



AGENDA PACKET



Tuesday, January 18, 2022 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/89350757106>

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

Meeting ID: 893 5075 7106

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

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AGENDA

- I. 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. 2021 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Approval of Minutes
 - A. Adoption of the **December 21, 2021** Meeting Minutes.....Pages 1-16
 - B. Adoption of the **December 21, 2021** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Adjourn Sine Die Meeting - **Motion – All in Favor**
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VII. Roll Call
 - A. 2022 Fund Commissioners
- VIII. Election of 2022 Officers.....Page 17
 - A. Election of a Chairman and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2022 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2022 Fund Commissioner
- IX. Oaths of Office (administered by Fund Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee

D. Alternates

(Executive Director returns the gavel to the Chairperson)

****Move up Alternates for voting purposes (if necessary)**

X. Organizational Resolutions

- A. R2022-01: Confirming the Election of a Chairman and Secretary.....Page 18
- B. R2022-02: Confirming the Election of an Executive Committee and Alternates.....Page 19
- C. R2022-03: Appointing Professional Staff.....Pages 20-26
- D. R2022-04: Awarding Contracts to Assigned Defense Counsel and Approved Associates.....Pages 27-29
- E. R2022-05: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....Pages 30-31
- F. R2022-06: Appointing Joseph Nardi, III Esq. as Conflict Attorney.....Pages 32-33
- G. R2022-07: Adopting Procedures in Compliance with the Open Public Meetings Act..Page 34-36
- H. R2022-08: Adopting Fiscal & Administrative Policies and Procedures.....Pages 37-39
- I. R2022-09: Designating the Executive Director as the Public Agency Compliance Officer..Page 40
- J. R2022-10: Cash Management and Investment Policy.....Pages 41-43
- K. R2022-11: Establishing a Conflict of Interest Policy.....Page 44-46
- L. R2022-12: Establishing a Fund Records Program.....Page 47
- M. R2022-13: Designation for Certifying and Approving Officer for Payment of Claims..Page 48
- N. R2022-14: Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program.....Pages 49-50
- O. R2022-15: Establishing the 2022 Plan of Risk Management.....Pages 51-93

Approval of Resolutions R2022 -01 through R2022-15 – **Motion – Roll Call**

XI. Expense Resolution

- A. R 2022- 16: Resolution Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRiP Conferences – **Motion – Roll Call**.....Pages 94-98

XII. Executive Director's Report..... Pages 99-178

- A. AJG Risk Management Service Disclosure StatementPage 103
- B. Lost Time Accident Frequency.....Pages 104-105
- C. Certificates of Insurance.....Pages 106-162
- D. Financial Fast Track Report..... Handout
- E. Regulatory Filing Checklists.....Pages 163-164
- F. 2020 Safety Incentive Program Awards.....Page 165
- G. 2021 Optional Safety Budget.....Page 166
- H. 2021 Wellness Incentive Page.....Page 167
- I. 2021 EPL/Cyber Risk Management Budget.....Page 168
- J. EPL Compliance StatusPage 169
- K. Statutory Bond Status.....Pages 170-171
- L. Skateboard Park Approval Status.....Page 172
- M. Capehart Scatchard Updates.....Pages 173-176
- N. Elected Officials Training
- O. Land Use Training Certification.....Page 177
- P. Wizer Employee Cyber Hygiene Training
- Q. D2 Network Testing
- R. 2022 RMC Resolutions & Agreements

S.	2022 1 st Installment Billing	
T.	AGRI/PRIMA 2022 Conferences	
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W.	Inclement Weather Policy	
X.	Website	
Y.	New Member Activity	
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XVII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 190-191
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XXI. Committee Report

- A. Committee Chairs Meeting Minutes – January 12, 2022.....Handout
- A. 2022 Committee Assignments

XXII. MEL/RCF/E-JIF Reports

- A. MEL Report – January 6, 2022.....Pages 258-261
 - 1. 2022 MEL Bulletins.....Pages 262-263
- B. RCF Report – January 6, 2022.....Pages 264-265
- C. EJIF Report – January 6, 2022.....Pages 266-268

XXIII. Miscellaneous Business

- A. Resolution 2022-____Authorizing the Creation of the MEL Unencumbered Surplus Account, the Fund Treasurer to Transfer any Remaining Balances from the MEL Retrospective Account to the MEL Surplus Account, and Authorizing the Fund Treasurer to Transfer \$144,742 from the Fund Year 2021 MEL Liability & Workers Compensation Budget Line Item and \$10,562 from the MEL Excess Property Line Item to the MEL Surplus Account and Close the MEL Retrospective Account – **Motion - Roll Call**...Pages 269-270

<p style="text-align: center;">The Next Meeting of the BURLCOJIF will be held on Tuesday, February 15, 2022 at 3:30 PM via Zoom Conferencing</p>

XXIV. 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**

XXV. Closed Session – Resolution 2022-____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**

. Approval of Claims Payments – **Motion – Roll Call**

XXVI. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXVII. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

December 21, 2021
Hainesport Municipal Building

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, NJ on Tuesday, December 21, 2021 along with being conference call enabled, at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

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

MariAnn Capriglio, *Alternate*, **Bass River Twp.**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Ed Dellorco, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**...left after roll call
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Kyle Tuliano, **New Hanover Twp.**
Kathy Hoffman, **Southampton Twp.**
Doug Cramer, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *QualCare*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies and Fund Professionals:
CBIZ Benefits & Insurance Services

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

Motion to move Mike Theokas, Bordentown Township in the absence of Doug Cramer, Tabernacle, to the Executive Committee for voting purposes. Motion by Mr. Gural seconded by Ms. Kosko. All in Favor. Motion carried by unanimous vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the November 23, 2021 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 McMahon asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Gural, seconded by Ms. Kosko to approve the Open & Closed session meeting minutes of the November 23, 2021 meeting. All in Favor. Motion carried by unanimous vote.

The Closed Session minutes of the November 23, 2021 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 reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for November, and asked that members please review for accuracy.

Mr. Forlenza asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds need to either be claimed or encumbered by November 30, 2021. If you encumbered your funds, they must be claimed by February 1, 2022. He reiterated that those towns that encumbered their funds will not receive an additional reminder from his office regarding the claiming of these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. 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 referenced the EPL Compliance status and noted those who were not in compliance by November 1, recently received a letter indicating they will receive a surcharge on their premium going into the New Year, however there is a grace period until January 1, 2022 in order to submit your checklist.

Mr. Forlenza reminded the members that the 2022-2023 MEL EPL Risk Management Plan had been revised and in July 2020 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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan was November 1, 2021. Mr. Forlenza noted that there are only a few member towns that have not submitted their checklist. He reiterated the importance of getting the checklist completed and submitted as soon as possible. He stated those members without an approved program could be subject to higher deductibles and/or a surcharge on their EPL premium. If you have any questions, please reach out to the Executive Director's office.

Mr. Forlenza noted the first Elected Officials Seminar is scheduled to be in person in late January, COVIUD restrictions pending. The MEL will reduce each member's 2022 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 2022 MEL Assessment. Information on the training will be forthcoming.

Mr. Forlenza noted there were no new updates in regards to the Land Use Training, however, he reminded the members that the 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, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Forlenza stated on or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 Fund Year were e-mailed to all Risk Management Consultants. Once his office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. He also noted that 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.

Mr. Forlenza noted on or about December 6, 2021, 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 17, 2021. The 2022 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. If you have any questions, please contact Sheila Ortiz in his office.

Mr. Forlenza stated that a supply of 2022 Safety & Wellness calendars, as well as copies of the Annual Reports have been passed out to those members present and for those who are not we will start the process of delivering to each member of the JIF. Mr. Forlenza thanked Ms. Schiffer and J. A. Montgomery for their assistance in delivering the calendars to member towns. Mr. Forlenza asked members to please distribute the calendars around your municipal facilities and place them in locations

for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness. In regards to the Annual Reports, Mr. Forlenza asked that they please be distributed to your Elected Officials as there is a lot of good information included in these reports.

Mr. Forlenza stated that in early December, Dividend Notices were issued to those members who were eligible to receive a portion of the Dividend that was approved to be released by the Fund back in September. He noted Dividend forms have not been received to date from: Bordentown City, Fieldsboro, Riverside, and Wrightstown. This form is important as it indicates to our office how you want your dividend returned to you, whether in check form, as a credit applied to your Annual Assessment or if you want it deposited into your AELCF Account, etc. He asked that these towns return these completed forms no later than December 23, 2021.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed case(s) since the last meeting:

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 are actually appointed. Mr. DeWeese stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

Defense Panel RFQ's

Mr. DeWeese noted he had reported to the Finance Committee his recommendations for awarding contracts to the General Liability and Workers Compensation Defense Panel for 2022.

Mr. DeWeese noted the Fund received a significant number of responses to the RFQ. The Finance Committee members were asked to score the responses, unfortunately, not many members returned their score sheets. Of those received, he tallied the scores, and noted that those tallied score sheets were sent to the Finance Committee for their review.

Mr. DeWeese noted he made certain recommendations in the correspondence, which included offering contracts to the four (4) Firms that are currently members of the General Liability Defense Panel with a recommendation for one (1) additional firms who scored the highest, and with whom he has personal experience.

With regard to the Workers Compensation Defense Panel, he recommended that the three (3) firms that are currently on the panel be offered Contracts, with no additional firms added to the Panel at this time.

Mr. DeWeese noted it is his understanding the Finance Committee wishes to accept his recommendations and are seeking authority from the Executive Committee to approve those recommendations and allow him to prepare Resolutions to be finalized and presented at the January Reorganizational meeting for adoption.

Chair McMahon asked for a **Motion to accept the recommendations of the Finance Committee as presented by the Fund Solicitor in regards to appointments for the General Liability and Workers Compensation Defense Panel for 2022.**

Motion by Ms. Kosko seconded by Mr. Ingling to approve the recommendations to the 2022 General Liability and Workers Compensation Defense Panel, as presented. All in favor. Motion carried by unanimous vote.

Mr. DeWeese noted that each year recommendations are made to the EPL/POL carrier for specific attorneys to handle these cases. Mr. DeWeese stated he is recommending that the current firms being utilized in 2021 be recommended again for 2022. Mr. DeWeese asked for a Motion approving those Defense Panel members as stated, and if approved, he will have that Resolution ready for adoption at the January Reorganizational meeting.

Chair McMahon asked for a **Motion to accept the recommendations as presented by the Fund Solicitor in regards to appointments for the EPL/POL Defense Panel for 2022.**

Motion by Ms. Kosko seconded by Mr. Gural to approve the recommendations to the 2022 EPL/POL Defense Panel, as presented. All in favor. Mr. Hornickel abstained. Motion carried by majority vote.

Lastly, Mr. DeWeese referenced a Bulletin he had forwarded to all members via email earlier this month. He stated that at previous Retreats and Executive Committee meetings, he has discussed his concerns with the Vacant Property Registration and Fee Ordinances some members have adopted.

Mr. DeWeese noted he is starting to see claims challenging these ordinances and the fees charged. He stated the risk to your municipality is significant because if you have been collecting these exorbitant fees for some time and these plaintiffs are successful in the litigation, you will need to pay that money back. On top of that, he noted there could be coverage issues as well.

Mr. DeWeese asked in there were any questions. No questions were entertained.

