

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – May 11, 2022**

VIA ZOOM TELECONFERENCE

12:00 PM

Meeting of Fund Commissioners was called to order by Chairwoman Rinaldi, who read the Open Public Meeting Notice as follows:

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. sending sufficient notice to the Daily Record and The Star Ledger
- II. advance written notice of this meeting was filed with the Clerk/Administrator of each member municipality and,
- III. posting this notice on the Public Bulletin Board of all member municipalities

Chairwoman Rinaldi led the board in the Pledge of Allegiance.

Chairwoman Rinaldi asked for 2022 Roll Call.

ROLL CALL OF 2022 FUND COMMISSIONERS:

Mount Arlington	Carolyn Rinaldi	Present
Pequannock	Adam Brewer	Present
Netcong	Ralph Blakeslee	Present
East Hanover	Joseph Tempesta	Absent
Mountain Lakes	Mitchell Stern	Present
Rockaway Township	Lisa Palmieri	Absent
Stanhope	Brian McNeilly	Absent

Andover	Patricia Bussow	Absent
Bloomingtondale	Mike Sondermeyer	Present
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Robert Hoffmann	Absent
Chatham Borough	Stephen Williams	Present
Chester	Margaret Nordstrom	Present
Denville	Steven Ward	Present
Dover	John Bennett	Present
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Present
Frelinghuysen	Donna Zilberfarb	Present
Hanover	Silvio Esposito	Absent
Hawthorne	Eric Maurer	Present
Hopatcong	Ronald Tappan	Present
Kinnelon	James Freda	Absent
Lincoln Park	Perry Mayers	Absent
Long Hill	Nancy Malool	Absent

Madison	James Burnet	Absent
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Jason Gabloff	Absent
Millburn	Matthew Laracy	Present
Montville	June Hercek	Present
Morris Plains	Rosanne Denman	Present
Mount Olive	Claudia Tomasello	Present
North Caldwell	Kevin O'Sullivan	Present
Pompton Lakes	Kevin Boyle	Absent
Randolph	Debbie Bonanno	Present
Ringwood	Scott Heck	Absent
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Present
South Orange Village	Adam Loehner	Absent
Sparta	Neil Spidaletto	Present
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Absent
West Milford	William Senande	Absent
Wharton	Joseph Kovalcik	Present

2022 FUND COMMISSIONER ALTERNATES:

Mount Arlington	Lauren Schaeffner (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Present
Mountain Lakes	Shawn Bennett	Present
Rockaway Township	Patricia Seger (Alt.)	Present
Stanhope	Dana Mooney (Alt.)	Absent

Andover	Toni Grisaffi (Alt.)	Absent
Bloomington	Sherry Gallagher (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Karen Fornaro (Alt.)	Absent
Chester	Denean Probosco (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Absent
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Mark Roddy (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel (Alt.)	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent

Madison	Chrissy Mahler	Absent
Mendham Borough	Jeff Cooper (Alt.)	Present
Mendham Township	Ross Johnson (Alt.)	Absent
Millburn	Jesse Moehlman (Alt.)	Absent
Montville	Nicholas Breiner (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Absent
Mount Olive	Andrew Tatarenko (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Ringwood	Zachary Faiola (Alt.)	Present
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
Sparta	Michele Landtau (Alt.)	Present
Washington Twp	Roger Read (Alt.)	Absent
West Caldwell	William Wallace (Alt.)	Present
West Milford	Catherine Shanahan (Alt.)	Absent
Wharton	Bill Hamilton (Alt.)	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator

PERMA Risk Management Services
Cathleen Kiernan

Attorney/Litigation Management

Dorsey & Semrau, LLC.
Fred Semrau

Safety Director

J.A. Montgomery Consulting
Brian Maitland
Matt Genna
Michael Thomson
John Schwartz
Ken Schulz

Treasurer

Grace Brennan

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta
Caty Lambe

Underwriting

Conner Strong & Buckelew
Ed Cooney

Managed Care

FMCO
Mary Bresadola

ALSO PRESENT:

Ms. Paula Cozzarelli, Little Ferry Borough
Dave Sgalia, Anthony S. Cupo Agency
Dave Vozza, Vozza Agency
Wayne Ring, Brown & Brown
Hallee Cramer, Meeker Sharkey & Hurley
Renee Bays, Meeker Sharkey & Hurley
Karen Waters, IMAC Insurance Company
Amy Pieroni, Acrisure
Lindsay Travali, Acrisure
Giovanni Mancini, Treadstone Risk Management LLC
Craig Josephsen, David M. Hundertmark Agency Inc.
Wayne Dietz, Skylands Risk Management
Frank Covelli, P.I.A.
Sharon Cooper, P.I.A.
Ezio Altamura- GJEM-Otterstedt Insurance Agency
Joe Gentile, GJEM Insurance Agency, Inc.
Don Sciolaro, P.I.A.
Charlotte Wendland, Henry O. Baker, Inc.
Sandy Cantwell, PERMA

APPROVAL OF MINUTES -

Executive Director said the April minutes should be amended to reflect that Brian McNeilly, Stanhope, is in the Executive Committee, as he was elected to the board in January.

MOTION TO APPROVE OPEN MINUTES OF APRIL 13, 2022 AS AMMENDED:

Motion: Commissioner Williams
Second: Commissioner Blakeslee
Vote: 16 Ayes, 0 Nays, 14 Abstains
(Commissioners Henry, Cabana, Huyler, Zilberfarb, Tappan, Denman, Lampmann, O’Sullivan, Reiche, Spidaletto, Kovalcik, Huelbig (Alt.), Seger (Alt.), Cooper (Alt.) Wallace (Alt.))

CORRESPONDENCE – None

COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Jim Lampmann, Chair – No report.

Finance Committee, Jason Gabloff, Chair – No report.

Safety Committee, Bill Huyler, Chair – No report.

Contracts and Rules Committee, Ralph Blakeslee, Chair – Committee met this morning and recommends extending the current contract with D2 Cyber Training for one year. In response to Commissioner Blakeslee, Executive Director said the MEL is in the process of creating a Cyber JIF, which will likely resemble the Environmental JIF in that it services will be a cornerstone of the JIF.

Underwriting Manager is experiencing increased difficulty securing coverage since not all members are meeting minimum compliance standards. The JIF would continue to offer training and phishing exercises, as opening a malicious email is the most common way the network is breached. The Cyber JIF is expected to launch in January next year, however the Fund's contract with D2 would overlap by six months. The Cyber JIF is expected provide a credit against any Cyber assessment for JIFs that have a contract in place. Seeing no questions or objections, the motion was added to the Consent Agenda.

Legal Review Committee, Adam Brewer, Chair – No report.

Claims Review Committee, Mitchell Stern, Chair – Committee Chairman Stern said the committee met on May 9th at PERMA offices and via teleconference. The committee recommended approval of payment authority requests for 17 Workers' Compensation Claims totaling Payment Authority Requests of \$1,119,002.14, 3 Property Claims totaling of Payment Authority Requests of \$50,127.23, 4 Liability Claims totaling Payment Authority Requests of \$256,089.07 and 2 Authority for Subrogation Compromise

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

Informational Discussion: Chairwoman Rinaldi and Secretary Brewer recognized that a number of Morris JIF Commissioners have newly joined the board over the last couple of years and would benefit from periodically highlighting an aspect of the JIF's operations.

Executive Director said Ed Cooney, the Fund's Underwriting Manager will address the Board on coverage and limit changes for 2022; the various matters impacting the commercial market and the upcoming underwriting data renewal.

MEL Membership Renewal: The Fund is scheduled to renew their MEL membership effective July 1, 2022. Enclosed in the agenda is Resolution 18-22, as well as, the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through July 1, 2025. The resolution will be added to the consent agenda.

MEL and RCF Year-end Financials: Executive Director said a copy of David Grubb's memorandum to the MEL Board of Fund Commissioners was included in the agenda. Executive Director said the surplus trigger, if implemented as stated in MEL Risk Management Plan would have resulted in a sizable trigger. The memo outlines the MEL and RCF's strategy to strengthen their financials in response to a multitude of unexpected factors impacting those Funds.

Executive Director said last year the MEL saw that the retrospective premium program was not working as anticipated as the MEL level claims develop over time and, as a result, the MEL was not able to anticipate the additional assessments. As part of the Retrospective Program, the MEL only collected 85% of each JIF's experience rated claims fund and would collect the balance if the member JIF's claims exceed that threshold up to a cap determined by the member JIF's 10 year loss experience. Generally, local affiliated JIFs did fund that corridor. Last year, the MEL terminated the program and this year, the MEL is collecting the 15% from members for the period of 2016 through 2021 - which is approximately \$15 million.

