

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES MEETING – JANUARY 9, 2019  
HANOVER TOWNSHIP MUNICIPAL BUILDING  
12:00 PM**

Meeting of Fund Commissioners called to order by Chairman Guarino. Open Public Meeting Notice read into records. Chairman Guarino led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 2018 EXECUTIVE COMMITTEE:**

Denville	Michael Guarino, Chairman	Present
Stanhope	Brian McNeilly, Secretary	Present
Netcong	Ralph Blakeslee	Present
Wharton	Jon Rheinhardt	Present
Mount Arlington	Carolyn Rinaldi	Present
East Hanover	Joseph Tempesta	Present
Pequannock	Adam Brewer	Present

**ROLL CALL OF 2018 FUND COMMISSIONERS:**

Andover	Diana Francisco	Absent
Bloomingtondale	Jon Dunleavy	Present
Boonton Town	Neil Henry	Present
Boonton Township	Barbara Shepard	Present
Butler	Jim Lampmann	Present
Chatham	Thomas Ciccarone	Absent
Chatham Borough	Tim Day	Present
Chester	Marvin Joss	Absent
Dover	Donald Trivisano	Absent
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Absent
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Absent
Hopatcong	Ronald Tappan	Present
Kinnelon	Robert Collins	Absent
Lincoln Park	Perry Mayers	Absent
Long Hill	Nancy Malool	Absent
Madison	James Burnet	Absent
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Karen Fornaro	Present
Millburn	Jason Gabloff	Present
Montville	Victor Canning	Absent
Morris Plains	June Uhrin	Absent
Mount Olive	Claudia Tomasello	Present
Mountain Lakes	Mitchell Stern	Present
North Caldwell	Frank Zichelli	Absent
Pompton Lakes	Kevin Boyle	Absent
Randolph	Darren Maloney	Present
Ringwood	Scott Heck	Absent
Rockaway Borough	Sheila Seifert	Present
Rockaway Twp.	Lisa Palmieri	Present

Sparta	Bill Close	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	Catherine Shanahan	Present

**2018 FUND COMMISSIONER ALTERNATES:**

Denville	Steven Ward	Absent
Stanhope	Dana Mooney	Absent
Netcong		Absent
Wharton	Gabrielle Evangelista	Absent
Mount Arlington	Kayleen Pickering	Absent
East Hanover	Kenneth Huelbig	Absent
Pequannock	Holly Lyon	Absent
Andover	Maryann Frodella	Present
Bloomingtondale	Sherry Gallagher	Absent
Boonton Town	Cynthia Oravits	Absent
Boonton Township		Absent
Butler	James Kozimor	Absent
Chatham	Debra King	Absent
Chatham Borough	Stephen Williams	Present
Chester	Denean Probosco	Absent
Dover	Kelly Toohey	Absent
Essex Fells		Absent
Florham Park	Cindy Phillips	Present
Frelinghuysen		Absent
Hanover	Mark Roddy	Absent
Hawthorne	Jennifer Scully	Absent
Hopatcong		Absent
Kinnelon		Absent
Lincoln Park	Dina Valente-Stoel	Absent
Long Hill		Absent
Madison		Absent
Mendham Borough		Absent
Mendham Township	Debra Bonanno	Absent
Millburn	Alex McDonald	Absent
Montville	June Hercek (Alt.)	Absent
Morris Plains	Jason Kohn	Present
Mount Olive	Christine Stachnick	Absent
Mountain Lakes	Valerie Egan	Absent
North Caldwell	Tami Michelotti	Absent
Pompton Lakes		Absent
Randolph		Absent
Ringwood		Absent
Rockaway Borough	Patricia Reiche	Absent
Rockaway Twp.	Patricia Seger	Absent
Sparta	Michele Landtau	Present
Washington Twp	Roger Read	Absent
West Caldwell	William Wallace	Absent
West Milford	Antoinette Battaglia	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Cathleen Kiernan</b>
Attorney/Litigation Management	Dorsey & Semrau, Esq. <b>Fred Semrau, Esq.</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Safety Director	J.A. Montgomery Risk Control <b>Brian Maitland</b> <b>Matt Genna</b>
Treasurer	<b>Grace Brennan</b>
Liability Claims Service	D&H Alternative Risk Solutions, Inc. <b>Theresa Loudis</b>
Workers Compensation Claim Service	Qual-Lynx <b>Claudia Acosta</b> <b>Caty Lambe</b>
Managed Care	FMCO <b>Mary Bresadola</b>
Auditor	Nisivoccia LLP

**ALSO PRESENT:**

Matthew Struck, Treadstone Risk Management  
 Karen Waters, IMAC Insurance Agency, LLC  
 David Voza, The Voza Agency  
 Dominic Cinelli, Brown & Brown Insurance  
 Wayne F. Deitz, Skylands Risk Management, Inc.  
 Patty Esposito, Marsh USA  
 Rob Rossmeissl, Dorsey & Semrau  
 Sue Sharpe, Dorsey & Semrau  
 Ed Pasternak, Dorsey & Semrau  
 Jonathan Testa, Dorsey & Semrau  
 Craig Josephsen, D.M Hundertmark Agency, Inc.  
 Cynthia Phillips, Florham Park  
 David Sgalia, Cupo Insurance Agency  
 Mark Todisco, The Chadler Group  
 Sharon Fallon, Public Entity Advocates  
 Sandy Cantwell, PERMA

**APPROVAL OF MINUTES -**

December 12, 2018 Open & Closed minutes:

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF DECEMBER 12, 2018**

Motion:	Commissioner Brewer
Second:	Commissioner Dunleavy
Vote:	30 Ayes, 0 Nays, 7 Abstains

(Commissioners Rheinhardt, Shepard, Tappan, Gabloff, Seifert, Palmieri, Phillips (Alt.))

**CORRESPONDENCE – None**

**SPECIAL PRESENTATION: Resolution 1-19 Honoring John H. Dorsey, Esq.**

In December, John Dorsey passed away. John Dorsey was instrumental in the formation of Joint Insurance Funds having introduced enabling legislation. Mr. Dorsey served as the Fund Attorney for both the Morris JIF and the MEL JIF until his retirement. On behalf of Commissioner Close, Alt. Commissioner Landtau made a motion to adopt the resolution and asked the fund to make three official copies; one for Attorney Semrau’s office, and one for each of Mr. Dorsey’s daughters.