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 via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He noted if anyone is not receiving these updates, please contact the Safety Directors office

MSI training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Saville noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now, noting that we must abide by the State agency's rules that issued the designation, including that attendees of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive

a certificate of completion. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented his *Lessons Learned from Losses* which reviewed Winter Safety noting 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 worsened 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

Mr. Roselli then discussed an example of a costly claim that could have been prevented had normal winter preparation tactics been followed.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following: She expressed her gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds and noted that towns that have remaining funds, are being put to good use by offering:

- Holiday de-stress and Employee Appreciation Chair Massages
- Prizes for participating in Themed Bingo Challenges
- Door Prizes for attending presentations (Hot topic right now is Mental Fitness!)
- Fresh fruit and pre-approved snack bars
- Gratitude Boards

She noted if you have remaining funds and would like to do any of the above for January, it would be a great way to kick off the New Year, so please contact her. Other ideas can be explored as well, so please contact her.

Some Thoughts As We Look To 2022:

Consider formulating a small Wellness Committee or include and discuss wellness as part of the Safety committee's agenda if a Wellness Committee is not possible.

Wellness Initiative Brainstorming Sessions - virtual group support for all municipal Wellness Coordinators enabling collaboration efforts to identify wellness initiatives that motivate colleague engagement.

- Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
- What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year
- When: March (or at Safety Breakfast Roundtable), June and October
- Where: Virtual

December Targeting Wellness Newsletter

In this month's Targeting Wellness Newsletter, Ms. Schiffer covered a lot about the holiday stress and temptations. Topics you will find addressed include:

- Maintaining not gaining over the holiday
- Ways to avoid getting sick this winter
- Managing holiday stress is possible keeping in mind a few of the shared tips
- Consider trying meditation as a way to build your resiliency and manage the challenges of the season
- Walking in the cold can actually have some added benefits
- Nutritional Bites: I share some ways to navigate the holidays when you are plant-based
- Recipe Corner: Delicata squash bake

Lastly, Ms. Schiffer noted for some enjoyment and brain-power, you'll also find a Nutrition Sudoku included with her report to share with all your employees

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

MANAGED HEALTH CARE REPORT

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>	5	60
<i>Medical Only</i>	5	106
<i>Report Only</i>	20	202
<i># of New Claims Reported</i>	30	368
<i>Report Only % of Total</i>	67%	55%

<i>Medical Only/Lost Time Ratio</i>	<i>50:50</i>	<i>64:36</i>
<i>Average Days to Report</i>	<i>3.5</i>	<i>4.1</i>

Ms. Beatty noted with the new Average Days to Report is running a bit high due to the COVID claims and how long it takes to contact trace to confirm who may have been exposed and potential additional claims, and it seems these claims are on the rise again with the new variant. Of the 30 New Cases reported, 14 were COVID related.

Claims Report by Type

Ms. Beatty presented a report which broke out the number of Indemnity, Medical Only, and Report Only Claims for both COVID related and Non COVID related claims for the month of November 2021 and Year to Date 2021. She noted the number of COVID claims is slowly starting to rise again.

November 2021 COVID Related Average Days to Report: 4.5

November 2021 Non COVID Related Average Days to Report: 2.6

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>2,445</i>
<i>Transitional Duty Days Worked</i>	<i>1,745</i>
<i>% of Transitional Duty Days Worked</i>	<i>71%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>700</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>29%</i>
<i>\$ Saved by Accommodating</i>	<i>\$154,212</i>
<i>\$ Lost by not Accommodating</i>	<i>\$76,443</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>November</i>
<i>Bill Count</i>	<i>112</i>
<i>Original Provider Charges</i>	<i>\$269,228</i>
<i>Re-priced Bill Amount</i>	<i>\$81,432</i>
<i>Savings</i>	<i>\$187,796</i>
<i>% of Savings</i>	<i>70%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>93%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>99%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact who will receive weekly status reports. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. He then referenced the report in the agenda stating the BURLCOJIF is to date 90% complete (1,095 Users; 973 completed as of this report).

In regards to Phishing and Vulnerability Scanning, 647 total emails have been sent out with 12 clicks, or 1.8%, which is good compared to the normal 2-3%.

In regards to the MEL's Cyber Risk Management Program, there are currently four (4) members approved in all three Tiers, and six (6) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist.

Mr. Romero referenced a step by step instructional guide included with his report that depicted a simple explanation in how to complete the Cyber Risk Management Certification Process.

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 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of November 30, 2021 for Closed Fund Years 1991 through 2016, and Fund Years 2017, 2018, 2019, 2020, and 2021.

Investment Interest

Interest received or accrued for the reporting period totaled \$16,078.83. This generated an average annual yield of 1.06%. However, after including an unrealized net gain of \$1,557.33 in the asset portfolio, the yield is adjusted to 1.16% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$15,468,077.42. This current market value, however, when considering the total accrued income at month end is \$15,473,085.99.

Our asset portfolio with Wilmington/Trust consists of one (1) obligations with a maturity of less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$1,635.90	\$149,738.18
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$1,230.96	
E-JIF Closed Year Accounts	\$57,267.00	

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

Delran Township	\$16,325.00
Chesterfield Township	\$1,123.00
Bordentown City	\$40,960.00

Bordentown Township	\$57,151.00
Westampton Township	\$10,510.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,285,525.27 to a closing balance of \$18,066,732.14 showing a decrease in the fund of \$218,793.13.

Loss Run Payment Register – November 2021

Mr. Tontarski stated that the 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 \$202,909.29. The claim detail shows 267 claim payments issued.

Bill List - December 2021

For the Executive Committee's consideration, Mr. Tontarski presented the December 2021 Bill List in the amount of \$710,793.65 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the November 2021 Loss Run Payment Register and the December 2021 Bill List as presented.

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

Motion by Mr. Ingling, seconded by Mr. Mascia to approve the *November 2021 Loss Run Payment Register the December 2021 Bill List* as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report

In the absence of Mr. Hatcher, Mr. Forlenza stated an extensive Budget Message was included in the November Agenda packet, and asked members to please read it noting that when your Elected Officials see their assessment this year, it is likely higher than in past years and he strongly recommends showing them the Budget Message as it has a lot of detail as to why the budget and assessments have increased.

Chair McMahon entertained a motion to Open the Public Hearing on the Fund's 2022 Budget.

Motion by Mr. Gural, seconded by Ms. Kosko, to Open the Public Hearing on the Fund's 2022 Budget. All in Favor. Motion carried.

Hearing no comments, Chair McMahon entertained a motion to Close the Public Hearing.

Motion by Mr. Ingling, seconded by Mr. Gural, to Close the Public Hearing. All in Favor. Motion carried.

2022 Budget Adoption

Chair McMahon asked for a Motion to Adopt the 2022 Budget as presented.

Motion by Mr. Gural, seconded by Mr. Ingling to Adopt the 2022 Budget as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

2022 Assessment Allocation Strategy Adoption

Chair McMahon asked for a Motion to Adopt the 2022 Assessment Allocation Strategy as presented.

Motion by Mr. Ingling, seconded by Mr. Mascia to Adopt the 2022 Assessment Allocation Strategy as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

2022 Assessment Certification Adoption.

Chair McMahon asked for a Motion to Adopt the 2022 Assessment Certification as presented.

Motion by Ms. Kosko, seconded by Mr. Mascia to Adopt the 2021 Budget, the 2022 Assessment Certification as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Safety Committee Meeting – November 23, 2021

In the absence of Mr. Cramer, Mr. Miola noted the Safety Committee met on November 23, 2021. Mr. Cramer provided a verbal report at last month's meeting and the detailed minutes are self-explanatory and included in the agenda packet.

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

2022 Executive Committee Nomination Slate

Mr. Hornickel noted there has been one change to the 2022 Executive Committee Nomination Slate since presented last month and referenced the Slate that was presented as a handout and was emailed prior to today's meeting. He stated with the retirement of Dave Matchett, who was to be appointed as Alternate Executive Committee member #2, he has been removed and the remaining Alternate Executive Committee Members have been moved up one spot, leaving Alternate Executive Committee #7 as Vacant. He stated that the Revised Slate that will be voted on at the Reorganizational meeting in January as follows:

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

Executive Committee: **Rich Wolbert**, Beverly City
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City

Alternates: #1 **Mike Theokas**, Bordentown Township
#2 **Steve Ent**, Westampton Township
#3 **Daniel Hornickel**, Pemberton Township
#4 **Erin Provenzano**, Delanco Township
#5 **Mike Mansdoerfer**, Riverside Township
#6 **Mary Picariello**, North Hanover Township
#7 **Vacant**

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

MEL/RCF/EJIF REPORTS

Mr. Miola noted the MEL met on November 17, 2021 and the report was included in the agenda and was self-explanatory.

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

MISCELLANEOUS BUSINESS

Chair McMahon entertained a motion **Authorizing the Executive Director to Re-Advertise the January 18, 2022 Reorganization Meeting in consultation with the Fund Chair, Fund Secretary, and Fund Solicitor**

Motion by Mr. Gural, seconded by Mr. Ingling, to approve the motion as presented. All in Favor.
Motion carried.

Chair McMahon entertained a motion to **Authorize the Executive Director's Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2022 Fund Year.**

Motion by Mr. Ingling, seconded by Mr. Gural, to approve the motion as presented. All in favor. Motion carried.

Acting Chair Sweeney entertained a motion to **Authorize the Executive Director's Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2022 Fund Year.**

Motion by Ms. Kosko, seconded by Mr. Mascia, to approve the motion as presented. All in favor. Motion carried.

Chair McMahon entertained a motion to **Authorize the Executive Director's Office to bind Cyber Liability Insurance Coverage on behalf of the membership for the 2022 Fund Year.**

Motion by Mr. Gural, seconded by Ms. Kosko, to approve the motion as presented. All in favor. Motion carried.

Resolution 2021-47 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2022 at a cost not to exceed \$7,244.00.

Chair McMahon entertained a motion to adopt Resolution 2021-47, as presented.

Motion by Mr. Gural, seconded by Ms. Kosko, to approve the motion as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Jerry Mascia, Mt. Laurel Twp. John Gural, Palmyra Borough Glenn McMahon, Chesterfield Mike Theokas, Bordentown Twp.
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Nays:	None
Abstain:	None

All in Favor. Motion carried by unanimous vote.

Resolution 2021-48 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2022 at a cost not to exceed \$95,060.00

Chair McMahon entertained a motion to adopt Resolution 2021-48, as presented.

Motion by Mr. Ingling, seconded by Mr. Mascia to approve the motion as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Jerry Mascia, Mt. Laurel Twp. John Gural, Palmyra Borough Glenn McMahon, Chesterfield Mike Theokas, Bordentown Twp.
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Nays:	None
Abstain:	None

All in Favor. Motion carried by unanimous vote.

Resolution 2021-49 Honoring and Recognizing the Service of Jeff Hatcher to the BURLCOJIF

Chair McMahon entertained a motion to adopt Resolution 2021-49 Honoring and Recognizing the Service of Jeff Hatcher for the BURLCOJIF

Motion by Mr. Ingling, second by Mr. Gural, to adopt resolution 2021-49 honoring Jeff Hatcher, as presented. All in Favor. Motion carried.

Resolution 2021-50 was a handout at today's meeting and was also emailed out to all members prior to today's meeting.

Chair McMahon entertained a motion to approve ***Resolution 2021-50 Amending Resolution 2021-43 and Appointing Meghan Jack as the Fund's Representative to the Residual Claims Joint Insurance Fund and Removing David Matchett as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund for the 2022 Fund Year.***

Motion by Ms. Kosko, second by Mr. Mascia, to adopt Resolution 2021-50, as presented. All in Favor. Motion carried.

ROLL CALL Yeas James Ingling, Wrightstown Boro
Paula Kosko, Hainesport Twp.
Jerry Mascia, Mt. Laurel Twp.
John Gural, Palmyra Borough
Glenn McMahon, Chesterfield
Mike Theokas, Bordentown Twp.

