

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES**

**MEETING – JANUARY 21, 2021
REORGANIZATION MEETING – 5:30PM
VIA TELECONFERENCE**

Meeting of Fund Commissioners called to order by Chairman Paul Hoelscher. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE – Chairman Hoelscher led Commissioners in the Pledge of Allegiance.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
Paul Tomasko, Secretary	Borough of Alpine	Present
Robert Shannon	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present
Ted Preusch	Borough of Upper Saddle River	Present
Lenora Benjamin	Borough of Glen Rock	Present
Dianne Didio	Borough of Oradell	Present

EXECUTIVE COMMITTEE ALTERNATES:

James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Quentin Wiest	Township of Mahwah	Absent
Tomas Padilla	Borough of Woodcliff Lake	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services David N. Grubb, Joseph Hrubash, Nancy A. Ghani, Brandon Tracy
Attorney Esq.	Huntington Bailey LLP Russ Huntington, Esq., William Bailey,
Liability Claims Service	JIF Claims, L.L.C. Dawn Mulligan
Workers Compensation Claim Service & Managed Care	Bergen Risk Managers Kathleen McGuire, Rose Bozzone
Treasurer	Matthew Laracy
Internal Auditor	Russo & Associates Stacy Russo, Joe Smith
Safety Director Shultz	J.A. Montgomery Consulting Brian Maitland, John Schwartz, Kenneth
MEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney

RISK MANAGEMENT CONSULTANTS PRESENT:

Brian Eifert, **Eifert French**
Linda D'Alessio, **Eifert French**
Dan Larsen, **Johl & Company**
Frank Covelli, **P.I.A.**
Gerard Quinn, **Conklin and Kraft Agency**
Arthur Caughlan, **Nelson-Patterson**
Dominick Cinelli, **Brown & Brown**
Sharon Fallon, **P.I.A.**
Dave Vozza, **The Vozza Agency**
Ezio Altamura, **GJEM Otterstedt**
Mathew McArow, **GJEM Otterstedt**
Mathew McArow Sr., **GJEM Otterstedt**
Jack Zisa, **Regional Risk Managers, LLC**
Robert Steinbruch, **Eastern Insurers**
Stephen Puntasecca, **The Heidt Agency**

FUND COMMISSIONERS PRESENT:

Ron Kistner, Allendale
Paul Tomasko, Alpine
Corey Gallo, Bergenfield
Fred Pitofsky, Closter
James Cleary, Cresskill
Robert Hermansen, Emerson
James Van Kruiningen, Fair Lawn
Thomas Donch, Franklin Lakes
Lenora Benjamin, Glen Rock
Paul Hoelscher, Harrington Park
Margaret Celotto, Haworth
Christopher Tietjen, Hillsdale
Kevin Crossley, Ho Ho Kus
Andrea Wardrop, Leonia
March Seemon, Midland Park
Timothy Lane, Montvale
Lisa Sandhusen, New Milford
Jordan Padovano, Norwood
Richard Kunze, Oakland
Anna Haverilla, Old Tappan
Diane Didio, Oradell
Lissette Aportela, River Edge
Jerry Giaimis, Saddle River
Tenafly, Lynnaire J. Vanderlinden
Ted Preusch, Upper Saddle River
Don Sciolaro, Waldwick
Frank Elenio, Westwood
Tomas Padilla, Woodcliff Lake
Robert Shannon Jr., Wyckoff

COUNCIL/ELECTED OFFICIALS/STAFF:

Marie Quinones, Bergenfield
Guy Carnazza, Oakland
Erin Collins, Westwood

MINUTES: Open and Closed Minutes of November 23, 2020.

MOTION TO APPROVE OPEN MINUTES FROM NOVEMBER 23, 2020:

Moved: Commissioner Pitofsky
Second: Commissioner Cleary
Vote: Unanimous

MOTION TO APPROVE CLOSED MINUTES FROM NOVEMBER 23, 2020

Moved: Commissioner Pitofsky
Second: Commissioner Didio
Vote: Unanimous

CORRESPONDENCE:

NONE

MOTION TO ADJOURN SINE DIE MEETING:

Moved: Commissioner Sciolaro
Second: Commissioner Didio
Vote: Unanimous

SINE DIE MEETING ADJOURNED - CHAIRS VACATED. ACTING CHAIRPERSON HOELSCHER ASKED EXECUTIVE DIRECTOR TO CONDUCT MEETING.