**MOTION TO ADOPT RESOLUTION 1-19:**

Motion: Commissioner Landtau  
Second: Commissioner Tempesta  
Vote: unanimous

Attorney Semrau spoke about Mr. Dorsey’s instrumental role in forming the Morris JIF and his tremendous respect and appreciation of the fund. He noted Mr. Dorsey listened to the members and administrators, and his heart was always in the right place.

Chairman Guarino asked for a motion to adjourn the sine die meeting.

Motion: Commissioner Brewer  
Second: Commissioner Blakeslee  
Vote: unanimous

**ADJOURN SINE DIE MEETING:**

Chairs vacated - Executive Director asked to run meeting. Executive Director called the 2019 Reorganization meeting to order asked for a roll call for the 2019 Fund Commissioners.

**ROLL CALL OF 2019 FUND COMMISSIONERS:**

Denville	Michael Guarino	Present
Stanhope	Brian McNeilly	Present
Netcong	Ralph Blakeslee	Present
Wharton	Jon Rheinhardt	Present
Mount Arlington	Carolyn Rinaldi	Present
East Hanover	Joseph Tempesta	Present
Pequannock	Adam Brewer	Present
Andover	Diana Francisco	Absent
Bloomingtondale	Jon Dunleavy	Present
Boonton Town	Neil Henry	Present
Boonton Township	Barbara Shepard	Present
Butler	Jim Lampmann	Present
Chatham	Thomas Ciccarone	Absent
Chatham Borough	Stephen Williams	Present
Chester	Marvin Joss	Absent
Dover	Donald Travisano	Absent

Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Absent
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Absent
Hopatcong	Ronald Tappan	Present
Kinnelon	James Frieda	Present
Lincoln Park	Perry Mayers	Absent
Long Hill	Nancy Malool	Absent
Madison	James Burnet	Absent
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Karen Fornaro	Present
Millburn	Jason Gabloff	Present
Montville	Victor Canning	Absent
Morris Plains	June Uhrin	Absent
Mount Olive	Claudia Tomasello	Present
Mountain Lakes	Mitchell Stern	Present
North Caldwell	Frank Zichelli	Absent
Pompton Lakes	Kevin Boyle	Absent
Randolph	Darren Maloney	Present
Ringwood	Scott Heck	Absent
Rockaway Borough	Sheila Seifert	Present
Rockaway Twp.	Lisa Palmieri	Present
South Orange Village	Adam Loehner	Present
Sparta	Bill Close	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	Catherine Shanahan	Present

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**ELECTION OF OFFICERS AND FIVE-MEMBER EXECUTIVE COMMITTEE**

Executive Director said the Morris Joint Insurance Fund has a policy to meet as a Board of Fund Commissioners unless a quorum is not achieved, in which case they will meet as the Executive Committee. As the JIF added a new member, the total members comes to 44, and using the formula as defined in the bylaws, 17 members are required for a quorum. A quorum was confirmed. Regulations governing Joint Insurance Funds require that an Executive Committee be elected once membership exceeds seven municipalities. Committee Chairman Commissioner Tempesta gave the report of the Nominating Committee and recommended the following slate for 2019 Officers and Executive Committee:

Michael Guarino, Chairman	Township of Denville
Brian McNeilly, Secretary	Borough of Stanhope
Ralph Blakeslee	Borough of Netcong
Adam Brewer	Township of Rockaway
Jonathan Rheinhardt	Borough of Wharton
Carolyn Rinaldi	Borough of Mt. Arlington
Joseph Tempesta	Township of East Hanover

**MOTION TO NOMINATE 2019 CHAIRMAN, SECRETARY AND FIVE MEMBER EXECUTIVE COMMITTEE AS PRESENTED:**

Motion: Commissioner Dunleavy  
Second: Commissioner Lampman

**MOTION TO CLOSE NOMINATIONS AND ELECT THE SLATE AS PROPOSED:**

Motion: Commissioner Stern  
Second: Commissioner Blakeslee  
Roll Call Vote: unanimous

Attorney administered the Oath of Office to Fund Commissioners.

Chairman Guarino continued the meeting by asking for introductions as there are several new Commissioners. He then encouraged new members to consider if they have the expertise to join a committee. He also encouraged committees to invite Risk Managers to join their meetings so they might add their expertise, although they do not have voting privileges.

**MONTHLY COMMITTEE REPORTS:**

**Committee Reports:**

**Membership, Marketing & Coverage Committee, John Dunleavy, Chair, Bloomingdale Borough** – Committee Chairman Dunleavy welcomed South Orange Village as a new member.

**Finance Committee, Jon Rheinhardt, Chair, Wharton Borough** – Committee Chairman Rheinhardt said the Cash Management Plan was modified to include the Joint Cash Management Investment. Legislation was passed in 2018 to allow the formation of a Joint Cash Management Plan; regulations have been drafted and are in review. Once the regulations are finalized, the MEL will form its Joint Cash Management Plan. At this time, it is expected to start with the MEL, EJIF, RCF and MR HIF (health insurance fund) before extending membership to local affiliated JIFs.

**Safety Committee, Carolyn Rinaldi, Chair, Mount Arlington Borough** – Meeting was held today to review last year's summary reports, modifications to the 2019 SIP, and membership involvement.

**Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough** – No report.

**Legal Review Committee, William Close, Chair, Sparta Township** —**Fund Attorney gave the report.** Committee Vice Chairman Brewer reported they meet in December and collaborated on the Attorney Defense Panel Resolution 6-19, presented today.

**Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough** – The committee met on January 7th at PERMA's office, in Parsippany and recommended approval of payment authority requests for 7 workers' compensation claims totaling \$611,753.10, 1 lien compromise, 3 property claims totaling \$45,041.13 and 4 liability claims totaling \$566,503.90.

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Executive Director began a review of the 2019 Reorganization Resolutions, which were included in the agenda packet distributed to commissioners.