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, January 18, 2022 at 3:30 PM** either in-person in Hainesport, or via Zoom. *At the time of these minutes, the 2022 Reorganizational Meeting on January 18, 2022 will be Zoom Conferencing and further details will be emailed to all members and legally advertised.*

PUBLIC COMMENT

Motion by Mr. Gural, seconded by Mr. Ingling to open the meeting to the public. All in favor. Motion carried.

Chair McMahon opened the meeting to the public for comment.

At this time, Mr. Forlenza noted, as stated earlier, Mr. Matchett is retiring effective January 1, 2022 and felt it was appropriate to recognize David for all the years he has spent representing Shamong and the MEL and the JIF in various capacities. He has always been willing to assist on different committees and wants to thank him publically for his commitment to this organization.

Hearing no further comment from the public, Chair McMahon entertained a motion to close the public portion of the meeting.

Motion by Ms. Kosko, seconded by Mr. Gural, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2021-51

Chair McMahon 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 Mr. Gural, seconded by Mr. Mascia to Adopt ***Resolution #2021-51***

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None
Abstain: None

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 McMahon entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

Chair McMahon 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>
2022252228	2022254027

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

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

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Mike Theokas, **Bordentown Twp.**

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Chair McMahon entertained a motion to **recommend as extension of the existing QualCare contract through February 28, 2022.**

Motion by Ms. Kosko, seconded by Mr. Ingling to approve the extension of the existing QualCare contract through February 28, 2022.

ROLL CALL Yeas James Ingling, Wrightstown Boro
Paula Kosko, Hainesport Twp.
Jerry Mascia, Mt. Laurel Twp.
John Gural, Palmyra Borough
Glenn McMahon, Chesterfield
Mike Theokas, Bordentown Twp.

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) claim(s) presented for abandon subrogation since the last meeting.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the December 18, 2021 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Mascia to adjourn the December 18, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:43 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



2022 REVISED NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City

Alternates:

#1	Steve Ent , Westampton Township
#2	Daniel Hornickel , Pemberton Township
#3	Erin Provenzano , Delanco Township
#4	Mike Mansdoerfer , Riverside Township
#5	Mary Picariello , North Hanover Township
#6	Vacant
#7	Vacant

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 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 2022 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2022**

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 2022 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

Executive Committee Member:	Richard Wolbert , Beverly City
Executive Committee Member:	James Ingling , Wrightstown Borough
Executive Committee Member:	Jerry Mascia , Mount Laurel Township
Executive Committee Member:	Paula Kosko , Hainesport Township
Executive Committee Member:	Grace Archer , Bordentown City

ALTERNATES

Executive Committee Alternate 1:	Mike Theokas , Bordentown Township
Executive Committee Alternate 2:	Steve Ent , Westampton Township
Executive Committee Alternate 3:	Daniel Hornickle , Pemberton Township
Executive Committee Alternate 4:	Erin Provenzano , Delanco Township
Executive Committee Alternate 5:	Mike Mansdoerfer , Riverside Township
Executive Committee Alternate 6:	Mary Picariello , North Hanover Township
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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-03

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 2022 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 2022 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 18, 2022, 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, 2022 and continuing until December 31, 2022 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, 2022 and continuing until December 31, 2022 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, 2022 and continuing until December 31, 2022 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, 2022, and ending on December 31, 2022 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, 2022 and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until June 30, 2023 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, 2022, and continuing until December 31, 2022 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 2022 for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022 and continuing until December 31, 2022 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, 2022 and continuing until February 28, 2022.
14. Assetworks, Inc., with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2022, and continuing until December 31, 2022, 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.
22. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund
23. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.
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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.
25. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.
26. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.
27. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.

28. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022 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, 2022, and continuing until December 31, 2022, in the amount of \$382,557 for calendar year 2022, 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, 2022 and continuing until December 31, 2022 shall be compensated through the commission on the policy in the amount of \$26,430 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, 2022, and ending on December 31, 2022, in the amount of \$75,441 for calendar year 2022, 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, 2022, and ending on December 31, 2022, 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, 2022, and continuing until December 31, 2022, 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, 2022, and continuing until December 31, 2022, in the amount of \$11,846 for calendar year 2022, 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, 2022, and continuing until December 31, 2022, on the basis of an

- hourly fee schedule set forth in the Agreement, but not to exceed \$26,627 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, 2022, and continuing until December 31, 2022 in the amount of \$140,583 for calendar year 2022, 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, 2022, and continuing until December 31, 2022 in the amount of \$43,112, for calendar year 2022, 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, 2022 and continuing until June 30, 2023, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$20,025 for calendar year 2022, 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, 2022, and continuing until December 31, 2022, in the amount of \$29,648 for calendar year 2022, 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, 2022, and continuing until December 31, 2022, with a flat fee in the amount of \$219,790 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 not to exceed for their role in accepting and reporting EPL/POL claims, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
 13. Assetworks, with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022, with a fee of \$17,786 based upon anticipated building counts for calendar year 2022, 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, 2022, and continuing until December 31, 2022, with a fee of \$4,590 for calendar year 2022, 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, 2022, and continuing until December 31, 2022 in the amount of \$8,527, 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, 2022, and continuing until December 31, 2022, with a fee of \$4,680 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, 2022, and continuing until December 31, 2022, 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, 2022, and continuing until February 28, 2022, 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, 2022 and continuing until December 31, 2022, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$12,119 for calendar year 2022, 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, 2022, and continuing until December 31, 2022, with a fee of \$30,701 for calendar year 2022, 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, 2022, and continuing until December 31, 2022, with a fee of \$66,528 for calendar year 2022, to be paid as set forth specifically in the Agreement.
22. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022 shall be compensated in the amount of \$22,000 as set forth specifically in the Agreement
23. 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, 2022, and continuing until December 31, 2022, on the basis of the rate schedule as set forth specifically in the Agreement.
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, 2022, and continuing until December 31, 2022, on the basis of the rate schedule as set forth specifically in the Agreement.
25. 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, 2022, and continuing until December 31, 2022, on the basis of the rate schedule as set forth specifically in the Agreement.
26. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.

27. 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, 2022, and continuing until December 31, 2022 or until the next Reorganization of the Fund.

28. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2022, and continuing until December 31, 2022 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-04

**A RESOLUTION AWARDING CONTRACTS TO 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 on behalf of the Member Municipalities; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, issued Requests for Qualifications (RFQs) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters and for Workers' Compensation matters, and the responses to the RFQs were required to be provided to the Fund Administrator's Office by September 17, 2021; and

WHEREAS, the Fund Administrator for the BURLCOJIF received fifteen (15) timely responses to the General Liability RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

WHEREAS, the Fund Administrator for the BURLCOJIF received nine (9) timely responses to the Workers' Compensation RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

WHEREAS, the BURLCOJIF Finance Committee reviewed and evaluated all of the responses that were received to the RFQs, and after members of the Finance Committee individually completed the evaluation process, the scores were tallied by the Fund Solicitor, the Fund Solicitor provided his recommendations and the Finance Committee then determined that certain firms were to be recommended to be awarded Contracts for 2022; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 21, 2021 and the Executive Committee determined that the recommendations of the Finance Committee should be accepted and that the recommended firms should be awarded Contracts for 2022; and

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 18, 2022, 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 for General Liability matters and for Workers' Compensation matters, and each firm shall be awarded a Contract for 2022 under the "Fair and Open" process:

General Liability Claims:

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire, Matthew J. Behr, Esquire and Ashley L. Toth, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Parker J. Hall, III, 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.
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 Michael Sullivan, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Michael Coskey, Esquire, Scott T. Miccio, Esquire and Alexis Smith, 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, Christopher J. Carlson, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Cameron R. Morgan, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire and Edward F. Kuhn, III, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Paige A. Joffe, Esquire and Patrick J. Graham, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
5. Madden & Madden, P.A. with Michael P. Madden, Esquire, John-Paul Madden, Esquire, Matthew Madden, Esquire, Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Mark W. Strasle, Esquire, Robin J. Gottilla, Esquire and David E. Madden, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

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, Joseph A. Vastano, Jr., Esquire and Theresa Garvin-Keyser, 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 \$140.00 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 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 \$140.00 per hour for Occupational cases.
3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire and Dana M. Gayeski, 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 \$140.00 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 the defense of General Liability and 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 the defense of these claims that were 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 of these matters where appropriate.

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution.

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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-05

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 2022, 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 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 recommended 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 he has also recommended adding two (2) firms to the list; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 21, 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 18, 2022, 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. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
3. John C. Gillespie, Esquire of the Law Firm of Parker McCay.
4. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.
5. James R. Birchmeier, Esquire of the Law Firm of Birchmeier & Powell, LLC.
6. John C. Grady, Esquire of the Law Firm of Craig, Annin & Baxter, LLP.

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 BURLCOJIF 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 06

APPOINTING JOSEPH M. NARDI, III, ESQUIRE AS CONFLICT SOLICITOR

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

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 Local Public Contracts Law; and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to appoint a Conflict Solicitor in the event the Fund solicitor must disqualify himself in connection with any matter as a result of a conflict of interest; and

Now, Therefore, Be It Resolved, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 18, 2022, that Joseph M. Nardi, Esquire, is hereby appointed as the Conflict Solicitor; and

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointment herein specified requires either professional services for which the individual designated is licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitations of bids for those services meaningful or advisable; and

Be It Further Resolved, that assignment of specific claims for defence shall be made by the Conflict Solicitor only when the Fund Solicitor has a conflict of interest; and

Be It Further Resolved, that the Conflict Solicitor shall supervise and coordinate the defence of specific claims matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Burlington County Municipal Joint Insurance Fund; and

Be It Further Resolved, that the hourly rate for conflict files shall be one-hundred and seventy dollars (\$170.00) per hour and that such amounts shall include all ordinary and routine copying and telephone expenses of the firm rendering services; and

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund retain the right to disapprove any and all charges of the Conflict Attorney's submitted legal bills if the Commissioners find the fee is unwarranted; and

Be It Further Resolved, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator and Conflict Solicitor of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention, and

Be It Further Resolved, that notice of this appointment for professional or extraordinary and unspecifiable services shall be published as required by law.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-07

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 18th day of January 2022, that:

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

January 18, 2022	July 19, 2022
February 15, 2022	No August Meeting
March 15, 2022	September 20, 2022
April 19, 2022	October 18, 2022
May 17, 2022	November 22, 2022 (Forth Tuesday)
June 21, 2022	December 20, 2022
	January 17, 2023

as the date of its regular meetings and the meeting of January 17, 2023, shall serve as the 2023 Reorganization Meeting. The meetings for the months of January and February will begin at 3:30 PM and shall be held electronically using the Zoom platform. Specifically, the January and February meetings can be accessed via telephone at 1 646 876 9923 and/or using the following Zoom links:

January 18, 2022 Meeting: <https://us06web.zoom.us/j/89350757106>

February 15, 2022 Meeting: <https://us06web.zoom.us/j/83953213803>

Unless otherwise modified by Resolution, the meetings of March 2022 through January 2023, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey.

2. Should it become necessary to change the meeting date, location, and/or format of a previously advertised Executive Committee Meeting, or advertise a Special Executive Committee Meeting, the Executive Director is hereby authorized to advertise the meeting change, or notice of a Special Meeting, as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund after consultation with and approval of the Fund Chair, Fund Secretary, and Fund Solicitor.
3. 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.

