCHEDULE:

2021 Meeting Schedule		
March 26, 2021 (Friday)	Virtual Via Zoom	9:00 am
June 2, 2021 (Wed)	Virtual Via Zoom	11:15 am
September 1, 2021 (Wed)	Forsgate Country Club	11:15 am
October 20, 2021 (Wed)	Forsgate Country Club	11:15 am
November 17, 2021 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 5, 2022 (Wed)	Forsgate Country Club	11:15 am

2021 Standing Committees Chairpersons

Management Committee	Thomas Merchel
Marketing Committee	Richard Hirsch
Coverage Committee	Joy Tozzi
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Chairman Merchel asked all existing chairpersons and committee members to continue serving. Anyone wishing to join, switch or be removed from any committee should contact the Fund office.

2021 Fund Professionals & Professional Service Agreements – In 2020, the MEL authorized the use of Competitive Contracting RFPs for the majority of the MEL's contracts that were set to expire December 31, 2020. The respective committees met in either November or December to evaluate and score responses; Adopted Reorganization Resolution #1-21 reflects these contract awards.

Since not all contracts expired at year-end, attached memorandum provides a summary of other contracts in force.

Purchase of Excess Insurance – At the December Board meeting, the Board of Fund Commissioners adopted resolutions confirming the placement of excess coverage, in accordance with updated procedures. The MEL commercial carrier for excess workers' compensation is Safety National, the MEL will now increase its liability retention, replacing the layer that had been provided by Brit in 2020; Munich Re will continue to provide the optional excess liability and will now also provide the optional public officials/employment

practices liability; Chubb provides the optional shared aggregate; Endurance American provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich and multiple carriers are providing excess flood coverage. Effective January 1, 2021, the MEL will participate in the primary deductible for cyber and will process premium payments to the excess cyber carriers.

Underwriting Manager submitted his annual renewal marketing memorandum. Underwriting Manager said the hard market prompted the changes in retentions; noting the cost to self-insure additional layers of coverage was less than requested premium increases. Executive Director (Grubb) said the market is the hardest it has been since the condition of the market in the 1980s -that resulted in the formation of the Joint Insurance Funds. Executive Director (Hrubash) said the MEL has faced hard markets over its life but those were single coverage lines; this year the hard market impacted all lines of coverage. Executive Directors thanked Underwriting Manager and his team for all their efforts. Fund Attorney added that Underwriting Manager also documented his marketing efforts and was able to get pre-approval from the comptroller's office for the placement of policies in excess of \$2,000,000 and \$10,000,000.

Covid 19 – Executive Director talked about the difficulties faced by members, the JIF and the MEL during 2020 as a result of Covid 19. In 2020, the excess workers' compensation policy had an endorsement that treats all claims arising out of a communicable disease as "one occurrence". For the 2021, Safety National is no longer providing that endorsement. To date, they have not confirmed that they will view Covid 19 claims as one occurrence. The MEL may have to book the entirety of this claim while pursuing clarification. Executive Director said the total cost is only a fraction of the JIF and MEL system-wide surplus.

Board approved the excess premium rate table, as negotiated by the Underwriting Manager. Fund office will rely on the approved rates to process adjustments to premiums, as necessary. Initial payments are based on underwriting data as of October.

Risk Management Plan - The Board of Fund Commissioners adopted the 2021 MEL Risk Management Plan prepared by the Underwriting Manager. The plan has been amended to reflect changes in retentions, coverages and excess rates and carriers for 2021.

Designation of Professional Services: Services for Asset Manager, Custodial Services/Accounting and Financial Advisor were procured via a Request for Proposals and awarded in March 2020 for a 1-year term. Resolution #8-21 awards professional service agreements for the period of March 27, 2021 to March 27, 2022. In addition, Reorganization Resolution #9-21 designates Investors Bank as the Financial Depository.

Reorganization Resolutions included the professional service appointment of the Canning Group as the Qualified Purchasing Agent (QPA) and an inter-local agreement with Rutgers/Bloustein for special cyber liability risk management information services.

Special Counsel: Board adopted Resolution #12-21 appoints a professional services agreement to Tom Germinario, Esquire as Special Counsel in land use matters for a fee not to exceed \$7,500 – as recommended by the Fund Attorney. Fund Attorney said MEL members

have faced some difficult land use litigation and he recommended Mr. Germinario as Special Counsel, noting he has been helpful in providing advice, oversight, legal strategy, etc but will not serve as defense counsel.

Board adopted Resolution 15-21 appointed Brown & Connery as Special Counsel to draft an Amicus Brief in the matter of Richter vs Jersey City Board of Education for a flat fee of \$10,000. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers' Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers' Compensation Claims Act.

Membership: The MEL and its affiliated local Joint Insurance Funds accepted two new members as of January 1, 2021.

Annual Commissioner Retreat: The Board of Fund Commissioner's Annual Retreat has been scheduled virtually for March 26, 2021 - beginning at 9:00 am. Registration and agenda will be distributed prior to the Retreat.

2020/2021 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Virtual Conference. The program has now been uploaded and can be accessed through the MEL Safety Institute.