Commissioner Brewer said he has met with MEL Executive Director and agrees with this action. He thanked Executive Director for her contribution to developing the strategy for a very complex issue. Executive Director said the second step the MEL took was to re-evaluate their ability to carry both 2020 and 2021 Covid losses. For 2020 the excess carrier provided an endorsement treating workplace virus' as "one occurrence" – which was not renewed in the 2021 excess workers' compensation policy. If the MEL

picked up the full loss along with its deductible for Hurricane IDA claims and the impact on the MEL resulting from the change in the way the pension system interacts with workers' compensation where an employee receives an accidental disability (shifting more of the cost to workers' compensation) an additional assessment would have been triggered. Therefore the JIFs will retain their Covid losses for Fund year 2021; for Morris JIF as of 12/31/2021, the total is approximately \$600,000.

The last step is to update the MEL and the RCF Risk Management Plan to reflect the update to the surplus trigger.

Lastly, Executive Director said Joint Insurance Funds should expect these factors to have a significant impact on 2023 assessments as well.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course are enclosed in the agenda.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. ***Please note our office will accept attendance and apply applicable credits through the month of May.*** The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at approximately 5% of the member's MEL assessment. A copy of the flyer with instructions to complete the course is included in the agenda and a flyer has been distributed via email.

Power of Collaboration: The latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine is included in the agenda. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law. Executive Director's office will distribute an email to members asking them to consider adopting a resolution encouraging legislatures to adopt legislation to allow insurance costs to be outside the levy cap.

Auto IDs/WC Posters/Certificates: Auto ID cards (fleet), WC posters and some Certificates of Insurance are being loaded into Origami. This is in addition to member policy manuals and of course underwriting data.

D2 Cybersecurity – Status Report – The monthly status report from the cyber security provider recapping members' participation and training to date was included in the agenda. Note that the 'Phishing Results Successful %' is in reference to members that clicked on a link or email that they should not have clicked on and therefore was successful for the hacker. The 'Fully Trained' column is referring to this year's program and does not reference prior year program completion. The success rate is against total employees registered, not necessarily just those that are trained.

2022 Financial Disclosures: The Division of Local Government Services has released Local Finance Notice 2022-06 containing filing instructions for local government officers. The JIF roster has been updated and emails with filing information were sent to Fund Commissioners and Professionals. The filing deadline was April 30th and the Local Finance Board has issued violations in the past for not filing. We continue to follow up with the two members that have not yet completed their filing.

Auditor & Actuary Year-End Reports: The financial audit for the period ending December 31, 2021 will be ready for review and approval at the June meeting and will be filed with the Departments of

Insurance and Community Affairs by the June 30th deadline. The auditor will also provide explanation of some the documents as part of the Information Series to the Board.

Due Diligence Reports: The March Fast Track, distributed separately from the agenda, shows statutory surplus at \$10.3 million. This reflects the approximately \$640,000 needed for 2021 Covid claims. The year end numbers were restated because of the transfer of 2021 Covid claims to the MEL. The Loss Ratio report shows we are at or below actuary targets for most years. Loss Time Accident Frequency has the JIF at .45 and the numbers are very good. All other reports are included as informational. Note the MEL Hotline page is always included in the agenda for easy access.

Executive Director’s Report Made Part of Minutes.

TREASURER:

Resolution 19-22 for May 2022 bills list was included for approval on the consent motion.

May 2022	
2021	\$18,500.00
2022	\$149,365.60
Total	\$167,865.60

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF MARCH 2022:

CLOSED	\$0
2018	\$27,167.00
2019	\$62,642.26
2020	\$189,748.72
2021	\$203,724.91
2022	\$81,531.99
TOTAL	\$564,814.88

Executive Director said the Asset Manager’s report is also included in the agenda.

Treasurer’s Report Made Part of Minutes.

ATTORNEY’S REPORT:

Fund Attorney said there is a tentative settlement being negotiated for the Thomas vs. Andover case and the claim is now in the RCF. In this case the claimant while intoxicated picked up an electrical wire after a storm and was fatally injured. The Fund was denied summary judgment.

Fund Attorney said in the case of Rhinesmith vs. Sparta, the claimant alleges a trip and fall on the curb at the firehouse after attending a tricky tray event. Dave Panella was assigned to the case and an expert opinion was obtained. The judge gave careful review of the documents and found that it was not a dangerous condition and the area was clearly marked and gave summary judgement to all parties named in the suit.