4. 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.
5. 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.
6. 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

7. 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-08

Adopting Fiscal & Administrative 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 18, 2022, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2022 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2022 if payment is received by March 1, 2022. However, if payment is received after March 1, 2022, interest shall be charged retroactive to February 15, 2022.
2. Further, no interest shall be charged on the second installment after August 15, 2022 if payment is received by August 31, 2022. However, if payment is received after August 31, 2022, interest shall be charged retroactive to August 15, 2022.
3. There is hereby established an eight per cent (10%) per annum interest rate on all delinquent co-payments and deductibles due and owing to any primary or excess insurer of the Burlington County Municipal Joint Insurance Fund 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, 2022 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, 2022 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, 2022 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, 2022.
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:

Fund Chair
Fund Secretary
Fund 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)
Edward Koreivo, Accounting Manager, 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 and from accounts established for 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.
 - C. 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-09

**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 18, 2022, 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2022-10

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 2022, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 18, 2022, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2022:

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 economies 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 11

ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY

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

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff 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 a public session on January 19, 2022, that:

Findings:

1. The Burlington County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Bass River Township, Beverly City, Bordentown City, Bordentown Township, Chesterfield Township, Delanco Township, Delran Township, Edgewater Park Township, Fieldsboro Borough, Florence Township, Hainesport Township, Lumberton Township, Mansfield Township, Medford Township, Mount Laurel Township, New Hanover Township, North Hanover Township, Palmyra Borough, Pemberton Borough, Pemberton Township, Riverside Township, Shamong Township, Southampton Township, Springfield Township, Tabernacle Township, Westampton Township, Woodland Township, and Wrightstown Borough

providing those municipalities with general liability, police professional and workers' compensation coverage.

2. The municipalities which are members of the Burlington County Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Burlington County Municipal Joint Insurance Fund.
3. While in some aspects of its activity the Burlington County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Burlington County Municipal Joint Insurance Fund are compensated

with those public funds; the function of the Burlington County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Burlington County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Burlington County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

1. It is hereby determined by the Commissioners of the Burlington County Municipal Joint Insurance Fund that it is in the best interests of the Burlington County Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Burlington County Municipal Joint Insurance Fund.
2. It is further determined that it would be inappropriate for an individual appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
3. The Burlington County Municipal Joint Insurance Fund has determined that it is a conflict of interest for a Burlington County Municipal Joint Insurance Fund defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of this Conflict of Interest Policy, by any designated defense attorney of the Burlington County Municipal Joint Insurance Fund to take on such representation enjoined by this paragraph. Any Burlington County Municipal Joint Insurance Fund defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
4. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Burlington County Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Burlington County Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Burlington County Municipal Joint Insurance Fund; its creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Burlington County Municipal Joint Insurance Fund.

Exceptions.

1. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Burlington County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
2. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Burlington County Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Burlington County Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Burlington County Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
3. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

Be It Further Resolved, that copies of this Resolution shall be provided to each of the officials, professionals, and defense attorneys appointed by 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 12

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2022 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION 2022 - 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 2022 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 18, 2022

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION NO. 2022 - 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIR

ATTEST: _____

SECRETARY

DATE: _____



RESOLUTION NO. 2020-15

Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2022 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2022 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**
- **Terrorism**

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**
- **Excess Terrorism**

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, 2021) –**

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.
- **Gross Earnings/Profit – 12 Months**
- 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 **High Hazard Zone** –

- \$52.5 million per location building & contents (\$75 million aggregate)
- \$1 million all outdoor property
- \$2.5 million for pumping stations
- \$5 million Flood for Miscellaneous / Unnamed / Newly Acquired
- Definition of Flood includes Storm Surge
- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Refrigerant Contamination - \$5 million
 - Spoilage - \$5 million
- Time Element – included in the policy limit, but subject to 12 months for Gross Earnings/Profit.
 - Time element sub-limits include:
 - Extra Expense - \$10 million
 - Tenant Relocation - \$500,000
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$500,000 Aggregate
 - Extended Period of Liability – 365 days
- 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 - \$10 million
- Accounts Receivable - Included
- Increased Construction Cost - \$25 million
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million, \$100,000 per item
- 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
- Computer Systems Damage - \$1 million (Aggregate)
- Newly Acquired Locations – \$25 million per occurrence
 - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal – Included
- 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 - \$10 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 2,000 feet of insured location)
- Clogging/Blocking of pipes - \$1 million
- Fire Department Service Charge – Included
- Deferred Payments – Included
- Land Improvements – Excluded
- Off Premises Services Interruption - \$1 million
 - Excluding owned power generating utilities
- Protection & Preservation of Property - \$5 million aggregate (48 Hrs BI)
- Research & Development - \$1 million (12 months)
- Impounded Water - 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 High Hazard Zone sub-limits contained in the Zurich policy of \$2.5 million (\$25 million aggregate).

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 (typically \$500k / \$500k), regardless of whether such is purchased or not

- 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 for building and contents and such deductible levels are required to be equal to the National Flood Insurance Plans (NFIP) maximum available limits (typically \$500k / \$500k), 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 \$1,000,000 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: 48 Hours
 - Computer Systems Damage: 48 Hours
 - Tenants Prohibited Access: 48 Hours

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:
 - o \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - o \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - o \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - o \$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:
 - o \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - o \$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 provides Cyber coverage. Please contact your Risk Manager or the MEL for details.
- 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.
- r.) **Terrorism** – The MEL provides Terrorism (1st party physical damage) coverage with a limit of \$125,000,000 aggregate.

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

- PD & BI - \$300,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - 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
- q.) Terrorism - \$100,000 per occurrence, less member Property deductibles.
- 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 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.
 - o 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 Claims Review, 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 18, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIRMAN

ATTEST: _____

SECRETARY

DATE: _____



Claims Review Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Claims Review 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 Claims Review Committee.
3. Serving on the Committee shall be the Fund Attorney, the Fund Claims Administrator 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 Claims Review Committee is to serve as the focal point for communication between the Claims Administrator and the Fund Commissioners. The Committee will also review all Payment Authorization Requests (PARs) and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments. In addition, the Committee shall review the status of POL, EPL and other claims as presented by the Fund Attorney.

Claims Review Committee Bylaws

The Claims Review Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2022. 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 on a monthly basis or as many times per year as the Committee Chair deems necessary.

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 Claims Review 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 Claims Review Committee is to:

- (1) Report to the Executive Committee on the progress of claims whose payments exceed the maximum amount the certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22 as established in Section 11 of the BURLCOJIF Plan of Risk Management as presented in Payment Authorization Requests (PARs) and on the progress of claims in litigation.
- (2) Identify long range claims administration issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the JIF.
- (3) Recommend to the Executive Committee the retention or replacement of claims administration vendors and/or attorneys and provide a written summary of the basis of such recommendations.
- (4) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (5) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by BURLCO JIF members and MEL members statewide.
- (6) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (7) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (8) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (9) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment related claims.
- (10) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the BURLCO JIF.
- (11) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (12) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.

- (13) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (14) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

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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 and Technology Liability 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 as well as the Technology Risk Services Director.

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 and January 18, 2022. 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.

F:\DATA\Risk\WINWORD\BURLCO\CHARTERS\2022 Charters\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) Evaluate members' compliance with cyber security standards promulgated by the MEL JIF to reduce or eliminate the potential for loss caused by malware, phishing, hacking or other unauthorized penetration or access of members' electronic data or communication systems.
- (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.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022 - 16

**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 2022 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 2022 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 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

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.

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.



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: January 18, 2022
Re: Executive Director's Report

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A. AJG Risk Management Services Disclosure Statement – (pg. 103)

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 2022 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 104-105)

The November 2021 Lost Time Accident Frequency Summary and the Statewide Recap for November 2021 are attached for your review.

C. Certificates of Insurance (pgs. 106-162)

A summary of the Certificates of Insurance issued during December 2021 is attached for your review.

D. Financial Fast Track Report

The Financial Fast Track Report as of November 30, 2021 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. 163-164)

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 Community Affairs on an annual and a monthly basis, and the status of the items outlined.

F. 2020 Safety Incentive Program Awards (pg. 165)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 Safety Incentive Program Awards, please contact our office. **Please note all encumbered funds have to be claimed by February 1, 2022.**

G. 2021 Optional Safety Budget (pg. 166)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note all encumbered funds have to be claimed by February 1, 2022.**

H. 2021 Wellness Incentive Program Allowance (pg. 167)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Wellness Incentive Program Budget allowance, please contact our office. **Please note all encumbered funds have to be claimed by February 1, 2022.**

I. 2021 EPL/Cyber Risk Management Budget (pg. 168)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note all encumbered funds have to be claimed by February 1, 2022.**

J. Employment Practices Liability Compliance – (pg.169)

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. 170-171)

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. 172)

The MEL has established a process, outlined in MEL Coverage Bulletin **2021-06**, 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. 173-176)

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. Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 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 2022 MEL Assessment. The Executive Director's office is currently evaluating options for holding this training in light of the ongoing pandemic; in person or virtual. It is anticipated that this training will take place beginning in February or March 2022. Additional information will be forthcoming.

O. Land Use Training Certification (pg. 177)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. 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. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

P. Wizer Employee Cyber Hygiene Training

In the near future, each member will receive a list that includes all of the names and email addresses for the employees that Wizer has on file that each member has identified as having to complete the cyber hygiene training. All members are asked to review their employee roster and advise as to any

additions, deletions or changes. In addition, in the near future each member will receive a notification of IP addresses that must be “whitelisted” by your network administrator or IT professional so that “phishing” exercises can be sent to your employees. Lou Romero will provide additional information during his report.

Q. D2 Network Testing

D2 has been contracted by the JIF to complete external network scanning and external network penetration testing of all members’ computer systems. Before beginning this process, each member is required to complete a questionnaire that provides basic information on your network. Each member should review and complete this questionnaire with their network administrator or IT professional. In addition, in the near future, each member will be receiving a service agreement that must be executed by each member before the penetration testing can begin. Lou Romero will provide additional information during his report.

R. 2022 RMC Resolutions & Agreements

On or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 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 2022 fees at the February 2022 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 or Tracy_Forlenza@riskprogramadministrators.com.

S. 2022 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 January 3, 2022. Please note that the first installment is due by February 15, 2022. If you have any questions, please contact Tracy Forlenza at Tracy_Forlenza@riskprogramadministrators.com.

T. AGRiP/PRIMA 2022 Conferences

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2022 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on this year’s conferences from our office on or about December 9, 2022. Please feel free to contact the Executive Director’s office with any questions.

U. 2021 Attendance (pg. 178)

A report detailing attendance records through the end of the 2021 Fund Year is attached for your review.

V. Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable

At this time, the Executive Director’s office and the Safety Director’s office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

W. Inclement Weather

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

X. 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.

Y. 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 18, 2022

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: 2022

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

Member Municipality	Size	Opening Balance	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	Aug 2021	Sept 2021	Oct 2021	Nov 2021	Dec 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumber
Bass River	S	2,100.00				2,100.00										2,100.00	0.00	
Beverly	M	2,900.00														0.00	2,900.00	10/20/21
Bordentown City	M	3,150.00														0.00	3,150.00	11/29/21
Bordentown Twp	L	3,200.00												3,200.00		3,200.00	0.00	11/30/21
Chesterfield	S	2,600.00												646.25		646.25	1,953.75	11/29/21
Delanco	S	2,850.00														0.00	2,850.00	11/08/21
Delran	L	3,450.00												3,450.00		3,450.00	0.00	11/29/21
Edgewater	M	2,400.00												1,197.00		1,197.00	1,203.00	11/23/21
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00	
Florence	L	3,450.00				3,450.00										3,450.00	0.00	
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00	
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00	
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00	
Medford	XL	3,750.00													3,750.00	3,750.00	0.00	11/09/21
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00	
New Hanover	S	2,350.00														0.00	2,350.00	11/22/21
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00	
Palmyra	M	2,400.00														0.00	2,400.00	11/08/21
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00	
Pemberton Twp.	XL	3,750.00									1,212.42		2,537.58			3,750.00	0.00	
Riverside	M	3,150.00							3,150.00							3,150.00	0.00	
Shamong	S	2,850.00				2,850.00										2,850.00	0.00	
Southampton	M	2,900.00				2,900.00										2,900.00	0.00	
Springfield	S	2,600.00														0.00	2,600.00	11/05/21
Tabernacle	S	2,850.00				2,850.00										2,850.00	0.00	
Westampton	M	3,150.00												2,975.82	174.18	3,150.00	0.00	11/17/21
Woodland	S	2,100.00									2,100.00					2,100.00	0.00	
Wrightstown	S	2,850.00												2,142.18		2,142.18	707.82	11/29/21
Total By Line		\$81,850.00	\$0.00	\$0.00	\$0.00	\$26,000.00	\$9,200.00	\$0.00	\$3,150.00	\$0.00	\$3,312.42	\$0.00	\$2,537.58	\$13,611.25	\$3,924.18	\$61,735.43	\$20,114.57	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

**Burlington County Municipal Joint Insurance Fund
2021 Optional Safety Budget**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00									995.00					995.00	0.00	
Beverly Ctiy	1,595.00												941.76		941.76	653.24	10/20/21
Bordentown City	1,595.00														0.00	1,595.00	11/29/21
Bordentown Twp.	2,660.00												2,660.00		2,660.00	0.00	11/30/21
Chesterfield	995.00												995.00		995.00	0.00	11/29/21
Delanco	1,595.00							289.90						313.84	603.74	991.26	11/08/21
Delran	2,660.00												2,216.18		2,216.18	443.82	11/29/21
Edgewater Park	1,595.00											1,433.00			1,433.00	162.00	11/23/21
Fieldsboro	750.00														0.00	750.00	11/23/21
Florence	2,660.00														0.00	2,660.00	11/15/21
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	11/16/21
Mansfield	1,595.00										1,595.00				1,595.00	0.00	
Medford	4,645.00											4,645.00			4,645.00	0.00	11/09/21
Mount Laurel	4,645.00									4,615.09		29.91			4,645.00	0.00	
New Hanover	750.00														0.00	750.00	11/22/21
North Hanover	1,595.00											1,595.00			1,595.00	0.00	
Palmyra	1,595.00														0.00	1,595.00	09/28/21
Pemberton Boro	995.00				559.38										559.38	435.62	11/22/21
Pemberton Twp.	4,645.00									4,645.00					4,645.00	0.00	
Riverside	2,660.00							2,660.00							2,660.00	0.00	
Shamong	995.00									995.00					995.00	0.00	
Southampton	1,595.00						1,595.00								1,595.00	0.00	
Springfield	995.00														0.00	995.00	11/05/21
Tabernacle	995.00												995.00		995.00	0.00	11/15/21
Westampton	1,595.00												1,595.00		1,595.00	0.00	11/17/21
Woodland	995.00														0.00	995.00	11/15/21
Wrightstown	995.00														0.00	995.00	11/29/21
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$559.38	\$0.00	\$1,595.00	\$2,949.90	\$0.00	\$11,250.09	\$1,595.00	\$8,697.91	\$12,062.94	\$313.84	39,024.06	13,020.94	
Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022																	

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**Burlington County Municipal Joint Insurance Fund
2021 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00											500.00			500.00	0.00	
Beverly	750.00												732.90		732.90	17.10	10/20/21
Bordentown City	750.00												750.00		750.00	0.00	11/29/21
Bordentown Twp.	1,000.00				203.36	770.65									974.01	25.99	
Chesterfield	500.00												500.00		500.00	0.00	11/29/21
Delanco	750.00							305.93				219.11		201.92	726.96	23.04	11/08/21
Delran	1,000.00												1,000.00		1,000.00	0.00	11/29/21
Edgewater Park	750.00					407.29					330.50				737.79	12.21	11/23/21
Fieldsboro	500.00												111.20		111.20	388.80	11/23/21
Florence	1,000.00														0.00	1,000.00	11/15/21
Hainesport	500.00												499.75		499.75	0.25	
Lumberton	1,000.00										150.00			700.00	850.00	150.00	11/16/21
Mansfield	750.00											750.00			750.00	0.00	
Medford	1,500.00											1,500.00			1,500.00	0.00	10/28/21
Mount Laurel	1,500.00										459.96	536.46			996.42	503.58	11/04/21
New Hanover	500.00														0.00	500.00	11/22/21
North Hanover	750.00							509.97							509.97	240.03	11/30/21
Palmyra	750.00				750.00										750.00	0.00	
Pemberton Boro	500.00								185.00				187.50		372.50	127.50	11/17/21
Pemberton Twp.	1,500.00											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	11/16/21
Shamong	500.00											498.96			498.96	1.04	
Southampton	750.00														0.00	750.00	LOST
Springfield	500.00														0.00	500.00	11/05/21
Tabernacle	500.00												300.00		300.00	200.00	11/15/21
Westampton	750.00										387.98				387.98	362.02	11/17/21
Woodland	500.00														0.00	500.00	11/15/21
Wrightstown	500.00														0.00	500.00	11/29/21
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$953.36	\$1,177.94	\$0.00	\$815.90	\$185.00	\$0.00	\$1,328.44	\$5,504.53	\$4,081.35	\$901.92	14,948.44	6,801.56	
Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022																	

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**Burlington County Municipal Joint Insurance Fund
2021 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00									500.00					500.00	-	
Beverly	500.00												500.00		500.00	-	10/20/2021
Bordentown City	500.00														0.00	500.00	11/29/2021
Bordentown Twp.	500.00												500.00		500.00	-	11/30/2021
Chesterfield	500.00												500.00		500.00	-	11/29/2021
Delanco	500.00														0.00	500.00	11/8/2021
Delran	500.00														0.00	500.00	11/29/2021
Edgewater Park	500.00														0.00	500.00	11/23/2021
Fieldsboro	500.00												177.94		177.94	322.06	11/23/2021
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	-	11/9/2021
Mt. Laurel	500.00											500.00			500.00	-	10/4/2021
New Hanover	500.00														0.00	500.00	11/22/2021
North Hanover	500.00												500.00		500.00	-	
Palmyra	500.00											500.00			500.00	-	9/28/2021
Pemberton Boro	500.00														0.00	500.00	11/22/2021
Pemberton Twp.	500.00									500.00					500.00	-	
Riverside	500.00											500.00			500.00	-	
Shamong	500.00									500.00					500.00	-	
Southampton	500.00											500.00			500.00	-	
Springfield	500.00														0.00	500.00	11/5/2021
Tabernacle	500.00												500.00		500.00	-	
Westampton	500.00														0.00	500.00	11/17/2021
Woodland	500.00														0.00	500.00	11/15/21
Wrightstown	500.00														0.00	500.00	11/29/2021
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$500.00	\$2,500.00	\$3,677.94	\$0.00	\$8,677.94	\$5,322.06	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

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2021 BURLCO Meeting Attendance																			
Municipality	Name	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	# 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	Renwick/Capriglio	N/A	N/A	N/A	FC	FC	FC	FC		FC	FC	FC	Alt	7	1	11	64%	9%	73%
Beverly City	Wolbert/Midgett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	N/A	9	0	11	82%	0%	82%
Bordentown Twp.	Theokas/Carrington	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	Alt	FC	FC	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	Rep		FC	FC	FC	FC	10	0	11	91%	0%	91%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	N/A	9	0	11	82%	0%	82%
Edgewater Park Twp.	Pullion/Cahall	N/A	N/A	N/A	FC	N/A	N/A	N/A		FC	FC	N/A	N/A	3	0	11	27%	0%	27%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	FC	FC	N/A	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	FC	FC	11	0	11	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC	FC		Alt	FC	Alt	FC	9	2	11	82%	18%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC	Rep	N/A	FC	9	0	11	82%	0%	82%
Medford Township	Burger/Bielec	FC	FC	FC	FC	FC	FC	Alt		FC	FC	Alt	FC	9	2	11	82%	18%	100%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	Alt	FC	FC	FC		FC	Alt	N/A	FC	8	2	11	73%	18%	91%
New Hanover	Tuliano/Gianaris	FC	FC	FC	FC	N/A	N/A	FC		Alt	FC	N/A	N/A	6	1	11	55%	9%	64%
North Hanover	Picariello/Wells	FC	FC		FC	N/A	FC	N/A		N/A	FC	Rep	FC	7	0	11	64%	0%	64%
Palmyra Borough	Gural	FC	FC	FC	FC	FC	FC	FC		N/A	FC	N/A	FC	9	0	11	82%	0%	82%
Pemberton Borough	Mull/Vallari	Alt	FC	FC	N/A	FC	FC	Alt		Alt	FC	N/A	FC	6	3	11	55%	27%	82%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC	Alt		FC	FC	FC	FC	10	1	11	91%	9%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	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	FC	FC	N/A	FC	N/A	FC	FC		N/A	FC	N/A	N/A	6	0	11	55%	0%	55%
Springfield Township	Keller/Sobotka	FC	FC	FC	N/A	N/A	N/A	FC		FC	FC	FC	FC	8	0	11	73%	0%	73%
Tabernacle Township	Cramer/Sunbury	FC	FC	FC	Alt	FC	FC	FC		FC	FC	FC	N/A	9	1	11	82%	9%	91%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A	N/A	N/A	N/A	1	0	11	9%	0%	9%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	N/A	N/A	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
28		25	25	24	26	20	23	25	28	24	27	16	20	238	14	308	77%	5%	82%
		89%	89%	86%	93%	71%	82%	89%	100%	86%	96%	57%	71%						

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 2022
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE DECEMBER 21, 2021 MEETING.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: January 5, 2022

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 Risk Control Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719		Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070 Cell: 609-756-7333

LOSS CONTROL SURVEYS

- Township of North Hanover on December 20, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Medford on December 8, 2021

MEETINGS ATTENDED

- Police Ad-Hoc Committee Meeting on December 14, 2021
- Health & Wellness Regional Training on December 15, 2021
- Claims Committee Meeting on December 21, 2021
- Fund Commissioners Meeting on December 21, 2021

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

MSI SAFETY DIRECTOR

- MSI Leadership Academy
- Law Enforcement Message: NJOHSP
- Safety Recall Alert: 3M DBI-Sala® Nano-Lok™ Self Retracting Life Line with Anchor Hook
- Non-Firefighters on Fire Apparatus
- Law Enforcement Bulletin
- Training Announcement: Designated Employer Representative Training
- Preparing Buildings for Cold Weather
- Managing Slips and Falls in Winter Months
- MSI LIVE Schedule

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
Mansfield	8
New Hanover	1

[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.

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

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. 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. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk 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 at afelip@jamontgomery.com.



DATE: January 5, 2022

To: The Members of the Executive Board of the Burlington County Municipal JIF

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (December)

During the month of **December** I scheduled the following police agencies for visits in January since starting with the BURLCO JIF in December / 2021:

Agency	Contact	Purpose
New Hanover Twp.PD	Chief K. Tuliano	Meet / Greet Discuss Program Tour agency.
Chesterfield PD	Chief K. Wilson Sgt. Davison	Meet / Greet Discuss Program Tour agency.
Edgewater Park PD	Chief Robert Hess	Meet / Greet Discuss Program Tour agency.
North Hanover PD	SFC. Robert Duff	Meet / Greet Discuss Program Tour agency.
Westhampton PD	Chief S. Ent	Meet / Greet Discuss Program Tour agency.