RCF: The Residual Claims Fund scheduled its 2021 Reorganization meeting for Wednesday January 6, 2021 at 10:30AM via Zoom audio/video. Commissioner John Clarke is the designated MEL representative for the 2021 Fund Year.

Legislative Committee: Committee is scheduled to meet on February 5, 2021 at 10:30AM.

Safety & Education Committee: Committee is scheduled to meet next on January 22, 2021. Safety Director thanked the Board for their support during 2020 as the delivery method for safety and regulatory training had to be entirely revamped. He added that the level of Fund Commissioner involvement during 2020 highlights the value of a Joint Insurance Fund – run by and for its members.

Coverage Committee: Committee met on December 23, 2020 at 11:15AM and submitted minutes of its meeting for information.

Cyber Task Force: The MEL's Cyber Task Force met on October 30th to finalize clarifications on Tier 1 and Tier 2 of the Cyber Risk Management Program, as well as, review a third Tier option. Committee anticipates release of the updated program during 1st quarter of 2021.

Claims Committee: The Claims Review Committee met on December 2nd and is scheduled to meet immediately following today's board meeting.

Workers' Compensation Claims Manager took a moment to recognize the efforts of her staff, the MEL Fund Commissioners, Fund Professionals and member entities in managing workers' compensation Covid claims.

Fund Attorney: Fund Attorney provided the board with an overview of 2020 highlighting the MEL's participation in a Supreme Court matter; the members, the local JIFs and the MEL's handling of covid-19 claims and related matters; efforts to strengthen state comptroller's office filings; the formation of the MEL's Joint Cash Management and Investment Program and the update of the Personnel Manual and Employee Handbook.

Fund Attorney said Mr. Giacobbe has a manual for volunteers in draft form and it is expected to be ready to provide to the board at its March meeting.

Fund Attorney also said that he had contacted Mr. Giacobbe to research the matter of vaccinations and the workplace and expects to have a report shortly. Commissioner Rheinhardt said employers faced workers' compensation issues in the 1918 pandemic when some employees suffered a reaction to vaccinations after employers required them to be vaccinated.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: January 6, 2021

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2021 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2021 Executive Committee and the 2021 Fund Professionals.

		<u>2021</u>
Chairman:	Bergen	Paul Tomasko
Secretary:	NJUA	Bernie Rutkowski
Executive Committee:	Burlco	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Morris	Jon Rheinhardt
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2021 Reorganization of the Fund were reviewed and adopted by the Board.

STORMWATER TRAINING VIDEO – The E-JIF Coverage Committee is recommending the remake of the stormwater training videos. The Environmental Engineer and Fund QPA will request quotes for video production services. The quotes will be presented to the Board at the March meeting.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The EJIF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2. The EJIF Board also awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Treasurer	Charles Cuccia
Banking Manager	Investors Bank
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment
Claims Supervisor	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group (9/4/19- 9/4/24)
Fund Attorney	Fred Semrau, Esquire (1/1/21- 1/1/21)
Qualified Purchasing Agent	The Canning Group (As per the agreed pricing. 1/1/21- 1/1/21)

2021 STANDING COMMITTEES - Five standing committees were established for the 2021 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2021 by Ascot Specialty Insurance Company, through an intermediary, R-T Specialty in Hamilton. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage	
COMPANY:	Ascot Specialty Insurance Company	
LIMIT OF LIABILITY:	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
SELF INSURED RETENTION:	\$3,000,000	Aggregate of All Losses Incurred

2021 MEETING SCHEDULE:

2021 Meeting Schedule		
March 26, 2021	Zoom Teleconference	9:20 am
June 2, 2021	Forsgate Country Club	10:50 am
September 1, 2021	Forsgate Country Club	10:50 am
October 20, 2021	Forsgate Country Club	10:50 am
November 17, 2021	Sheraton Hotel-Atlantic City	12:00 pm
January 5, 2022	Forsgate Country Club	10:50 am



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

January 6, 2021

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Matchett
Re: RCF 2021 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2021 Executive Committee and Alternates.

2021 Executive Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal
Robert Law, Trico JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2021 RCF Claims Committee:

RCF Claims Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Sherry Sims, NJPHA JIF
Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-21 Fund Professionals & Professional Service Agreements: The RCF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners confirmed the following:

2021 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Wielkottz & Company, LLC

Resolution 2-21 Appointing Fund Depository: The RCF Board also awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Investors Bank as the Fund’s Banking Manager.

Resolution 3-21 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 4-21 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2021 Meeting Schedule & 2022 Reorganization		
March 26, 2021	Zoom teleconference	9:00 am
June 2, 2021	Forsgate Country Club	10:30 am
September 1, 2021	Forsgate County Club	10:30 am
October 20, 2021	Forsgate County Club	10:30 am
January 5, 2022	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet via Zoom at 9:30AM on March 3 and May 5, 2021. Claims meetings for July 7 and December 1, 2021 will be held at PERMA’s Camden office at 2 Cooper Street, Camden, NJ and via teleconference at 9:30AM.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 5-21 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 6-21 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 7-21 Risk Management Plan: The Board adopted the 2021 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 26, 2021 starting at 9:00AM and will be held via Zoom teleconference. Registration information and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 2, 2020 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 26, 2021 at 9:00AM via Zoom teleconference.