**RESOLUTION 2-19 FUND PROFESSIONAL APPOINTMENTS AND PROFESSIONAL**

**SERVICE AGREEMENTS:** Resolution presented to confirm appointments of Fund Professionals.

Executive Director	PERMA Risk Management Services
Attorney/Litigation management	Fred Semrau, Esquire
Treasurer	Grace Brennan
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank
Auditor	Nisivoccia LLP
WC Claims Service	Qual-Lynx
Liability Claims Service	Lenape Claims Management, Inc.
Managed Care Provider	First Managed Care Option
Actuary	Actuarial Advantage
Safety Director	JA Montgomery Risk Control Services
Compliance Services	Valley Medical Group
Underwriting Manager	Conner Strong & Buckelew
Internal Payroll Auditor	Russo and Associates, LLC
Police Accreditation Maintenance Provider	The Rodgers Group

Executive Director said Morris JIF has a staggered its multi-year contracts with the fund professionals, so all contracts do not come up for RFQ in the same year. The resolution notes the term of contract for each professional. South Orange Village was added to the budget, and therefore fees were adjusted for the professionals with additional workload. Fee adjustments were applied at the same ratio to the budget prior to South Orange Village joining the JIF. The professionals incurring additional workload and fee adjustments are claims management, litigation management, loss control services, administrator, and payroll auditor.

**MOTION TO ADOPT RESOLUTION 2-19 APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS**

Motion: Commissioner Reinhardt  
 Second: Commissioner Blakeslee  
 Vote: unanimous

**RESOLUTION 3-19 ESTABLISHING A FISCAL MANAGEMENT PLAN** – Resolution presented designating Signatories, Official Depositories, assessment due dates and penalties as well as approving a Cash Management Plan. As noted by Commission Reinhardt, Cash Management plan allows us to join the MEL Joint Cash Management & Investment program when it is formed.

**RESOLUTION 4-19 ESTABLISHING PUBLIC MEETING PROCEDURES** - Resolution presented establishing 2019 Meeting Dates as the second Wednesday of every month at 12:00 noon in the Hanover Township Municipal Building (including January of 2020). The official designated newspaper of the fund is The Daily Record. The Executive Director’s office will advertise the meeting schedule for the executive and claims review committee.

**RESOLUTION 5-19 ESTABLISHING FUND RECORDS PROGRAM** - Resolution presented establishing a formal records retention program for Fund year 2019.

**RESOLUTION 6-19 RISK MANAGEMENT PLAN** – The 2019 Risk Management Plan, prepared by the MEL Underwriting Manager, was included in the agenda for approval. Executive Director noted the coverage for drones and modifications to coverage for volunteers driving their vehicle was added, as voted and approved last month. The MEL also made a change for statutory bonds for a few larger towns

where the auditor advised the \$1M limit was not adequate. The MEL will adjust as requested. Commissioner Reinhardt requested that changes be highlighted in the future.

Motion: Commissioner Reinhardt  
Second: Commissioner Blakeslee  
Vote: unanimous

**RESOLUTION 8-19 ESTABLISHING AN INFORMAL MEDIATION PROCESS FOR CLAIMS DISPUTES** – This resolution establishes a non-binding mediation process when members have a difference of opinion with the fund on the resolution of a claim; resolution was first adopted in May of 2016.

**RESOLUTION 7-19 ESTABLISHING A LEGAL DEFENSE PANEL FOR 2019** – This resolution establishes a defense panel of attorneys to handle the various claims and litigation asserted against the insured of the Morris JIF. Fund Attorney reviewed the panel noting two additions. Commissioner Dunleavy noted the pending positions to support Essex and Sussex counties.

Resolutions 3-19, 4-19, 5-19, 6-19, 7-19 and 8-19 will be included in the consent motion.

**2019 1<sup>st</sup> Installment Billings** – The 2019 1<sup>st</sup> installment billings were mailed out last month and are due by January 15<sup>th</sup>. There is a grace period until February 1<sup>st</sup>, however any payments made after the grace period will have penalties that go back to January 15<sup>th</sup>.

**RCF-** The Residual Claims Fund held its 2019 re-organizational meeting on Wednesday, January 2, 2019 at the Forsgate Country Club, Jamesburg, NJ. A copy of Commissioner Rheinhardt’s report on the meeting was distributed in the agenda.

**EJIF** – The EJIF held its 2019 re-organizational meeting on Wednesday, January 2, 2019 at the Forsgate Country Club, Jamesburg, NJ. A copy of Commissioner Rheinhardt’s report on the meeting was distributed in the agenda. Executive Directory said there is a change in DEP policy for those with underground storage tanks. The certificate of insurance showing coverage by itself is no longer acceptable for filings. The state now also requires the policy with the certificate. The EJIF is in the process of mailing the certificates and policies to members with approved regulated underground storage tanks. The policy will also be included in the member manuals.

**MEL** - The MEL is held its 2019 re-organizational meeting on Wednesday, January 2, 2019 at the Forsgate Country Club, Jamesburg, NJ. A copy of Commissioner Rheinhardt’s report on the meeting was distributed in the agenda.

**Cyber Task Force:** Executive Director said there have been a rash of ransomware attacks last month, resulting in some significant claims. The carrier asked the MEL to consider making an adjustment to the premium. MEL Management Committee discussed and agreed that while the carrier already offered a renewal and agreed to otherwise accept, it’s a possibility the carrier will not want to renew next year if we do not recognize these claims. Underwriting Manager said there were 9 claims that occurred over a two week period and 8 of them appeared to be related. The ransoms are ranging from \$100,000 to \$300,000, and they have paid two and are expecting to pay another one. He encouraged members to make use of the Cyber preventions offered by the MEL. Fund Attorney said that members do not budget for cyber-attacks and are very expensive. He talked about the MEL Cyber Attack hot line, which he had to use recently for one of attacks mentioned. The Hot Line is available 24 – 7 and it’s important to call immediately as every minute counts in containing the threat. Executive Director added that the MEL app could be very helpful to access that information quickly, and can be downloaded to your smart device. Mr. Cinelli also shared his experience using the hot line between Christmas Eve and New Year’s Eve, and they were extremely helpful. Executive Director said the MEL will process the additional premium on behalf of the affiliated JIFs as this was not budgeted. Next year this will be added to the JIF budget, with an expected range of \$100 - \$200 per member. Underwriting manager said the three most common ways systems are compromised are



through phishing, unsecure remote desktop connections, and links. The three towns currently compliant and have submitted their paperwork are Bloomingdale, Lincoln Park, and Township of Boonton. Executive Director said that compliant towns will be able to recover some of their \$10K deductible. The MEL task force will continue to meet and discuss options for cyber coverage and prevention, as this is an evolving coverage.