ROLL CALL OF 2021 FUND COMMISSIONERS (OR ALTERNATES):

Member	Fund Commissioner	PRESENT	Alternates	PRESENT
Allendale	Ron Kistner	Y	Ari Bernstein	
Alpine	Paul Tomasko	Y		
Bergenfield	Corey Gallo	Y	Robert Byrnes Jr.	
Closter	Fred Pitofsky	Y	Gregory Mueller	
Cresskill	James Cleary	Y		
Demarest	Jim Carroll			
Dumont	Chris Tully		Cathy Romeo/Jodi Delehanty	
Emerson	Robert Hermansen	Y	Carl Cabo	
Fair Lawn	James VanKruiningen	Y		
Franklin Lakes	Thomas Donch	Y	Gregory Hart	
Glen Rock	Lenora Benjamin	Y		
Harrington Park	Paul Hoelscher	Y	Stephen Chval	
Haworth	Margaret Celotto	Y	Denise Kohan	
Hillsdale	Christopher Tietjen	Y		
Ho Ho Kus	Kevin Crossley	Y		
Leonia	Andrea Wardrop	Y		
Mahwah	Benjamin Kezmarksy			
Midland Park	Marc Seemon	Y	Nancy Peet	
Montvale	Timothy Lane	Y		
New Milford	Lisa Sandhusen	Y		
Northvale	John Hogan		Lorraine McMackin	
Norwood	Jordan Padovano	Y	Rick Buginsky	
Oakland	Richard Kunze	Y	Guy Carnazza	Y
Old Tappan	Anna Haverilla	Y	Laura J. Lyons	
Oradell	Dianne Didio	Y	Durene Ayer	
Park Ridge	Julie Falkenstern			
Ramsey	Bruce Vozech			
Ridgewood Village	Heather Mailander			
River Edge	Lisette Aportela	Y	Ellen Busteed / Thomas Papaleo	
River Vale	Gennaro Rotella		Ada Vassallo	
Saddle River	Jerry Giaimis	Y		
Tenafly	Lynnaire J. Vanderlinden	Y		
Upper Saddle River	Ted Preusch	Y		
Waldwick	Don Sciolaro	Y	Patrick Wherry	
Washington	Peter Calamari		Robert Tovo	
Westwood	Frank Elenio	Y	Erin Collins	Y
Woodcliff Lake	Tomas Padilla	Y		
Wyckoff	Robert Shannon Jr.	Y	Scott Fisher	

With 29 Commissioners present during the roll call, Fund Attorney certified a quorum was achieved.

Executive Director stated that first order of business in the fund's reorganization is to have the Nominating Committee present the 2021 Executive Committee slate. Executive Director explained the ballot procedures notice, which was distributed as a separate item.

ELECTION OF 2021 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE AND 4 ALTERNATES:

NOMINATIONS COMMITTEE: Commissioner Tomasko read the presented slate of the committee as follows:

OFFICERS:

Chair, Paul Hoelscher, Mayor, Borough of Harrington Park
Secretary, Paul Tomasko, Mayor, Borough of Alpine

5 Member Executive Committee

Robert Shannon Jr., Administrator, Township of Wyckoff
Don Sciolaro, Councilman, Borough of Waldwick
Ted Preusch, Administrator, Upper Saddle River
Lenora Benjamin, Administrator, Borough of Glen Rock
Dianne Didio, Mayor, Borough of Oradell

Executive Committee Alternates

Tomas Padilla, Administrator, Woodcliff Lake
Corey Gallo, Administrator, Borough of Bergenfield
James Cleary, Councilman, Borough of Cresskill
Fred Pitofsky, Borough of Closter

MOTION TO ACCEPT THE REPORT OF THE NOMINATING COMMITTEE:

Moved: Commissioner Pitofsky
Second: Commissioner Didio

Hearing no additional nominations, Executive Director asked for a motion to close nominations and confirm elections.

MOTION TO CLOSE NOMINATIONS, ACCEPT THE REPORT OF THE NOMINATING COMMITTEE AND CONFIRM ELECTIONS:

Moved: Commissioner Tomasko
Second: Commissioner Pitofsky
Vote: Unanimous

SPECIAL PRESENTATION: Commissioner Tomasko welcomed Commissioner Gallo, who was appointed as a member of the 2021 Alternate Executive Committee, and thanked Commissioner Wiest for his contributions while serving on the Executive Committee.

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS, EXECUTIVE COMMITTEE AND ALTERNATES.

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
Paul Tomasko, Secretary	Borough of Alpine	Present
Robert Shannon Jr.	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present
Ted Preusch	Upper Saddle River	Present
Lenora Benjamin	Borough of Oradell	Present
Dianne Didio	Borough of Upper Saddle River	Present

EXECUTIVE COMMITTEE ALTERNATES:

Tomas Padilla	Borough of Woodcliff Lake	Present
Corey Gallo	Borough of Bergenfield	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present

2021 REORGANIZATION:

RESOLUTION 1-21 APPOINTING CERTAIN PROFESSIONALS AND SERVICE

ORGANIZATIONS: Included with the reorganization resolutions in the agenda was Resolution 1-21, which confirms the board’s decision to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2021, 2022 and 2023, and may be extending for a 4th or 5th year. The Resolution reflects the 2021 fee as recommended by the Management Committee as well as estimated 3-year contact amounts as per Local Finance Notice 2017-10.