Comments: An introductory email was sent to all BURLCO police agencies in an effort to meet with them, tour the agency to identify potential risks, review current policy and procedure documents. Discuss training and what is available to them from the JIF.

Policy/Procedures: Agencies have discussed and requested assistance with policies upon being contacted for a meeting date. Policies provided will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements. Policies to be provided after agency review on site.

Training: To be determined.

Law Enforcement Bulletins / Newsletters:

Meetings Attended:

Police Ad-Hoc Committee Meeting	12/14/2021
Claims Committee Meeting	12/21/2021
Fund Commissioners Meeting	12/21/2021
Health and Wellness Regional Training	12/15/2021

Respectfully Submitted,

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

LESSONS LEARNED FROM LOSSES

TRANSITIONAL DUTY

Monthly Newsletter – January 2022



The cost of Workers' Compensation claims continues to rise steadily. **The maximum rate in 2022 is \$1,065.00, up from \$969.00 in 2021. A 9.9% increase!** One way to combat these rising costs is through the use of a Transitional Duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

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 18, 2022
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY ACTIVITY & PLANNED EVENTS

Reminder: 2021 Wellness Funds Encumbered:

I have been working with many of you who still have a balance. If you need ideas in addition to what has already been shared, please reach out to me as soon as possible.

This list may have changed, but this shows those municipalities who still have a balance from 2021 Wellness funds. For a few it is nearly the entire, if not the entire, amount *:

- Fieldsboro
- Florence *
- Lumberton *
- Mount Laurel
- New Hanover
- North Hanover
- Pemberton Boro
- Riverside *
- Springfield *
- Tabernacle
- Westampton
- Woodland *
- Wrightstown *

I will be starting to reach out to all of my Wellness Coordinators in February to set up our first wellness-planning meeting for 2022. Please let me know if any changes have taken place in terms of the role of Wellness Coordinator for your municipality. It's important that this role be assigned to someone interested in working on wellness initiatives. And although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with me on the best way to utilize your wellness funds. It's often challenging but we really want to try and spread its use throughout the year so we don't have to stress to figure out how to use it all at once or lose it come November. Plus waiting until year end takes away from the true purpose of the Wellness Program, that being to create a culture of wellness all year.

January Targeting Wellness Newsletter

In this month's *Targeting Wellness Newsletter*, I offer you some additional insight into discovering and claiming your "Why" in life. That which makes you come alive. That which keeps you motivated to move forward when things get tough.

Here is a snapshot of the topics covered:

1. Finding your "why"
2. The Wheel of Life
3. Questions to ask yourself
4. Make a commitment to yourself
5. Fit fitness in - easy and fun ways!
6. Nutritional Bites: Power up your immune system

7. Poem - Look Back
8. Recipe Corner - Smoky Black Eyed Pea Soup (for good luck)

Additional Items:

1) MONTHLY OBSERVANCE Printable Calendars:

You will also find attached one of two Observance Calendars. You will find Jan-May now with June-Dec to follow in a few months. They contain additional ideas for topics/themes you might want to use when formulating wellness initiatives to share with the municipal employees throughout 2022. These are just ideas to get you started; please know that my assistance to help in achieving those goals will always be available to you! Please reach out if you don't hear from me first. □

2) CHALLENGE IDEAS FOR 1st Quarter:

1. *Touchdown Challenge* - the rules and scorecards are attached.
2. *Mile-A-Day Challenge* - the rules are attached and can be modified based on the needs of your municipality
3. *Create your own* - Let me know how I can help you succeed!

Goals for the year:

- Continue with my monthly Targeting Wellness Newsletter – Good News for Good Health. I am always open to feedback and suggestions on improvements.
- Solicit employee feedback and assist with brainstorming ideas at scheduled meetings throughout the year
- Continue to Introduce new workshops, presentations, demonstrations with a mix of recorded virtually and in-person
- I'm continually seeking new and appropriate resources for your consideration
- The offer continues for confidential individual and/or group virtual coaching sessions for interested municipal employees. Coaching allows for a partnership, an alliance, in helping individuals reach their goals by tapping into their own inner strengths and values.
- Work on building a "library" of tips, tools and techniques that can be posted on the JIF website for convenient access.



**Burlington County Municipal JIF
Managed Care Summary Report
2021**

Intake	December-21	December-20	2021 Year End	2020 Year End
# of New Claims Reported	65	134	447	907
# of Report Only	49	110	254	683
% Report Only	75%	82%		75%
# of Medical Only	12	17	124	164
# of Lost Time	4	7	69	58
Medical Only to Lost Time Ratio	75:25	71:29		74:26
Claim Petition	0	0	0	2
COVID-19	62	120	267	720
Average Days Reported To Qual_Lynx (Indemnity, Medical Only, Report Only)	2	5.1	3.9	3.1

Nurse Case Management	December-21	December-20
# of Cases Assigned to Case Management	19	18
# of Cases >90 days	15	17

Savings	December-21	December-20	2021 Year End	2020 Year End
Bill Count	72	128	1723	1610
Provider Charges	\$127,763	\$107,032	\$2,826,799	\$2,406,815
Repriced Amount	\$42,048	\$44,945	\$1,034,314	\$766,439
Savings \$	\$85,715	\$62,087	\$1,792,484	\$1,640,376
% Savings	67%	58%	63%	68%

Participating Provider Penetration Rate	December-21	December-20	2021 Year End	2020 Year End
Bill Count	89%	96%	95%	97%
Provider Charges	94%	97%	95%	97%

Exclusive Provider Panel Penetration Rate	December-21	December-20	2021 Year End	2020 Year End
Bill Count	91%	98%	96%	97%
Provider Charges	69%	99%	91%	97%

Transitional Duty Summary		2021 Year End	2020 Year End
% of Transitional Duty Days Worked		70%	59%
\$ Saved By Accommodating		\$182,475	\$158,131
% of Transitional Duty Days Not Accommodated		30%	41%
Cost Of Days Not Accommodated		\$81,988	\$102,080



Cyber Risk Management

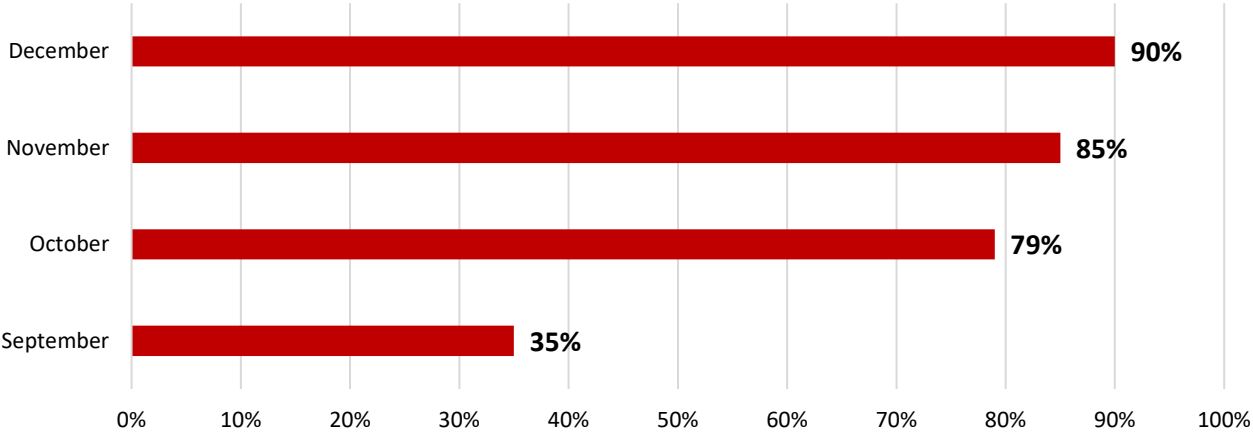
Monthly Executive Report

January 6, 2022

Wizer Training

BURLCO JIF - 89.7 %		
Municipality	Total Users	Training %
Bass River Township	14	100
Bordentown City	23	100
Bordentown Township	48	100
Chesterfield Township	14	100
Fieldsboro Borough	4	100
Hainesport Township	10	100
Mansfield Township	75	100
Pemberton Borough	13	100
Southampton Township	14	100
Wrightstown Borough	4	100
Pemberton Township	94	99
Delran Township	59	98
Florence Township	60	98
Lumberton Township	46	97
Westampton Township	91	97
Delanco Township	26	96
North Hanover Township	28	96
Shamong Township	10	90
Edgewater Park Township	34	88
Mount Laurel Township	147	88
Tabernacle Township	20	85
Beverly City	20	80
Medford Township	137	76
New Hanover Township	8	75
Woodland Township	11	73
Springfield Township	20	70
Palmyra Borough	30	57
Riverside Township	4	50

BURLCO Training Progress



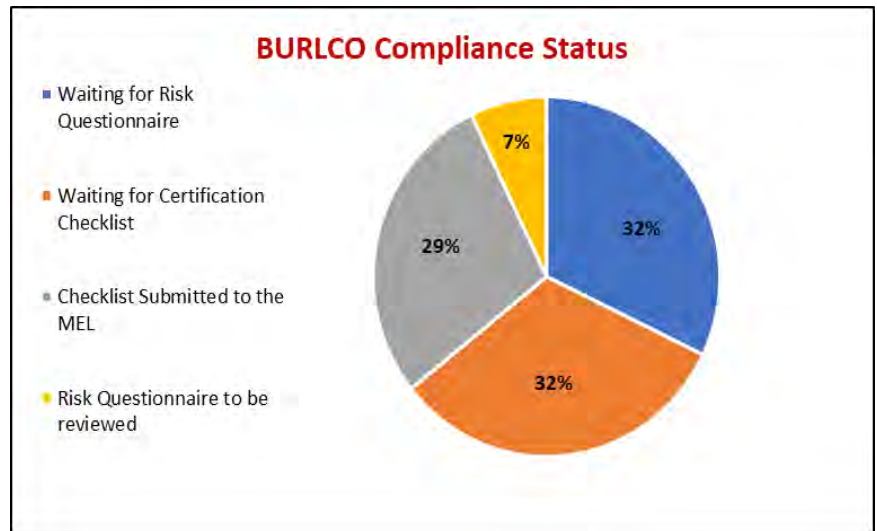
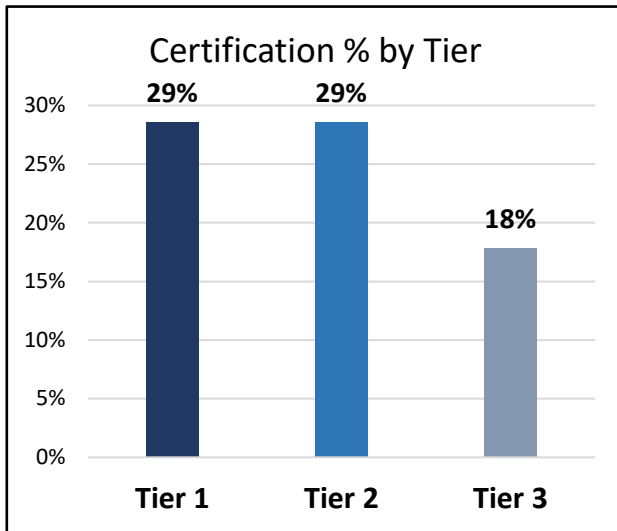


MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Checklist Submitted to the MEL	Approved	Approved	
Beverly City	Waiting for Risk Questionnaire			
Bordentown City	Risk Questionnaire to be reviewed			
Bordentown Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Chesterfield Twp	Waiting for Risk Questionnaire			
Delanco Twp	Risk Questionnaire to be reviewed			
Delran Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Edgewater Park Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Fieldsboro Twp	Waiting for Risk Questionnaire			
Florence Twp	Waiting for Certification Checklist			
Hainesport Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Lumberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Mansfield Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Medford Twp	Waiting for Risk Questionnaire			
Mount Laurel Twp	Waiting for Risk Questionnaire			
New Hanover Twp	Waiting for Risk Questionnaire			
North Hanover Twp	Waiting for Certification Checklist			
Palmyra Borough	Checklist Submitted to the MEL	Approved	Approved	Approved
Pemberton Borough	Waiting for Certification Checklist			
Pemberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Riverside Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Shamong Twp	Waiting for Risk Questionnaire	Incomplete	Incomplete	Incomplete
Southampton Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Springfield Twp	Waiting for Certification Checklist			
Tabernacle Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Westampton Twp	Waiting for Risk Questionnaire			
Woodland Twp	Waiting for Risk Questionnaire			
Wrightstown Borough	Waiting for Certification Checklist			

BURLCO
Waiting for Risk Questionnaire 9
Waiting for Certification Checklist 9
Checklist Submitted to the MEL 8
Risk Questionnaire to be reviewed 2

	Tier 1	Tier 2	Tier 3
Number Approved	8	8	5
% Approved	29%	29%	18%
Number Incomplete	5	5	7
% Incomplete	18%	18%	25%
28			



- **Waiting for Questionnaire** – The Technology Risk Questionnaire has been sent to the municipality and their IT service provider, and currently waiting for return.
- **Risk Questionnaire to be reviewed** – Tehnical Questionnaire was received from the IT service provider and need to be reviewed to esue compliancy and completeness.
- **Waiting for Certification Checklist** – Technology Gap Assessment has been sent to the municipality and IT service provider with findings and remediation recommendation, and now waiting for Certification Checklist too submit to the MEL for confirmation.
- **Checklist Submitted to the MEL** – The Certification Checklist has been submitted to the MEL for confirmation.
- **Incomplete** – A certification checklist that was submitted to the MEL through Origami that was never completed
- **Approved (yellow)** A completed certification checklist that was submitted to the MEL through Origami that weas not validated by Lou Romero.
- **Approved (blue)** A completed certification checklist that was submitted to the MEL that was validated by Lou Romero.

New cyber claim deductible reimbursements take effect

January 1, 2022

Tier 1	Tier 2	Tier 3
\$10, 000	\$20,000	\$25,000

Note – You must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of a claim and provide proof of compliance.



MEL Cyber Risk Management Deductible Reimbursement

Required Documentation

All supporting documentation noted below are discussed in detail in the Minimum Technological Proficiency Standards.

1. Cyber training completion certificates or signed attendance
2. Screen shots of antivirus coverage
3. Screen shots of patches
4. Backup reports showing offsite backups
5. Copies of adopted Incident Response Plan and Technology Practices Policy
6. Email warning label screenshot
7. List of staff or contractors that support technology
8. Copies of adopted policies
 - a. Access, use, & control policy
 - b. PII & PHI encryption policy
 - c. Password policy
 - d. Banking Control policy
 - e. Remote Access policy
 - f. IT Business Continuity policy

Up Coming Events

Training

The JIF is already planning a new training course to be launched in the Spring, so make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails pass your firewalls.

A more detail email communication will follow.

Network Security

The JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relevant reporting and findings. The penetration testing or "ethical hacking" exercise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider. A more detail email communication will follow.

Around Town

We continue to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

Email Spoofing - True story, and still happening

A Municipal Administrator recently received a threatening ransom notice coming from *him* to *him*. The intent of the ransom was to extort money from the victim by exposing proof that the victim had allegedly been on porn site during work hours.

This is a common, but sophisticated tactic where bad actors disguise their real identity with that of a known person in the workspace.

How do the bad guys get my email – It's on your website..

If you receive a threatening ransom email, threatening to expose proof of you doing any wrong doing, **do not reply, do not click on any hyperlinks** in the email and just **delete the email**.

Don't forget to register with NJCCIC & MS-ISAC

<https://www.cyber.nj.gov/members/>

Membership

An NJCCIC membership enables you to increase your knowledge and awareness, becoming the strongest defense against cyber-attacks. Join today at no cost and we'll deliver the latest cyber alerts and advisories to your inbox, along with our bulletins, training notifications and other important updates.

CONTACT INFORMATION

* Your Affiliation	* E-mail Address
<input type="text"/>	<input type="text"/>
* First Name	Middle Initial
<input type="text"/>	<input type="text"/>
* Last Name	Suffix
<input type="text"/>	<input type="text"/>
Organization/Agency	Title
<input type="text"/>	<input type="text"/>
Address	City
<input type="text"/>	<input type="text"/>
* Zip/Postal Code	* State
<input type="text"/>	<input type="text"/>
Phone	Extension
<input type="text"/>	<input type="text"/>
Mobile	
<input type="text"/>	
* Subscription Preferences:	
<input type="checkbox"/> Weekly Bulletin	
<input type="checkbox"/> Alerts/Advisories	
<input type="checkbox"/> Events/Training	
<input type="button" value="Review"/>	

<https://learn.cisecurity.org/ms-isac-registration>



Join MS-ISAC® – Free for U.S. State, Local, Tribal & Territorial Government Entities

Membership in the Multi-State ISAC is open to employees or representatives from all 50 states, the District of Columbia, U.S. Territories, local and tribal governments, public K-12 education entities, public institutions of higher education, authorities, and any other non-federal public entity in the United States of America. This is always a free and voluntary membership for all these eligible organizations.

If you are affiliated with an eligible organization, please fill out this form and an MS-ISAC representative will reach out to you as soon as possible to complete the membership enrollment process.



[MS-ISAC Services Guide \(PDF\)](#)

MS-ISAC Services and Benefits Provided to Members:

- 24/7 Security Operations Center
- Incident response and digital forensics services
- Monitoring of your public IP ranges and domains for possible compromises
- Access to our Malicious Code Analysis Platform (MCAP)
- Weekly top-malicious domains and IPs report
- Block ransomware with Malicious Domain Blocking and Reporting (MDBR)
- Access to cybersecurity table-top exercises
- CIS SecureSuite Membership including access to CIS Benchmarks, CIS-CAT Pro, CIS WorkBench, remediation content, and more

Employees of for-profit companies or non-profits, consultants, or private citizens that are unaffiliated with an eligible entity are all strongly encouraged to take advantage of our free advisories on known vulnerabilities, national webcasts, and end-user focused cybersecurity newsletters by enrolling here: <https://learn.cisecurity.org/ms-isac-subscription>.

MEMBERSHIP APPLICATION

First Name *

Last Name *

Business Email *

Job Title *

Public Organization Name *

Sector *

Phone Number *

Mobile Phone

Street Address *

Address Line 2

City *

State/Region *

Postal Code *

How Did You Hear About Us? *

☐ I want information about Election Infrastructure Security

☐ I agree to the MS-ISAC terms & conditions *

☐ I have reviewed the CIS Privacy Policy *

Register

January 11, 2022

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, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. 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 \$ 12,533.90. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$ 31,152.11 in the asset portfolio, the yield is adjusted to -1.27% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$16,455,201.91. This current market value, however, when considering the total accrued income at month end is \$ 16,461,472.81.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity of less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 432.00 w/YTD Total \$ 150,170.18 (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 \$ 247,013.74. The claims detail shows 240 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 191.47 Interest Allocated)

Delran Township	\$ 16,337.00
Chesterfield Township	\$ 2,221.00
Bordentown City	\$ 40,989.00
Bordentown Township	\$ 57,192.00
Westampton Township	\$ 10,517.00
E-JIF Dividend	\$104,203.15

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 \$ 18,066,732.14 to a closing balance of \$ 17,089,476.21 showing a decrease in the fund of \$ 977,255.93. 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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - January 2022

	Payee	FY2022	FY2021	FY2020	Clsd Yrs	JIF Appropriation	Description
1	PERMA	7,412.00				Prof Services/Admin. Consultant	Jan, Feb, Mar 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00				Prof Services/Administration	Jan 2022 Fee
3	Arthur J. Gallagher Risk Management Services		114.95			Misc/Postage/Copies/Faxes	Postage/copies expenses-Dec
4	Arthur J. Gallagher Risk Management Services	124.00				Misc/Other	Monkey survey annual fee split
5	The DeWeese Law Firm, P.C.	6,287.00				Prof Services/Attorney	Jan 2022 Fees
6	Qual-Lynx	18,316.00				Prof Services/Claims Admin.	Jan 2022 Fees
7	Joyce Media	475.00				Misc/JIF Website	Jan 2022 Fees PLUS domain renewal, SSL Cert annual
8	Christopher J. Winter Sr.	1,833.00				Training/Police Risk Services	Law Enforcement Consultant-Jan 2022 fees
9	Kris Kristie	383.00				Misc/Recording Secretary	Jan 2022 Fees
10	J. A. Montgomery Risk Control Services	11,715.00				Prof Services/Safety Director	Jan 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00				Prof Services/Technology Risk Serv Dir	Jan 2022 Fees
12	Tom Tontarski	987.00				Prof Services/Treasurer	Jan 2022 Fees
13	Tom Tontarski		13.17			Misc/Postage/Copies/Faxes	overnighting checks (split)- DEC
14	Conner Strong & Buckelew	711.00				Prof Services/Underwriting Mgr	Jan 2022 Fees
15	Debby Schiffer	2,558.00				Wellness Program	Jan 2022 Fees
16	MEL JIF	363,903.00				MEL	MEL 2022 WC & Excess Liability - 1st installment
17	MEL JIF	1,822.75				Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 1st installment
18	MEL JIF	179,108.00				Property Claims and Premium	MEL 2022 Property claims & prem. -1st installment
19	MEL JIF	50,225.00				EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium
20	NJ Municipal Environmental JIF	124,491.00				EJIF	1st installment 2022 EJIF
21	AGRIp	2,325.29				Misc/AGRIP/PRIMA	Agrip membership fee for 2022
22	ARC Reprographics		3,194.10			Misc/Printing	Inv#279526 annual reports
23	Courier Post		56.28			Misc/Legal Notices	Ad#5057875 Dec mtg change-Emergent
24	Iron Mountain		72.19			Misc/Record Retention Service	"Inv#GDYJ583; Storage 1/1-31/22; Service 11/23-12/21/21
25	Delanco Township		313.84			Optional Safety Budget	PW gear; police shirts
26	Delanco Township		201.92			Wellness Program	Lumbar support for police cars; magic bullet incentive
27	Lumberton Township		700.00			Wellness Program	Water bottles and cooling towels
28	Township of Medford			3,750.00		Safety Incentive Program	AED, thermometer, traffic vests
29	Westampton Township		174.18			Wellness Program	Scale to monitor BMI
30	Wrightstown Borough				3,274.00	Closed Years-Return of Surplus	Dividend check
	Subtotals	\$810,100.04	\$4,840.63	\$3,750.00	\$3,274.00		

JIF Bill List Total

\$821,964.67



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, 2022
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL 2022 Reorganization

2022 Reorganization - The MEL conducted its 2022 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

1	JOY TOZZI - Chair	Mid-Jersey
2	PAUL TOMASKO - Secretary	Bergen
3	ROBERT LAW	Trico
4	CHARLES CUCCIA	South Bergen
5	RICHARD HIRSCH	Atlantic
6	JOSEPH WOLK	Camden
7	TOM MERCHEL	PMM
8	JOSEPH CATENARO	Sub Essex
9	TOM NOLAN	Monmouth
10	JOSEPH D'ARCO	Self-Insurers
11	BERNARD RUTKOWSKI	NJUA
12	JOHN CLARKE	PHA
13	VERONICA LAUREIGH	Ocean
14	WILLIAM NORTHGRAVE	Central
15	MEGAN CHAMPNEY	Suburban Municipal
16	KEVIN DAVIS	PAIC
17	MEGHAN JACK	Burlco
18	STEVEN SCHOLEY	FRESP
19	JOSEPH ZANGA	Middlesex
20	ADAM BREWER	Morris
21	SHERRY SIMS	PHA - SPECIAL COMMISSIONER - TIE BREAKER *
		*Special FC is 1-year appointment

Chairwoman Tozzi thanked outgoing chair - Thomas Merchel for the service he provided as Chairman through 2020 and 2021 - which were 2 very challenging years. She said she hopes she was able to learn from watching him during her time serving as Secretary.