**Inclement Weather Procedure** – In the event of inclement weather and a meeting needs to be postponed or canceled, a notice will be posted on the website and the outgoing phone message.

**Due Diligence Reports:** Reports are included in the agenda. Statutory surplus at the end of November stands at \$7.6m. December data reports will be the last month to include 2014 data, as that year will be transferred to the RCF. The cost to transfer the outstanding liability to the RCF will be the total of the claims’ outstanding reserves and IBNR. The funds will come from our Closed Year accounts, which currently has almost \$7m.

Expected Loss Ratio, all years except 2014 are at or below actuarial targets. Lost time accident report again shows Morris JIF as showing the lowest ratio. The overall JIF ratio is below 2.0, which is an achievement. POL/EPL checklist report shows most members have submitted their checklists and are compliant. For those who have not submitted, they still should submit ASAP and their deductible will adjust on the date of compliance, but not retroactively to the first of the year. As South Orange Village has just joined the fund, they will enjoy the lower deductible their first year and will be given the opportunity to complete the steps to become compliant. On behalf PERMA, thank you for the reappointment.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

The following January 2019 bills list was included for approval on the consent motion as Resolution 9-19.

<b>January 2019</b>	
<b>2018</b>	\$1,143,521.93
<b>2019</b>	\$1,275,718.69
<b>Total</b>	\$2,419,240.62

**CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF NOVEMBER 2017:**

<b>CLOSED</b>	\$0.00
<b>2014</b>	\$39,060.14
<b>2015</b>	\$84,225.31
<b>2016</b>	\$65,908.16
<b>2017</b>	\$51,990.45
<b>2018</b>	\$485,138.74
<b>TOTAL</b>	\$726,322.80

Assessment bills were mailed to members and are due by January 15<sup>th</sup>, please remember to mail them to the lockbox, and not to her home address. Treasurer thanked the board for the reappointment.

Treasurer’s Report Made Part of Minutes.

**ATTORNEY:**

Thank you for the reappointment. Fund Attorney introduced his team and their areas of experience.

**UNDERWRITING MANAGER:**

Underwriting Manager reviewed the MEL renewals from their insurers. He noted the property insurance remained flat. A large marketing effort was launched for casualty and the MEL signed with Brit with reduced rates. They also offer a quota program, allowing the MEL to keep more funds in-house.

Underwriting Manager said the Fund is able to offer members the opportunity to participate in a shared aggregate limit - offering an additional \$10M over the \$20m for a total of \$30m. Cost is 30% of the \$15 million excess of the Fund’s standard limit of \$5,000,000. Initial discussions had pricing varying dependent on whether the JIF as a group made the purchase. Final offering will not require the entire JIF to purchase and pricing is the same 30% whether all members participate or not. Members do need to purchase the maximum option in order to access the shared aggregate. Now that the coverage is finalized, the Coverage Committee will meet and provide a memo on their recommendations for the next fund meeting.

Underwriting manager’s report made part of minutes

**CERTIFICATES OF INSURANCE:** List of certificates was included in agenda. A total of 99 certificates were issued between November 22, 2018 and December 28, 2018.

Certificates List made part of minutes

**MANAGED CARE:**

Managed Care Provider’s Report Made Part of Minutes

**SAFETY DIRECTOR:**

Safety Director’s Report Made Part of Minutes.

**MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL- SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Blakeslee  
Second: Commissioner Tempesta  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Blakeslee  
Second: Commissioner Gabloff  
Vote: Unanimous

**MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR’S REPORT, RESOLUTION 3-19 ESTABLISHING A FISCAL MANAGEMENT PLAN, RESOLUTION 4-19 ESTABLISHING PUBLIC MEETING PROCEDURES, RESOLUTION 5-19 ESTABLISHING A FUND RECORDS PROGRAM, RESOLUTION 6-19 ESTABLISHING THE 2019 PLAN OF RISK**

**MANAGEMENT, RESOLUTION 7-19 ESTABLISHING A LEGAL DEFENSE PANEL, RESOLUTION 8-19 INFORMAL MEDIATION PROCESS, RESOLUTION 9-19 APPROVING THE JANUARY BILL LISTS, TREASURER'S REPORTS, ATTORNEY'S REPORTS, UNDERWRITING MANAGER'S REPORTS - MONTHLY CERTIFICATES, SAFETY DIRECTOR'S REPORTS, AND MANAGED CARE PROVIDER'S REPORTS**

Moved: Commissioner Blakeslee  
Second: Commissioner Lampmann  
Roll call Vote: Unanimous

**OLD BUSINESS:**

None

NEW BUSINESS: Commissioner Blakeslee thanked the professionals who serve the fund and said it is an example of good government at work.

**PUBLIC COMMENT:**

None

**MOTION TO ADJOURN:**

Moved: Commissioner Brewer  
Second: Commissioner Tempesta  
Vote: Unanimous

Meeting Adjourned: 12:55 PM  
Sandy Cantwell, Assisting Secretary  
For Brian McNeilly, Secretary  
Date prepared: January 18, 2019

**RESOLUTION NO. 1-19**  
**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**HONORING**

**JOHN H. DORSEY, ESQUIRE**

**Whereas, JOHN H. DORSEY** was a highly respected attorney and legislator in Morris County and the State of New Jersey; and

**Whereas,** as the Senator Minority Leader for the State of New Jersey, Senator Dorsey sponsored the enabling legislation that created the Joint Insurance Funds; and

**Whereas,** On January 1, 1987, he was appointed as the Fund Attorney for the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund and served in those roles with distinction continuously until his retirement in 2015; and

**Whereas,** Since 1985, the MEL and the local JIFs have saved the taxpayers in excess of \$1.5 billion; and

**Whereas,** The MEL probably would not have come into existence had it not been for John Dorsey's work with David N. Grubb, Kevin Crystal, Russell Huntington, Esquire and Joseph Vozza; and

**Whereas,** Senator Dorsey worked with the MEL's Executive Director, David Grubb, and Deputy Executive Director, James Kickham, to develop the policies and procedures forming the framework for the Joint Insurance Funds that are still in place today and followed by his and their successors.