1. **PERMA Risk Management Services as Administrator including conducting a Claims Audit.** David N. Grubb is appointed as **Executive Director**, and Joseph Hrubash as **Deputy Executive Director**, and both as **agents for process of service**. \$1,241,778.40 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$405,756.89 has been appropriated in the Administration Line Item of the 2021 budget. \$27,979.57 is the estimated dollars that will be expended in connection with this contract over its three-year term for Claims Audit, and the annual amount of \$8,963.19 has been appropriated in the Administration Line Item for the 2021 budget.
2. **Russel R. Huntington, Esquire of Huntington LLC as Fund Attorney:** \$201,257.16 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$65,761.72 has been appropriated in the Attorney Line Item of the 2021 budget.
3. **The Actuarial Advantage as Fund Actuary:** \$168,260.60 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$54,979.94 has been appropriated in the Actuary Line Item of the 2021 budget.
4. **Lerch, Vinci & Higgins, LLP as Fund Auditor:** \$58,267.93 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$19,039.32 has been appropriated in the Auditor Line Item of the 2021 budget.
5. **Russo & Associates, LLC as Internal Auditor.** \$98,003.07 is the estimated dollars that will be expended in connection with the Internal Auditor Insurance Services contract over its three-year term. The annual amount of \$32,022.96 has been appropriated as the fee not to exceed in the Internal Auditor Line Item of the 2021 budget.
6. **Conner Strong & Buckelew as Underwriting Manager:** \$55,961.07 is the estimated dollars that will be expended in connection with the Underwriting Manager contract over its three-year term. The annual amount of \$18,285.54 has been appropriated in the Underwriting Manager Line Item of the 2021 budget.
7. **J.A. Montgomery Consulting as Fund Safety Service Provider:** \$204,384.93 is the estimated dollars that will be expended in connection with the Safety Director contract over its three-year term. The annual amount of \$625,499.63 has been appropriated in the Safety Director Line Item of the 2021 budget.
8. **Bergen Risk Managers, Inc. as Claims Service Organization and as Managed Care Organization.** \$2,315,281.17 is the estimated dollars that will be expended

in connection with the Claims Administrator and Managed Care contract over its three-year term. The annual amount of \$350,240.26 has been appropriated in the Workers Compensation Adjustor Item and the Computerization Item of the 2021 budget. The annual amount of \$406,288.68 has been appropriated in the Workers Compensation Claims Fund Line Item of the 2021 budget.

9. **JIF Claims L.L.C. as Property and Liability Claims Administrators.** \$1,188,585.13 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$388,375.75 has been appropriated in the Claims Adjustment Line Item of the 2021 budget.

Resolution 1-21 sets forth the results of the Fund's issuance of Competitive Contract Requests for Proposal for those services where agreements expired at year-end. Resolutions for Professional Service Agreements and Inter local Agreements were separately identified in the agenda. Contract with Matthew Laracy as the Treasurer is currently in force and as such was not part of the Reorganization Resolutions.

Appointment Resolution Made Part of Minutes

ORGANIZATIONAL RESOLUTIONS

RESOLUTION 2-21 DESIGNATION OF PUBLIC MEETING PROCEDURES

- I. The Governing Body shall conduct Public Meetings via Zoom to conduct the official business of the FUND on the **third Thursday of each month at 5:30PM for the 2021 Fund Year.** The exceptions are no meetings are scheduled in August and December, the November meeting will be **Monday November 22, 2021** and the Fund's 2021 Reorganizational meeting is on **January 20, 2022.**
- II. Designation Of Official Newspapers
The Record - Hackensack, New Jersey
The Star Ledger – Newark, New Jersey
www.njmel.org – MEL webpage
www.bcjif.org – Bergen JIF webpage

Executive Director said the Resolution should be amended to note meetings starting in June will be held in-person at the Westwood Municipal Building at 5:30PM. Executive Director noted this is subject to change and if so the Board may take action as June approaches.