UNDERWRITING MANAGER PRESENTATION:

Underwriting Manager said the Monthly Certificates and Cyber Report are included in the agenda and he is pleased to give us an overview of his function in the JIFs.

Underwriting Manager reviewed the enclosed presentation for members and said the national and worldwide issues that are impacting the marketplace have a direct impact on the MEL and the JIFs. He outlined the major areas of concern in property, liability, worker's compensation, Public Officials and Employment Practices (POL/EPL) and cyber.

He reviewed the three requirements needed in marketing for insurance: good information and complete data, clear claims information and risk control and encouraged members and risk managers to add as much information as possible on their location schedules.

Underwriting Manager reviewed the key coverage changes for 2022, the key challenges for 2022 and the Key Tasks for 2022.

Underwriting Manager reviewed the cyber risk and the growing risk it presents to everyone and reviewed the process when a claim occurs.

The MEL website is a great resource and provides bulletins, coverage summaries, renewal, shared service agreements, and many other topics. The underwriting team is available to answer questions and members should not hesitate to reach out and ask questions.

Chairwomen Rinaldi thanked the Underwriting Manager and said that these informational sessions are being provided for both the new and the existing commissioners. She hopes commissioners will not hesitate to contact the professionals when they have any questions on the information being provided. Also if there are any topics the commissioners would like to learn more about, please contact her so arrangements can be made to add to the presentations.

Fund Attorney asked commissioners to know what their cyber compliance level is and to work at completing the checklists to get to Tier III.

Fund Attorney said the process of obtaining coverage for the Fund is very competitive and recognized the Underwriting Manager's work to actively work in the market to obtain the best coverages he can for the Fund.

CERTIFICATES OF INSURANCE: Monthly insurance certificates report included.

Underwriting manager's report and Certificates made part of minutes

SAFETY DIRECTOR: Safety Director gave an overview of the safety report and the various trainings being used and available to members. He noted a new training was announced for Public and Utility Safety Regulatory Awareness. This class is an enhancement of the four-hour Fast Track to Safety class and is being offered virtually. The class is offered as a refresher for Public Utility workers and not intended for new employees.

Safety Director's Report Made Part of Minutes.

MANAGED CARE: Managed Care Provider gave an overview of their reports and savings to date.

Managed Care Provider's Report Made Part of Minutes

Executive Session: Executive Director confirmed that the claims information had been sent to the board and the Claims Committee recommends approval. There were no questions for discussion in Executive Session.

MOTION TO APPROVE RESOLUTION 18-22 TO RENEW MEMBERSHIP IN THE MUNICIPAL EXCELL LIABILITY JOINT INSURANCE FUND; RESOLUTION 19-22 MAY BILLS LIST, CLAIM AUTHORITY PAYMENTS AS SUBMITTED, EXECUTIVE DIRECTOR'S REPORT, TREASURER'S REPORTS, ATTORNEY'S REPORTS, UNDERWRITING MANAGER'S REPORTS - MONTHLY CERTIFICATES, SAFETY DIRECTOR'S REPORTS, AND MANAGED CARE PROVIDER'S REPORTS; MOTION TO EXTEND D2 CONTRACT FOR ONE YEAR

Moved: Commissioner Williams
Second: Commissioner Stern
Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None.

MOTION TO ADJOURN:

Moved: Commissioner Blakeslee
Second: Commissioner Brewer
Vote: Unanimous

Meeting Adjourned: 1:07 PM
Sandy Cantwell, Assisting Secretary

For Adam Brewer, Secretary

RESOLUTION NO. 18-22
MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, the **Morris County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Morris County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Morris County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2022** and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Morris County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Morris County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: Carolyn Rinaldi, Chairwoman

DATED: May 11, 2022

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 11th day of May, 2022, in the County of Morris by and Between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Morris County Municipal Joint Insurance Fund**, hereinafter referred to as the **FUND**.

WITNESSETH:

WHEREAS, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the **FUND** has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

NOW THEREFORE, be it agreed as follows:

1. The **FUND** accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The **FUND** agrees to participate in the MEL with respect to the types of insurance listed in the **FUND**'s resolution.
3. The **FUND** agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2022**.
4. The **FUND** certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the **FUND** agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the **FUND** is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the **FUND** agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.
7. The **FUND** and the MEL agree that the MEL shall hold all monies paid by the **FUND** to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A..C 11:15-2.1 et seq.