**NOW THEREFORE** be it resolved by the Board of Fund Commissioners of the Morris County Municipal Joint Insurance Fund that:

The Morris County Municipal Joint Insurance Fund honors the memory of **JOHN H. DORSEY, ESQUIRE** and commends him for his leadership, professionalism and dedication to the best interests of his clients and the citizens of New Jersey

The Forgoing Resolution was moved, seconded and unanimously approved this 9th day of January 2019.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

Michael Guarino, Chairman

Brian McNeilly, Secretary

## RESOLUTION NO. 2-19

### MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND (Hereinafter referred to as the "FUND")

#### APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.) for the 2019 Fund Year.

**WHEREAS**, the Board of Fund Commissioners of the Morris County Municipal Joint Insurance Fund resolve to appoint the Fund Professionals to staggered one, two and three year terms and in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

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

- I.** PERMA Risk Management Services is hereby appointed as **Administrator, Cathleen Kiernan** is appointed as **Executive Director**, and **Joseph Hrubash** as **Deputy Executive Director**, as **agent for process of services**. \$1,005,064.24 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$342,775.78 has been appropriated in the Administration Line Item of the 2019 budget. Fund year 2019 is the second of a three-year term.
- II.** Fred Semrau, Esquire of Dorsey & Semrau is hereby appointed as **General Counsel and Litigation Management**. \$87,886.58 is the estimated dollars that will be expended in connection with **General Counsel** contract over its three-year term. The annual amount of \$29,291.70 has been appropriated in the Attorney Line Item of the 2019 budget. \$570,356.60 is the estimated dollars that will be expended for **Litigation Management** in connection with this contract over its three-year term. The annual amount of \$192,084.63 has been appropriated in the Litigation Management Line Item of the 2019 budget. Fund year 2019 is the second of a three year term for Litigation Management and the third of a three year term as General Counsel.
- III.** Grace Brennan is hereby appointed as **Fund Treasurer**. \$77,341.23 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$25,270.50 has been appropriated in the Treasurer Line Item of the 2019 budget. Fund year 2019 is the second of a three-year term.

- IV.** Wilmington Trust is hereby appointed as the **Asset Manager** At an annual fee of 5 basis points of the market value of the FUND's invested assets estimated to be \$32,713.15 over its three-year term. The annual amount is estimated to be \$10,904.38 from earnings.
- V.** Investors Bank for **Banking Manager** at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the federal funds rate less .25% with a floor of .65%.
- VI.** Francis Jones, of **Nisivoccia LLP** is hereby appointed as **Fund Auditor**. \$59,118.26 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$19,703.51 has been appropriated in the Auditor Line Item of the 2019 budget.
- VII.** Qual-Lynx is hereby appointed as the **Workers Compensation Claims Service Organization** to adjust all claims for current and prior Fund Years. \$822,627.88 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$278,159.13 has been appropriated in the Worker's Compensation Line Item of the 2019 budget. Fund year 2019 is the first of a three-year term.
- VIII.** Lenape Claims Management, Inc. is hereby appointed as the **Liability Claims Service Organization** to adjust all claims for current and prior Fund Years. \$720,840.29 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$240,114.20 has been appropriated in the Claims Adjustment line item of the 2019 budget. Fund year 2019 is the first of a three-year term.
- IX.** First Managed Care Option is hereby appointed as the **Managed Care Provider**. \$838,616.03 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$285,090.82 has been appropriated in the Managed Care line item of the 2019 budget. Fund year 2019 is the first of a three-year term.
- X.** Dennis Henry of Actuarial Advantage is hereby appointed as **Actuary**. \$124,498.14 is the estimated dollars that will be expended in connection with this contract over its two-year term. The annual amount of \$41,493.95 has been appropriated in the Actuary line item of the 2019 budget. Fund year 2019 is the second of a two-year term.
- XI.** JA Montgomery Risk Control is hereby appointed to provide **Loss Control Services**. \$653,434.11 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$219,418.35 has been appropriated in the Safety Director line item of the 2019 budget. Fund year 2019 is the third of a three-year term.
- XII.** Valley Health Medical Group is hereby appointed to provide **CDL Drug Testing Compliance Services** to the fund at a fee of \$66.77 per CDL driver. \$132,666 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$45,739.42 has been appropriated in the **CDL Drug Testing** Line Item of the 2019 budget. Fund year 2019 is the third of a three year term.

**XIII.** Conner Strong & Buckelew is hereby appointed **Underwriting Manager**. \$36,033.46 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$12,009.58 has been appropriated in the Underwriting line item of the 2019 budget. Fund year 2019 is the second of a three year term.

**XIV.** Russo & Associates LLC is appointed **Payroll Auditor** for fund years 2018 and 2019. \$40,266.28 is the estimated dollars that will be expended in connection with this contract over its two-year term. The annual amount of at a fee of \$462.85 per payroll audit totaling \$19,902.35 has been appropriated in the Premium Auditor line item of the 2019 budget. Fund year 2019 is the second of a two year term.

**XV.** The Rodgers Group is appointed as **Police Accreditation Maintenance Provider**. The annual contract amount of \$12,000 has been appropriated in the Police Accreditation line item of the 2019 budget.

**NOW, THEREFORE BE IT FURTHER RESOLVED**, which will be entered into, a copy of which are or will be on file in the Fund office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07504.

Adopted by the Governing Body this 9th day of January 2019.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

Michael Guarino, Chairman

Brian McNeilly, Secretary

**RESOLUTION NO. 3-19**

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter referred to as “THE FUND”)**

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2019 FUND YEAR**

**WHEREAS,** THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS,** THE FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.); and

**NOW, THEREFORE BE IT RESOLVED,** THE FUND’s Governing Body hereby appoints the following professionals for the 2019 Fund Year:

- I.** The following financial institutions are hereby declared as THE FUND’s Official Depositories:
  - a) Those banks or institutions identified through the Governmental Unit Depository Protection Act (GUDPA )
  - b) New Jersey Cash Management Plan
  - c) Investors Bank
  
- II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Michael Guarino	CHAIR
Brian McNeilly	SECRETARY
Grace Brennan	TREASURER
Jon Rheinhardt	COMMISSIONER



- III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following Workers Compensation TPA representatives, and at least two (2) of the following General Liability, Auto Liability, Property, Auto Physical Damage, and Fidelity TPA representatives, duly authorized pursuant to this Resolution.