RESOLUTION 3-21 ESTABLISHING A FUNDS RECORDS PROGRAM

Paul Tomasko, Fund Secretary as custodian of Fund's records.
Nancy A. Ghani, Account Manager, as Assistant Fund Secretary.
Fund records to be kept at office of the Fund Administrator located at 9 Campus Drive Suite 216, Parsippany, NJ 07054

RESOLUTION 4-21 DESIGNATION FISCAL MANAGEMENT PLAN

- I. Those banks listed as official depositories:
 - ◆ Investors Bank
 - ◆ Those banks or institutions identified through the Governmental Unit Depository Protection Act (GUDPA)
 - ◆ New Jersey Cash Management Plan
- II. Designation of Authorized Signatures:

Chair	Paul Hoelscher
Secretary	Paul Tomasko
Treasurer	Matt Laracy

Commissioner
Commissioner

Ted Preusch
Don Sciolaro

III. Designation of Authorized Signatures for Claim Payments.

Matt Laracy, Fund Treasurer
Kathleen McGuire, Bergen Risk Managers, Manager of Compensation
Jennifer Dittermer, Bergen Risk Managers, Operations Manager
Jason Cosimano, Bergen Risk Managers, President
John Markel, Bergen Risk Managers, Vice President
Russell Huntington, JIF Claims L.L.C., Partner
Dawn Mulligan, JIF Claims L.L.C., Manager

IV. For Wire Transfers – that the Fund does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external account from the Fund Treasurer.

V. Adoption of Cash and Investment Policy

VI. Designation of Interest Rates for Delinquent Assessments:

Interest rate: 10% with grace periods specified for each quarterly assessment

VII. Certifying and Approval Officers for all Fund expenses:

Executive Director and Account Manager

RESOLUTION 5-21 AUTHORIZATION OF COMPENSATION TO BE MADE TO EXECUTIVE COMMITTEE MEMBERS FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS

Executive Committee Member and Alternate member shall receive \$150 per regular monthly Executive Committee meeting attended by said member.

RESOLUTION 6-21 ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT.

MEL Underwriting Manager confirmed the information reflected in the Risk Management Plan is correct.

Executive Director said the next following resolutions have been included to meet regulatory compliance as respects placement of insurance coverages. Included in the agenda were resolutions authorizing extraordinary unspecifiable services for public officials/employment practices liability, land use liability, volunteer director's and officer's liability and cyber liability coverages.

RESOLUTION 7-21 AWARDING EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY COVERAGE.

RESOLUTION 8-21 AWARDING EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL VOLUNTEER DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE.

RESOLUTION 9-21 AWARDING EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER SECURITY LIABILITY COVERAGE.

RESOLUTION 10-21 DESIGNATION OF OFFICIAL DEPOSITORY

Designating and naming an official depository for the fund.

RESOLUTION 11-21 REMOTE PUBLIC MEETINGS

Establishes a procedure governing public comment process during a remote meeting.

Fund Attorney asked if the Executive Committee wanted to vote on any of the resolutions separately. There was no comment.

11-21: MOTION TO ADOPT REORGANIZATIONAL RESOLUTIONS 1-21 THROUGH

Moved: Commissioner Pitofsky
Second: Commissioner Padilla
Roll Call Vote: 11 Ayes - 0 Nays
Reorganizational Resolutions Made Part of Minutes

COMMITTEE APPOINTMENTS: The fund has four standing committees. Included in the agenda was a list of the committees and a brief description of their charge. Commissioners are encouraged to volunteer for the standing committees. Ms. Nancy Ghani noted Mr. Ezio Altamura’s name was inadvertently omitted from the Executive Safety & Award Committee List. Mr. Altamura was appointed to the Committee in 2020.

COMMITTEE REPORTS:

SAFETY COMMITTEE: ROBERT SHANNON, CHAIR: The safety Committee met on December 2, 2020; included in the agenda for information were the minutes of that meeting for information.

EXECUTIVE DIRECTOR: Executive Director thanked the fund for re-appointment on behalf of himself and the staff of PERMA.

DUE DILIGENCE REPORTS: Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Executive Director reported the Financial Fast Track as of November 30, 2020 and said the statutory surplus stands at \$4.2 million. Executive Director said the low Lost Time Accident Frequency is attributable to the continued efforts of members’ safety committees, and risk managers.

EPL COMPLIANCE PROGRAM: Executive Director said the deadline to update their EPL Compliance Program is June 1, 2021. The Revised Personnel and Manual pages are available at the MEL webpage –www.njmel.org.

Ms. Ghani added the program includes several training components members need to complete. One of these is training for **Managers & Supervisors**, which may be met through the following:

- J.A. Montgomery has already begun holding live webinars titled *Protecting Children from Abuse - For Managers/Supervisors/Elected Officials* which meet this training requirement.

- Fund Attorney will schedule virtual sessions via Zoom (or similar online platform) as an additional resource. Historically, Fund Attorney has hosted in-person sessions at \$750/training. It would be appropriate to authorize the Fund Attorney to conduct virtual sessions and approve associated costs.