2022 Meeting Schedule		
March 25, 2022 (Friday)	Princeton Marriott	9:40 am
June 2, 2022 (Thurs)	Forsgate Country Club	11:15 am
September 8, 2022 (Thurs)	Forsgate Country Club	11:15 am
October 19, 2022 (Wed)	Forsgate Country Club	11:15 am
November 16, 2022 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 5, 2023 (Thurs)	Forsgate Country Club	11:15 am

2022 Standing Committees Chairpersons

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

In accordance with prior practice, Chairwoman to serve as Chair of Management Committee and Secretary to serve as Chair of Coverage Committee. Chairwoman asked existing Chairs for remainder of committee to contact her if they needed to make any changes.

The Board of Fund Commissioner then reorganized for Fund year 2022 and adopted the resolutions noted below.

- Resolution #1-22 Fiscal Management Plan
- Resolution #2-22 Designation of Meeting Dates & Designation of Official Newspapers
- Resolution #3-22 Designation of Secretary as Custodian of Records
- Resolution #4-22 2022 Plan of Risk Management
- Resolution #5-22 2022 Named Storm Deductible Risk Sharing Program
- Resolution #6-22 2022 Remote Meeting Procedures/Public Access
- Resolution #7-22 Appointment of Asset Manager, Custodial & Accounting, Financial Advisory
- Resolution #8-22 Designation of Investors as Official Depository
- Resolution #9-22 Authorizing agreement with The Canning Group
- Resolution #10-22 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
- Resolution #11-22 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
- Resolution #13-22 Establishing Excess Insurance Rates
- Resolution #14-22 Award Excess Property
- Resolution #15-22 Award Excess Workers' Compensation
- Resolution #16-22 Award Excess Flood
- Resolution #17-22 Award Non-owned Aircraft Liability

Resolution #18-22 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices
Resolution #19-22 Award Excess Cyber Liability

Renewal: Executive Director said the Underwriting Manager had a very difficult market and said negotiations would normally have concluded sooner. A meeting of the Management Committee will be scheduled in the coming days to review the details. Underwriting Manager said he also plans to conduct several webinars to review changes with members and risk management consultants.

2022 Membership: Effective Jan 1st, South Bound Brook and Metuchen Parking Authority joined the Central Jersey JIF, the Borough of East Newark joined the Suburban Metro JIF, Washington Township BOFC joined First Responders JIF, Atlantic City MUA joined the NJUA JIF, Pennsauken in Camden JIF and Middlesex JIF's membership is now expanded to include all lines. We are waiting on final membership count for Middlesex JIF before we compute the 2022 assessment.

Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services: The MEL procures contracts and services via the competitive contract process and/or professional services as guided by the QPA and NJ Local Public Contracts Law.

Historically the MEL adopts a resolution each year re-confirming contract awards. However, this action is not necessary for competitive contracts as the initial resolution confirms the procurement. Memorandum submitted providing a summary of contracts that are currently in force.

Learning Management System (LMS): The MEL awarded a 3-year contract (2020-2022) to FirstNet Learning to provide an LMS for MEL members. FirstNet provided notification that they are phasing out the current platform as of 12/31/22. Safety Director submitted a memorandum on recommended next steps. Board accepted the recommendation and authorized the release of a Competitive Contracting RFP.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version.

RCF: The Residual Claims Fund scheduled its 2022 Reorganization meeting for Thursday January 6, 2022 at 10:30AM via Zoom audio/video. Commissioner John Clarke is the designated MEL representative for the 2022 Fund Year.

Legislative Committee: Committee met on November 17, 2021; Minutes of the meeting submitted for information.

Safety & Education Committee: Committee is scheduled to meet next on February 4, 2022.

Coverage Committee: Committee met on November 12, 2021; Minutes of the meeting submitted for information.

Cyber Task Force: On March 8, 2021 the Task Force issued the 2nd edition of the MEL Cyber Risk Management Program, which provided clarity and added a Tier 3. Members must be in compliance with the tiers at the time of the claim in order to be eligible for reimbursement.

Chairwoman Tozzi appointed volunteers to serve on a special committee to research the creation of a special JIF to insure cyber beginning in 2023.

Claims Committee: The Claims Review Committee met on December 1, 2021 and is scheduled to meet immediately following today's board meeting.

Fund Attorney: Mr. Semrau recognized Russell Huntington – who was participating in the MEL call. Mr. Huntington served as the Fund Attorney for the Bergen JIF and was instrumental in its formation – setting forth a process where fund professionals are in constant communication with each other in the operations of the Joint Insurance Funds.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-01

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2022 MEL Coverage Bulletins

The 2022 MEL Coverage Bulletins are available on the MEL's website (www.njmel.org). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is on the following page.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2022 Coverage Bulletins

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Property Reporting Requirements
8. Boiler Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. Volunteer D&O
12. Quasi Entities
13. Optional Excess Casualty Limits
14. Optional Excess POL/EPL Limits
15. Employed Attorneys
16. Improvement Districts
 - a. BIDs / SIDs
 - b. SIDs – Atlantic
17. Aircraft Requirements
18. ATV Parks
19. Paintball Liability
20. MEL Underwriting Manager Team
21. Drones
22. New TULIP Program (GatherGuard)
23. Acceptance and Use of Surplus Military Equipment
24. Coverage FAQs
25. Flood Deductibles & NFIP



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, 2022

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Re: RCF 2022 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 2022 Executive Committee and Alternates.

2022 Executive Committee
John Clarke, MEL JIF, Chairperson
Megan Champney, Suburban Municipal, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Metro JIF

Alternates - Executive Committee
Richard Hirsch, Atlantic JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Robert Law, Trico JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2022 RCF Claims Committee:

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

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

Resolution 1-22 Appointing Fund Depository: The RCF Board 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 2-22 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 3-22 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2022 Meeting Schedule & 2023 Reorganization		
March 25, 2022	Princeton Marriot	9:00 am
June 2, 2022	Forsgate Country Club	10:30 am
September 8, 2022	Forsgate County Club	10:30 am
October 19, 2022	Forsgate County Club	10:30 am
January 5, 2023	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 2, May 4, July 20 and December 7, 2022 and will be held at PERMA’s Camden office at 2 Cooper Street, Camden, NJ and via teleconference.

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

Resolution 4-22 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-22 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 6-22 Risk Management Plan: The Board adopted the 2022 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Membership Renewals: All sixteen current members of the RCF have passed resolutions to renew their membership with the RCF for the 2022 – 2024 term

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 25, 2022 starting at 9:00AM at Princeton Marriott at Forrestal, Princeton, N.J. Registration information and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 3, 2021 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 25, 2022 at 9:00AM at Princeton Marriott.



**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, 2022

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2022 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2022 Executive Committee and the 2022 Fund Professionals.

		<u>2022</u>
Chairman:	NJUA	Bernie Rutkowski
Secretary:	PMM	Thomas Merchel
Executive Committee:	Burlico	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Bergen	Paul Tomasko
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	Sub-Muni	Megan Champney
#5	Morris	Brian McNeilly

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2022 Reorganization of the Fund were reviewed and adopted by the Board.

STORMWATER TRAINING VIDEO CONTRACT ADDENDUM – The Environmental Engineer has informed the Fund that the not-to-exceed amount may need to be amended due to unforeseen delays and additional costs being incurred to complete the project.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The E-JIF Board previously awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1 et. 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 E-JIF Board also awarded professional service agreements in accordance with a non-fair and open process pursuant to N.J.S.A. 19:44A-21.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2022.

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 (1/1/22- 1/1/22)
Qualified Purchasing Agent	The Canning Group (As per the agreed pricing. 1/1/22- 1/1/22)

2022 STANDING COMMITTEES - Five standing committees were established for the 2022 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 E-JIF will be issued in 2022 by Ascot Specialty Insurance Company. 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

2022 MEETING SCHEDULE:

2022 Meeting Schedule		
March 25, 2022	*Zoom Virtual Meeting	9:20 am
June 2, 2022	*Zoom Virtual Meeting	10:50 am
September 1, 2022	*Zoom Virtual Meeting	10:50 am
October 19, 2022	*Zoom Virtual Meeting	10:50 am
**November 9, 2022	*Zoom Virtual Meeting	9:30 am
January 5, 2023	*Forsgate Country Club	10:50 am

**Meeting Format Subject to Change*

***Meeting Date and Time Subject to Change*

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-___**

RESOLUTION AUTHORIZING THE CREATION OF THE MEL UNENCUMBERED SURPLUS ACCOUNT, THE FUND TREASURER TO TRANSFER ANY REMAINING BALANCES FROM THE MEL RETROSPECTIVE ACCOUNT TO THE MEL SURPLUS ACCOUNT, AND AUTHORIZING THE FUND TREASURER TO TRANSFER \$144,742 FROM THE FUND YEAR 2021 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$10,562 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL SURPLUS ACCOUNT AND CLOSE THE MEL RETROSPECTIVE ACCOUNT

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in 2016 in which the FUND participated; and

WHEREAS, participation in the MEL JIF Retrospective Program required the FUND to pay the NJ MEL 85% of excess workers' compensation and liability loss funding assessment and 100% of all excess premiums for workers compensation, liability and property coverage for each Fund Year; and

WHEREAS, during the 2022 FUND Budget planning process, the FUND was notified by the NJ MEL that the JIF Retrospective Program and its obligations on the FUND has ended for all years inclusive of 2021; and

WHEREAS, since 2016, the FUND has approved via resolution transferring any remaining balances from the Budgeted MEL appropriations to the FUND's MEL Retrospective Account in anticipation of future payments to the NJ MEL resulting from the implementation of the MEL Surplus Floor requirements; and

WHEREAS, with the end of the MEL Retrospective Program it is appropriate to create a MEL Unencumbered Surplus Account to hold any remaining balances once annual MEL Premiums are paid; and

WHEREAS, any existing balances in the MEL Retrospective Account should be transferred to the MEL Unencumbered Surplus Account and the MEL Retrospective Account closed; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,871,434 (inclusive of Elected Officials credits) in Fund Year 2021 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2021; and

WHEREAS, in developing the Fund Year 2021 Budget, the FUND budgeted an additional \$144,742 more than the FUND's obligation for excess workers' compensation and liability loss funding and an additional \$10,562 in excess property premium; and

WHEREAS, it is in the FUND's best interest to transfer \$155,304 from the Fund Year 2021 Budget into the MEL Unencumbered Surplus Account to guarantee that these funds will be available to pay any obligations pursuant to the MEL Surplus Floor Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to create a MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that the FUND Treasurer is hereby authorized to transfer any balances currently held in the MEL Retrospective Account to the MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that the FUND Treasurer is hereby authorized to close the MEL Retrospective Account upon completing the aforementioned authorized transfer; and

BE IT FURTHER RESOLVED are that the FUND Treasurer is hereby authorized to transfer \$144,742 from the Fund Year 2021 MEL Workers' Compensation and Liability Budget line item and \$10,562 from the 2021 MEL Excess Property line item to the MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: _____