**Workers Compensation TPA Signatories:**

Dave Ruber, Qual Lynx  
Alice Lihou, Qual Lynx  
Janet Buggle, Qual Lynx  
Grace Brennan, Fund Treasurer

**General Liability, Auto Liability, Property, Auto Physical Damage,  
and Fidelity TPA Signatories:**

Nancy Carrasco, Lenape Claims Management, Inc.  
Susan Hammer, Lenape Claims Management, Inc.  
Grace Brennan, Fund Treasurer

- IV.** For Wire Transfers - that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.
- V.** The Cash and Investment Policy attached herewith shall be adopted.
- VI.** The rate of interest assessed by the Fund, for delinquent assessments for the year 2019 shall be ten (10) percent per annum, from the due date for any such assessment and imposed when installment assessments are received after February 1st for the first installment and August 15th for the second assessment.
- VII.** Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.
- VIII.** In accordance with the MEL's Retrospective Rating Program, the FUND does hereby transfer the aggregate excess contingency line item collected with 2019 Fund assessments to the Aggregate Loss Fund Contingency Account.

Adopted by the Governing Body this 9th day of January 2019.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

Michael Guarino, Chairman

Brian McNeilly, Secretary

## 2019 CASH MANAGEMENT AND INVESTMENT POLICY

### 1.) Cash Management and Investment Objectives

The Morris County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) 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 FUND'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 FUND's economic surplus.

### 2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Government money market mutual funds.
- c.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- d.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located.
- e.) Bonds or other obligations, having a maturity date not more than 397 days from the date of purchase, approved by the Division of Local Government Services of the Department of Community Affairs for investment by local units;
- f.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage

backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.

- g.) Local Government Investment Pools
- h.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.
- i.) MEL Joint Cash Management & Investment Program as defined in N.J.S.A. 40A:5:38-1.

No investment or deposit shall have a maturity longer than ten (10) years from date of purchase. At any given time, the Fund's investment portfolio shall conform to the following criteria:

- a) Any bonds or other obligations held by the FUND shall have a minimum long-term investment grade underlying credit rating, or equivalent rating provided by a Nationally Recognized Statistical Rating Organization as outlined by the U.S. Securities and Exchange Commission, with the exception of bonds issued pursuant to the Municipal Qualified Bond Act, which may have an underlying credit rating below investment grade so long as the Municipal Qualified Enhanced Rating is investment grade, or equivalent rating provided by NRSO.
- b) A minimum of thirty-five (35) percent of aggregate total par amount of bonds and other obligations shall have a minimum long-term, underlying credit rating of AA-, or equivalent rating by an NRSRO.
- c) The aggregate par amount of bonds or other obligations with a long-term underlying credit rating below A-, or equivalent rating by an NRSRO, shall not exceed thirty (30) percent of the aggregate total par amount of bonds, investments and other obligations held by the Fund.
- d) The aggregate par amount of bonds or other obligations with maturities longer than five (5) years shall not exceed sixty (60) percent of the aggregate total par amount of bonds, investments and other obligations held by the FUND.

Any exception to or deviations from the above criteria must be approved by the New Jersey Division of Local Governmental Services and the New Jersey Division of Investment.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **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 selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

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 US Treasury. Transactions shall not be processed through brokerages which 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.

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND 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 or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director 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. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Fund's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

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

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

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 notifies the payer and requests that in the future any check be made payable to the Fund.

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 which 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.

**RESOLUTION NO. 4-19**

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the "FUND")**

**ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2019, and

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

- I. The Governing Body shall conduct Public Meetings at the Hanover Municipal Building to conduct the official business of the FUND on the second Wednesday of each month at 12 noon including January 8, 2020.
- II. Each Public Comments session is limited to thirty (30) minutes; any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; citizens who have spoken once during the session will not be recognized a second time; and speakers are required to state their names and addresses.
- III. The following is hereby designated the official newspaper (s) of the Fund:  
  
The Daily Record, Parsippany, New Jersey 07054. In addition, the Morris JIF's webpage is designated for official notices – [www.mcjif.org](http://www.mcjif.org).
- IV. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

Adopted by the Governing Body this 9th day of January 2019.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

Michael Guarino, Chairman

Brian McNeilly, Secretary

**RESOLUTION NO. 5-19**

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
(Hereinafter the "FUND")**

**ESTABLISHING A FUND RECORDS PROGRAM**

WHEREAS: The FUND must establish a formal record retention program for the 2019 fund year.

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

- I.** Brain McNeilly, Fund Secretary, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.
- II.** The Account Manager designated by the Executive Director is hereby appointed as **Assistant Fund Secretary**.
- 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 Archives and Records Management, 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, located at Allstate Information Management, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process so that all records are properly indexed and accessible.

Adopted by the Governing Body this 9th day of January 2019.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

Michael Guarino, Chairman

Brian McNeilly, Secretary

2019 Plan of Risk Management

RESOLUTION NO. 6-19

Morris County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "MOR JIF")

ESTABLISHING THE 2019 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body the 2019 Plan of Risk Management shall be:

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2019:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2018)
- Emergency Service Volunteer Automobile Physical Damage

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles. All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Please also note, additional coverages, limits and conditions may apply.**

1. **Workers' Compensation**

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Included
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. **Liability** (includes General, Automobile, Employee Benefits and Law Enforcement Liability)

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Quasi Municipal Organization Liability: Included (if approved)
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;



2019 Plan of Risk Management

- b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
  - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
  - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
- Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Quasi Entities Coverage: \$5,000,000 Per Occurrence (where approved)
  - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
  - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
  - Failure to Supply Utility: \$5,000,000 Per Occurrence
  - Garagekeepers Liability: \$2,000,000 Per Occurrence
  - New Jersey Personal Injury Protection (NJ PIP): \$250,000
  - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000

**3. Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total).

**4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made basis for each Fund year.

- Deductibles and Coinsurance:
  - \$20,000 is the standard deductible per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other deductibles and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower deductible and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher deductibles and/or coinsurance.
- Optional Wage Coverage: \$0 aggregate per member
- 

**5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

**6. Optional Volunteer Directors & Officers Liability**

2019 Plan of Risk Management

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

7. **Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, and Computer Fraud with Funds Transfer Fraud
- The member deductible is \$1,250
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary 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
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:
    - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
    - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. **Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