MOTION TO AUTHORIZE THE FUND ATTORNEY’S OFFICE TO CONDUCT VIRTUAL MANAGER & SUPERVISOR SESSIONS AND APPROVE TRAINING COSTS.

Motion:	Commissioner Preusch
Second:	Commissioner Pitofsky
Roll Call Vote:	11 Ayes – 0 Nays

RCF NOVEMBER 2020 & 2021 REORGANIZATION MEETING: The Residual Claims Fund’s 2021 Reorganization meeting was held on January 6, 2021 at 10:30 a.m. via Zoom. Included in the agenda was a copy of Commissioner Tomasko’s report of the meeting. Commissioner Tomasko said the annual retreat will be held on March 26th at 9 a.m. via Zoom.

EJIF 2020 NOVEMBER MEETING & 2021 REORGANIZATION MEETING: The EJIF met on November 18, 2020 via Zoom. The 2021 Reorganization meeting was held on January 6, 2021 at 10:50 a.m. via Zoom. Included in the agenda were copies of Commissioner Tomasko’s reports of the meetings. Commissioner Tomasko noted the EJIF is remaking its stormwater training videos.

MEL 2020 NOVEMBER MEETING & 2021 REORGANIZATION MEETING: The MEL Board of fund Commissioners conducted its November meeting on November 18, 2020 via Zoom. The MEL 2021 Reorganization meeting was held on January 6, 2021 at 11:15 am via Zoom. Included in the agenda were copies of Commissioner Tomasko’s reports of the meetings.

2020/2021 ELECTED OFFICIALS SEMINAR: Executive Director said this year’s Elected Officials Seminar focused on *ways to prevent employment practices lawsuits*. The course was conducted as part of the League of Municipalities Virtual Conference. In addition to holding this seminar at the Virtual Conference conducted by League of Municipalities, the course has been posted to the MEL’s Learning Management System. Included in the agenda were directions to access and complete the course.

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, 2021. 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 5% of the member’s assessment.

SEWER BACKUP CLAIMS 4TH QUARTER 2020: Included in the agenda was a listing of sewer backup claims for the period of October 1, 2020 – December 31, 2020. Also included in the agenda was Resolution 12-21 authorizing the assessments related to these claims.

MOTION TO ADOPT RESOLUTION 12-21 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF OCTOBER 1, 2020 – DECEMBER 31, 2020.

Moved:	Commissioner Tomasko
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Second:
Roll Call Vote:

Commissioner Didio
11 Ayes - 0 Nays

INFORMATIONAL

2021 ASSESSMENTS: Executive Director said the 2021 assessments were mailed out via certified mail on 12/17/20, as well as, emailed to Fund Commissioners and Risk Managers. As a reminder, first installment payments are due to Treasurer, Matt Laracy, by January 31st and should be sent to the lock box: **Bergen County Municipal Joint Insurance Fund, PO Box 11474 Newark, NJ 07101-4474**

2021 BUDGET: Executive Director said in accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper. In addition, PERMA has sent the budget to member municipalities and has filed the budget with the State.

SHARED AGGREGATE EXCESS LIABILITY: As a reminder, this Fund approved the option for members to purchase additional excess limits of \$10m excess \$20m on a shared aggregate basis. Members wishing to secure additional limits may contact the Fund office for quotes based on effective date requested to bind coverage and after confirmation from Ed Cooney, the MEL Underwriting Manager.

Executive Director's Report Made Part of Minutes.

TREASURER: Fund Treasurer reminded members the 4th Quarter and 1st Quarter 2021 assessments are due January 31st. If there are any questions do not hesitate to contact him.

REPORT: The Treasurer Cash and investments as of November 30, 2020 and December 31, 2020 were included in the agenda

Confirming Payment Of December 2020 Vouchers:

TOTAL 2020	\$1,167,666.22
TOTAL	\$1,167,666.22

Confirming Dividend Check Payments:

Closed Year	\$201,599.00
TOTAL	\$201,599.00

Approving Payments of January 2021 Vouchers Resolution 13-21

TOTAL 2020	\$ 361.20
TOTAL 2021	\$2,325,518.84
TOTAL	\$2,325,880.04

Confirmation Of November 2020 Claims Payments/Certification Of Claims Transfers:

2016	\$3,846.12
2017	\$32,769.45
2018	\$302,609.38
2019	\$153,251.14
2020	\$370,479.57
TOTAL	\$862,955.66

Confirmation Of December 2020 Claims Payments/Certification Of Claims Transfers:

2016	\$7,678.82
2017	\$34,284.62
2018	\$69,285.29
2019	\$92,513.10
2020	\$362,531.24
TOTAL	\$566,293.07

MOTION TO CONFIRM VOUCHER LISTS FOR THE MONTHS OF DECEMBER 2020, DECEMBER 2020 DIVIDENDS, APPROVE RESOLUTION 13-21 VOUCHER LIST FOR JANUARY 2021, APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF NOVEMBER AND DECEMBER 2020.