8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
 - a) Workers Compensation and Employers Liability
 - b) Liability, other than motor vehicle
 - c) Property Damage, other than motor vehicle
 - d) Motor Vehicle
 - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

BY: Joy Tozzi, Chairperson

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: Carolyn Rinaldi, Chairperson DATED: May 11, 2022

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 19-22

MAY 2022

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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002545			
002545	HAWTHORNE BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002546			
002546	CHATHAM TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002547			
002547	FLORHAM PARK BOROUGH	SAFETY INCENTIVE AWARD 2021	500.00
			500.00
002548			
002548	BOONTON TOWNSHIP	SAFETY INCENTIVE AWARD 2021	500.00
			500.00
002549			
002549	DENVILLE TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002550			
002550	HOPATCONG BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002551			
002551	FRELINGHUYSEN TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002552			
002552	WASHINGTON TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002553			
002553	RIVERDALE BOROUGH	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002554			
002554	BUTLER BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002555			
002555	MENDHAM BOROUGH	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002556			
002556	KINNELON BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002557			
002557	WEST MILFORD TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002558			
002558	DOVER TOWN	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002559			
002559	HANOVER TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002560			
002560	MORRIS PLAINS BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002561			
002561	MOUNT ARLINGTON BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00

002562			
002562	LONG HILL TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002563			
002563	RANDOLPH TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002564			
002564	SPARTA TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002565			
002565	ROCKAWAY BOROUGH	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002566			
002566	BLOOMINGDALE BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002567			
002567	ROCKAWAY TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002568			
002568	MOUNT OLIVE TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002569			
002569	NETCONG BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002570			
002570	MONTVILLE TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002571			
002571	SOUTH ORANGE VILLAGE TWP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002572			
002572	CHATHAM BOROUGH	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
002573			
002573	PEQUANNOCK TOWNSHIP	SAFETY INCENTIVE AWARD 2021	500.00
			500.00
002574			
002574	CHESTER BOROUGH	SAFETY INCENTIVE AWARD 2021	500.00
			500.00
002575			
002575	NORTH CALDWELL BOROUGH	SAFETY INCENTIVE AWARD 2021	1,000.00
			1,000.00
002576			
002576	EAST HANOVER TOWNSHIP	SAFETY INCENTIVE AWARD 2021	250.00
			250.00
002577			
002577	WEST CALDWELL TOWNSHIP	SAFETY INCENTIVE AWARD 2021	750.00
			750.00
		Total Payments FY 2021	18,500.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002578			
002578	FIRST MCO	MANAGED CARE 5/22	25,448.95
			25,448.95
002579			
002579	FRED SEMRAU ESQ.	LITIGATION MGT 5/22	17,138.97
			17,138.97
002580			
002580	QUAL-LYNX	TPA - WC 5/22	24,836.93
			24,836.93
002581			
002581	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 5/22	18,344.61
002581	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 5/22	1,313.28
			19,657.89
002582			
002582	LENAPE CLAIMS MANAGEMENT INC.	TPA 5/22	21,417.31

			21,417.31
002583			
002583	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 5/22	30,556.17
			30,556.17
002584			
002584	THE ACTUARIAL ADVANTAGE	ACTUARY 5/22	3,808.18
			3,808.18
002585			
002585	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 5/22	2,167.50
			2,167.50
002586			
002586	GRACE BRENNAN	TREASURER 5/22	2,234.77
			2,234.77
002587			
002587	CONNER STRONG & BUCKELEW	UNDERWRITING 5/22	1,062.00
			1,062.00
002588			
002588	VITALE DELI	CATERING FOR 4/22 MEETING	761.70
			761.70
002589			
002589	NEWTECH SERVICES INC.	WEBSITE 5/22	175.00
			175.00
002590			
002590	ACCESS	ARC SERVICE & STORAGE 3.31.22	4.86
002590	ACCESS	ARC SERVICE & STORAGE 3.31.22	95.37
			100.23
		Total Payments FY 2022	149,365.60
		TOTAL PAYMENTS ALL FUND YEARS	167,865.60

Carolyn Rinaldi Chairperson

Attest: Adam Brewer, Secretary

Dated: May 11, 2022

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Grace Brennan, Treasurer