9. **Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. **Cyber**

The Fund is 100% commercially insured for Cyber insurance with Indian Harbor Insurance Company (primary insurer) and Beazley (excess insurer) for the following limits:

- Limits:
  - Fund Annual Aggregate: \$16,000,000
  - Third Party, Per Claim: \$10,000,000
  - First Party, Per Claim: \$6,000,000
- Retention, Per Claim: \$10,000

11. **Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$400,000 limit excess of the Fund's limit

2019 Plan of Risk Management

- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$100,000,000
  - Aggregate, Flood (includes Storm Surge): \$100,000,000
    - a. Per Location, Special Flood Hazard Area (SFHA): \$52,500,000
  - Named Storm: Included
  - Vehicles: \$15,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
  - All Other: \$1,250
  - Equipment Breakdown: \$5,000
  - SFHA Flood :
    - a. Building: \$500,000
    - b. Contents: \$500,000
    - c. Time Element: \$500,000
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
    - a. Property Damage: 1% of TIV at location, per occurrence
    - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
    - c. Minimum, per location: \$500,000
    - d. Maximum, per occurrence: \$1,000,000

12. Emergency Service Volunteer Automobile Physical Damage

The Fund provides Automobile Physical Damage Reimbursement Coverage to all Emergency Service Volunteers of Fund members, including police auxiliary, firefighters, members of the first aid or rescue squads, and CERT teams for collision and comprehensive damages to their personal vehicles, which arise out of and in the course of the volunteer's emergency service duties which have been authorized prior to any such occurrence by a senior officer.

The maximum reimbursement to the volunteer will be \$2,500; however, if the volunteer has Personal Automobile Physical Damage coverage, the JIF will pay 100% of the volunteer's collision or comprehensive deductible, but no more than \$2,500.

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## Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions: None

## Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
  - Equipment Breakdown: \$0
  - SFHA Flood: \$0
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
  - Unmanned Aircraft Systems (UAS):\$100,000
12. **Emergency Service Volunteer Automobile Physical Damage** \$2,500

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## Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sub-limits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage from Indian Harbor Insurance Company and Beazley
9. Environmental Impairment Liability: EJIF
10. None
11. None
12. None
13. **Emergency Service Volunteer Automobile Physical Damage :** None

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## Section II – Conditions

### **The Amount of Unpaid Claims to be Established**

1. 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.
2. 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.

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.

### **Procedures Governing Loss Adjustment and Legal Expenses**

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. 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 liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member local unit is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.

**2019 Plan of Risk Management**

4. 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.

**Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. 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.
3. 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.
4. A 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 the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

**Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. 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.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
  - a. 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.
  - b. 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.

**The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

\$10,000

***2019 Plan of Risk Management***

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With the advance approval of the Fund Attorney or 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 Commissioners at their next meeting.

Defense Panel Attorneys are attorneys are also designated to be assigned subrogation matters – on a contingency basis of 25% unless required to take the matter to trial, in which case contingency basis will be 33%. In matters of subrogation, Claims Administrator is authorized to allow up to \$2,500 in costs to secure expert witness/testimony. If additional funds are required, Claims Administrator will seek authority of the Fund.

\$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting

ADOPTED this 9<sup>th</sup> day of January, 2019



## RESOLUTION 7-19

### RESOLUTION OF THE COMMISSIONERS OF THE MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND ESTABLISHING A LEGAL DEFENSE PANEL FOR THE YEAR 2019

**WHEREAS**, the Municipal Excess Liability Joint Insurance Fund (hereinafter “the Fund”) finds it necessary and appropriate to obtain certain professional services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-12 et. seq.), to review the Fund’s procurement procedures; and

**WHEREAS**, the Commissioners of the Morris Joint Insurance Fund traditionally establish a defense panel of attorneys to handle the various claims and litigation asserted against the insured of the Morris Joint Insurance Fund.

**WHEREAS**, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., requires that the resolution authorizing the award of a contract for professional services without competitive bidding, and the contract itself, be available for public inspection.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Morris County Municipal Joint Insurance Fund that the following attorneys are hereby designated as the JIF’s defense panel for the year 2019 at the rates herein specified:

#### **Worker’s Compensation**

John R. Tort, Esq. and Steven M. Leitner, Esq. and Joseph S. Defazio, Esq. of the firm of Leitner Tort and Defazio for worker’s compensation defense at the rate of \$135 per hour.

Louis M. Masucci, Jr., Esq. of the firm of Weiner Lesniak for worker’s compensation defense at the rate of \$135 per hour

Joseph V. Biancamano, Esq of the firm Biancamano & DiStefano for worker’s compensation defense at the rate of \$135 per hour

Christopher Wood, Esq of the firm Murphy McKeon for worker’s compensation defense at the rate of \$135 per hour

#### **General Liability**

##### **TIER ONE**

William Johnson, Esq. at a rate of \$160.00 per hour.

Eric Harrison, Esq. at a rate of \$160.00 per hour.

Robert J. Greenbaum, Esq. at a rate of \$160.00 per hour.

Matthew R. Petracca, Esq., at a rate of \$160.00 per hour

TIER TWO

Brian Mason, Esq. (Police Claims) at a rate of \$160.00 per hour.

Matthew Giacobbe, Esq. at a rate of \$160.00 per hour

David Pennella, Esq. at the rate of \$160 per hour

Carl A. Perrone, Esq. at the rate of \$160 per hour

Donald S. Dinsmore, Esq at the rate of \$160 per hour

TIER THREE

Mark J. Semeraro, Esq. (Passaic County) at the rate of \$160 per hour

Pending (Essex County) at the rate of \$160 per hour

Pending (Sussex County) at the rate of \$160 per hour

FUND ATTORNEY:

Dorsey & Semrau, at the rate of \$160.00 per hour

CONFLICT COUNSEL

Russell R. Huntington, Esq. at the rate of \$160.00 per hour

BE IT FURTHER RESOLVED, by the Commissioners of the Morris County Municipal Joint Insurance Fund that the above attorneys are also hereby designated to be assigned subrogation matters – on a contingency basis of 25% unless required to take the matter to trial, in which case contingency basis will be 33%. In matters of subrogation, Claims Administrator is authorized to allow up to \$2,500 in costs to secure expert witness/testimony. If additional funds are required, Claims Administrator will seek authority of the Fund.