Motion: Commissioner Tomasko
 Second: Commissioner Didio
 Vote: 11 Ayes – 0 Nays

Treasurer's Reports Made Part of Minutes.

FUND ATTORNEY: Fund Attorney thanked the fund for reappointment
REPORT: The Fund Attorney had nothing further to report.

UNDERWRITING MANAGER: MEL Underwriting Manager thanked the board for reappointment.

LIST OF CERTIFICATES ISSUED: Distributed separately as part of the report was a List of Certificates issued for the period of 10/22/20 to 11/28/20.

RENEWAL PROGRAM: MEL Underwriting Manager provided a summary of the 2021 insurance renewal noting the following:

- This is the worst insurance market since the 1980's, which was a catalyst for the formation of the Joint Insurance Funds, but the MEL is in a great position to handle the current hard market.
- Safety National (workers' compensation) will be removing "Same Communicable Disease" endorsement, which treated all claims as a single occurrence. Underwriting Manager is in discussions with Safety National to have Covid-19 claims as one occurrence.
- Cyber primary limits are \$3 Million each occurrence, and \$6 Million aggregate. The retention increased to \$200,000, but member's retention remains at \$25,000 and the MEL will cover the \$175,000 difference. Previously each Joint Insurance Fund purchased their own excess limits, but due to the current hard market, the MEL purchased \$6 Million per occurrence and \$9 million aggregate.

CYBER CLAIMS: Included in the agenda was a Cyber Compliance report as of December 31st. In order to meet compliance with Tier 1 or Tier 2, all questions must be "Yes". If any questions are answered "No" or are blank, this is grounds for being Incomplete. Also, Tier 2 cannot be in compliance without Tier 1 being in compliance. If any members believe any questions that are blank or answered "No" should be granted an exception, the member must submit the details as to why the exception should be granted in the Additional Comments section.

SAFETY DIRECTOR: Safety Director thanked the fund for reappointment.

REPORT: Safety Director's report was included in the agenda for review. Report included November and December activities, upcoming MSI classes and copies of distributed Safety Director Bulletins. Safety Director highlighted the rebranding of the MEL safety Institute (MSI), and noted the new categories:

- MSI Now: Viewers can access 180 on-demand streaming videos and online classes that can be viewed 24/7.
- MSI DVD: Includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices.
- MSI LIVE: Features real-time, instructor-led classes and webinars. The MSI live schedule is available for registration through the MEL website.

Safety Director noted if attendees are more than five minutes late to a webinar, they would not receive continuing education credits.

Commissioner Shannon commended Mr. Brain Maitland and Mr. Ken Shultz for their continued efforts on the safety directive, and their work on the fire certification program.

Monthly Report Made Part of the Minutes.

MANAGED CARE: Managed Care Provider thanked the fund for reappointment.

REPORT: Managed Care Provider reviewed the December and January reports, which were included in the agenda. The December report indicated a saving of 73% for the month and 63% since inception.

Monthly Activity Report Part of Minutes.

CLAIMS: Claims Administrator thanked the fund for reappointment.

REPORT: Included in the agenda was the Claims Administrator's report of 2020 Property/Liability subrogation recoveries, which totaled \$406,528.22. Ms. Mulligan reminded members to review, update and adopt the notice of claim form that was introduced at the November 2020 Fund meeting. Once complete please send a signed resolution to Ms. Nancy Ghani and herself.

Monthly Activity Report Part of Minutes.

OLD BUSINESS:

MANDATORY VACCINATION OF EMPLOYEES: Executive Director said in response to the dissemination of the Covid-19 vaccines, the MEL Fund Attorney issued a bulletin, and consulted with the MEL Safety Director, Executive Directors of our Member Funds, and Labor Expert, Matthew Giacobbe, Esq., to develop a memorandum anticipating several policy decisions on the issuance of the vaccine. Sent, as a separate item was the bulletin, and memorandum. Executive Director added it is the recommendation of the MEL to follow the State to the maximum extent possible. If a member decides to take different action, the memorandum discusses various legal and practical considerations.

CLAIMS REVIEW: Chairman Hoelscher asked if it would be appropriate to take action regarding the meeting held at 4:30PM on January 21, 2021 to review the Payment Authority Requests (PARs) in advance of this meeting. Fund Attorney said it would be appropriate to take action.

**MOTION TO ACCEPT THE PAYMENT AUTHORITY REQUESTS (PARS)
AS PRESENTED**

Moved:	Commissioner Tomasko
Second:	Commissioner Cleary
Roll Call Vote:	10 Ayes - 0 Nays - 1 Abstention (Commissioner Gallo)

NEW BUSINESS:

NONE

PUBLIC COMMENT:

Mr. Ezio Altamura commended Commissioner Shannon and the MEL Fund Attorney for writing an informative article on importance of decorum. The article was published in January's edition of The New Jersey League of Municipalities magazine.

Commissioner Shannon recognized the special group of professionals the fund works with on a daily basis, and said the Management Committee worked diligently on the appointment of professionals. Chairman Hoelscher echoed Commissioner Shannon's comments, and expanded on the efforts, and understanding from all of the professionals during the pandemic. Commissioner Pitofsky commended the fund's continued efforts.

MOTION TO ADJOURN:

Motioned:	Commissioner Pitofsky
Second:	Commissioner Tomasko
Vote:	Unanimous

MEETING ADJOURNED: 6:17 PM

Brandon Tracy, Assisting Secretary

For

Paul Tomasko, SECRETARY

RESOLUTION NO. 1-21

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS**

WHEREAS the Bergen County Municipal Joint Insurance Fund (hereinafter the Fund) authorized the competitive contract process to be administered by the Executive Director through resolution 28-20 on June 18, 2020 for the positions of:

ACTUARY
EXECUTIVE DIRECTOR
AUDITOR
CLAIMS ADMINISTRATOR – WORKERS COMPENSATION & MANAGED CARE
CLAIMS ADMINISTRATOR – GENERAL LIABILITY/ AUTO LIABILITY
FUND ATTORNEY
INTERNAL AUDITOR
MANAGED CARE
SAFETY DIRECTOR
UNDERWRITING MANAGER

and

WHEREAS services were procured according to the competitive contracting process under N.J.S.A. 40A:11-4.1 et. Seq., and

WHEREAS a notice advising of competitive contracts was published in the July 16, 2020 edition of the Bergen Record and posted on the Bergen County Municipal JIF website www.bcjif.org under the Public Bids section.

WHEREAS the Fund received Competitive Contract responses were received from professional service providers and service organizations on September 9, 2020 at 9:00AM.

WHEREAS the Fund's Management Committee served as the Evaluation Committee for the respective Professional Service Provider and Service Organization to rate the proposals upon the standards of factors being Technical, Managerial and Cost factors in accord with N.J.A.C.5:34-4.3(d); and

WHEREAS the Evaluation Committee made recommendations on the award of contracts to the below listed Professional Service Providers and Service Organizations based on a review of their responses, experience and prior service provided at the rates established by the Board of Fund Commissioners; and

WHEREAS, the report produced by the committee, recommending the below was made available to the public and governing body at least 48 hours prior to the meeting of the governing body in accord with N.J.S.A 40A:11-4.1 and N.J.A.C 5:34-4; and

WHEREAS, the Fund Treasurer has indicated that sufficient funds exist for the award of these contracts in the usual and customary accounts.

WHEREAS the Board of Fund Commissioners of the Bergen County Municipal Joint Insurance Fund resolves to appoint the Fund Professionals – noted below – to three-year terms

commencing on January 1, 2021 and ending on December 31, 2023 (unless otherwise noted) at its January 2021 Reorganization Meeting in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.

10. **PERMA Risk Management Services as Administrator including conducting a Claims Audit.** David N. Grubb is appointed as **Executive Director**, and Joseph Hrubash as **Deputy Executive Director**, and both as **agents for process of service**. \$1,241,778.40 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$405,756.89 has been appropriated in the Administration Line Item of the 2021 budget. \$27,979.57 is the estimated dollars that will be expended in connection with this contract over its three-year term for Claims Audit, and the annual amount of \$8,963.19 has been appropriated in the Administration Line Item for the 2021 budget.
11. **Russel R. Huntington, Esquire of Huntington LLC as Fund Attorney:** \$201,257.16 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$65,761.72 has been appropriated in the Attorney Line Item of the 2021 budget.
12. **The Actuarial Advantage as Fund Actuary:** \$168,260.60 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$54,979.94 has been appropriated in the Actuary Line Item of the 2021 budget.
13. **Lerch, Vinci & Higgins, LLP as Fund Auditor:** \$58,267.93 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$19,039.32 has been appropriated in the Auditor Line Item of the 2021 budget.
14. **Russo & Associates, LLC as Internal Auditor.** \$98,003.07 is the estimated dollars that will be expended in connection with the Internal Auditor Insurance Services contract over its three-year term. The annual amount of \$32,022.96 has been appropriated as the fee not to exceed in the Internal Auditor Line Item of the 2021 budget.
15. **Conner Strong & Buckelew as Underwriting Manager:** \$55,961.07 is the estimated dollars that will be expended in connection with the Underwriting Manager contract over its three-year term. The annual amount of \$18,285.54 has been appropriated in the Underwriting Manager Line Item of the 2021 budget.
16. **J.A. Montgomery Consulting as Fund Safety Service Provider:** \$204,384.93 is the estimated dollars that will be expended in connection with the Safety Director contract over its three-year term. The annual amount of \$625,499.63 has been appropriated in the Safety Director Line Item of the 2021 budget.
17. **Bergen Risk Managers, Inc. as Claims Service Organization and as Managed Care Organization.** \$2,315,281.17 is the estimated dollars that will be expended in connection with the Claims Administrator and Managed Care contract over its three-year term. The annual amount of \$350,240.26 has been appropriated in the