Adopted by the Governing Body this 9th day of January, 2019.

**Morris County Municipal Joint Insurance Fund**

**RESOLUTION NO. 8-19**

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
(Hereinafter referred to as the “FUND”)**

**INFORMAL MEDIATION PROCESS  
FOR DISPUTES BY MEMBERS AGAINST THE FUND**

**WHEREAS**, Members of the Morris County Municipal Joint Insurance Fund (“Fund”) may have differences of opinion or disputes with respect to coverage determinations; and

**WHEREAS**, in the history of the Fund has been fortunate to only be the recipient of two requests for arbitration to resolve such disputes; and

**WHEREAS**, these disputes are costly to the Fund and its membership; and

**WHEREAS**, the Fund, after consulting with the Executive Director, Chairman and the Fund Attorney, has suggested an informal process to review any potential claims or disputes against the Fund with respect to coverage or any terms of the policy; and

**WHEREAS**, this process is informal, not binding and is to allow Members a better understanding of whatever disputes exist between the Fund and a particular Member.

**NOW, THEREFORE, BE IT RESOLVED**, by the Morris County Joint Insurance Fund that the following informal process shall take place when a Member has a claim or dispute against the Fund with respect to coverage or any terms of the policy:

1. A Member will notify the Chairman, Executive Director, or Fund attorney that a dispute has occurred and the Member would like to conference the dispute with the Executive Director, Chairman and Fund Attorney of the Morris County Municipal Joint Insurance Fund.
2. Ten (10) days prior to said conference, which will be schedule at the mutual convenience of all parties, the Member will provide information in writing, to the Executive Director, which will set forth the claim, the basis for the claim and the requested relief.
3. After said conference with the Executive Director, Chairman and Fund Attorney, if the matter is not resolved, the Member may request that the matter be presented to the Morris County Joint Insurance Fund Claims Committee.
4. Ten (10) days prior to meeting with the Morris County Municipal Joint Insurance Fund Claims Committee, the Member shall submit information in writing, to the Executive Director, pertaining to the nature of the claim, the basis for the dispute and the requested relief.

5. If the Morris County Municipal Joint Insurance Fund Claims Committee cannot resolve the dispute, then the Member will then have the right to make a plea to the entire Board of Fund Commissioners.
6. Fifteen (15) days prior to the meeting with the entire Board of Fund Commissioners, the Member shall submit a letter, to the Executive Director, detailing the nature of the claim, the basis for the dispute and the requested relief.
7. The Morris County Joint Insurance Fund Claims Committee Chair, the Executive Director and the Fund Attorney will also provide information in writing relating to the dispute and the basis for the Claims Committee's recommendation.
8. The discussion with respect to disputes will occur in Executive Session.
9. All of said discussions throughout the process will be designated as "Settlement Discussions" and not admissible in any subsequent proceedings.
10. Any resolutions of disputes pursuant to this informal process will be done only by a formal vote of the Board of Fund Commissioners.

This Resolution shall take effect immediately.

Adopted by the Governing Body this 9th day of January, 2019.

Morris County Municipal Joint Insurance Fund

# MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

**Resolution No. 9-19**

**JANUARY 2019**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Morris County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund

**FUND YEAR 2018**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001630			
001630	MUNICIPAL EXCESS LIABILITY JIF	FPB 4TH QTR 2018	4,951.93
			<b>4,951.93</b>
001631			
001631	FIRST MCO	MANAGED CARE FEE 12/18	21,894.33
			<b>21,894.33</b>
001632			
001632	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 4TH QTR 2018	318,101.99
001632	MUNICIPAL EXCESS LIABILITY JIF	EPL CREDIT 12/18	-31,742.00
001632	MUNICIPAL EXCESS LIABILITY JIF	MEL JIF 4TH QTR 2018	769,673.34
			<b>1,056,033.33</b>
001633			
001633	THE RODGERS GROUP, LLC	POL ACCRED MAIN PROG 4/4	3,000.00
			<b>3,000.00</b>
001634			
001634	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2018	23,172.27
			<b>23,172.27</b>
001635			
001635	DAILY RECORD	ACCT:ASB-70026874 - NOTICE - 12.1.18	25.80
			<b>25.80</b>
001636			
001636	ALLSTATE INFORMATION MANAGEMNT	ACCT#417 - ARC & STOR - 11.30.18	81.08
			<b>81.08</b>
001637			
001637	NEWTECH SERVICES INC.	WEBSITE SERVICES 12/18	35.19
			<b>35.19</b>
001638			
001638	APPLIEDINFO PARTNERS, INC.	CYBERSECURITY AWARENESS TRAINING 11.30.1	34,328.00
			<b>34,328.00</b>
		<b>Total Payments FY 2018</b>	<b>1,143,521.93</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001639			
001639	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 1ST QTR 2019	4,912.00
			<b>4,912.00</b>
001640			
001640	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 1ST QTR 2019	336,676.00

001640	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2019	808,705.00
			<b>1,145,381.00</b>
001641			
001641	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT 1/19	16,007.05
			<b>16,007.05</b>
001642			
001642	QUAL-LYNX	CLAIMS ADM - WORKERS' COMP 1/19	23,179.93
			<b>23,179.93</b>
001643			
001643	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL 1/19	18,284.86
			<b>18,284.86</b>
001644			
001644	LENAPE CLAIMS MANAGEMENT INC.	CLAIMS ADM - P&C 1/19	20,009.52
			<b>20,009.52</b>
001645			
001645	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 1/19	28,564.65
			<b>28,564.65</b>
001646			
001646	THE ACTUARIAL ADVANTAGE	ACTUARY 1/19	3,457.83
			<b>3,457.83</b>
001647			
001647	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 1/19	2,440.97
			<b>2,440.97</b>
001648			
001648	GRACE BRENNAN	TREASURER FEE 1/19	2,105.88
			<b>2,105.88</b>
001649			
001649	MUNICIPAL EXCESS LIABILITY JIF	MSI 1ST QTR 2019	10,374.00
			<b>10,374.00</b>
001650			
001650	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/19	1,001.00
			<b>1,001.00</b>
		<b>Total Payments FY 2019</b>	<b>1,275,718.69</b>

**TOTAL PAYMENTS ALL FUND YEARS \$2,419,240.62**