Workers Compensation Adjustor Item and the Computerization Item of the 2021 budget. The annual amount of \$406,288.68 has been appropriated in the Workers Compensation Claims Fund Line Item of the 2021 budget.

18. **JIF Claims L.L.C. as Property and Liability Claims Administrators.** \$1,188,585.13 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$388,375.75 has been appropriated in the Claims Adjustment Line Item of the 2021 budget.

NOW, THEREFORE, BE IT RESOLVED by the Bergen County Municipal Joint Insurance Fund as follows: The Fund's Executive Director is hereby authorized to enter into a contract with the above professionals for a period of three (3) years with an option to renew for a 4th and 5th year encompassing the scope of work as outlined within CC#20-01.

BE IT FURTHER RESOLVED, all Professional Service Providers and Service Organizations appointed pursuant to this Resolution shall service the Fund in accordance with the terms and conditions of the Professional Service Agreements.

BE IT FURTHER RESOLVED, that in accordance with NJSA 19:44A-20.7, the decision of the Fund's Board of Fund Commissioners that the procurement process utilized, constitutes a fair and open process, shall be final.

ADOPTED:

This day before the Governing Body:

Chair

date

Secretary

date

RESOLUTION NO: 2-21

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the “FUND”)**

ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2021, and

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

I. The Governing Body shall conduct Public Meetings via Zoom to conduct the official business of the FUND on the **third Thursday of each month** at **5:30PM** for the **2021 Fund Year**. The exceptions are no meetings are scheduled in August and December, the November meeting will be **Monday November 22, 2021** and the Fund’s 2021 Reorganizational meeting is on **January 20, 2022**.

II. The following is hereby designated the official newspaper (s) of the Fund: **The Record**, Hackensack, New Jersey and **The Star Ledger**, Newark, New Jersey. In addition, the Fund’s webpage is designated for official notices – www.bcjif.org.

III. 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 the official newspaper.

ADOPTED: *this day by the Executive Committee;*

Chair

date

Secretary

date

RESOLUTION NO. 3-21

BERGEN 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 2021 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Executive Committee that:

1. _____ **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.
2. The Account Manager designated by the Executive Director is hereby designated as **Assistant Fund Secretary**.
3. 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.
4. 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.
5. 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 Route 80, Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

ADOPTED: *this day before the Executive Committee*

Chair

date

Secretary

date

RESOLUTION NO. 4-21

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

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2021 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 Executive Committee that:

- I. The following financial institutions are hereby declared as THE FUND’s Official Depositories for 2021:
 - ◆ Investors Bank
 - ◆ Those banks or institutions identified through the Governmental Unit Depository Protection Act (GUDPA)
 - ◆ New Jersey Cash Management Plan

- 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

_____ CHAIR

_____ SECRETARY

_____ TREASURER

_____ COMMISSIONER

_____ 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) (or one signature and one facsimile signature) of the following persons, duly authorized pursuant to this Resolution

Matthew Laracy, Fund Treasurer
Kathleen McGuire, Bergen Risk Managers, Manager of Compensation
Jennifer Dittmer, Bergen Risk Managers, Operations Manager
Jason Cosimano, Bergen Risk Managers, President
John Markel, Bergen Risk Managers, Vice President
Russell Huntington, JIF Claims L.L.C., Partner
Dawn Mulligan, JIF Claims L.L.C., Manager

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 shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1st) and fourth (4th) assessment installments paid to be January 31; the second (2nd) assessment installment paid to be May 15; and the third (3rd) assessment installment paid to be August 15.

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.

ADOPTED: *this day before the Executive Committee:*

Chair

date

Secretary

date

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

(Hereinafter the "Fund")

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS**

WHEREAS, the Bergen County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq: and

WHEREAS, Amended Bylaws of the Bergen County Municipal Joint Insurance Fund were approved by the Executive Committee following a public hearing on February 19, 1998; and

WHEREAS, pursuant to NJSA 40A:10-43, the Bylaws were approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Bergen County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Bergen County Municipal Joint Insurance Fund shall receive \$150 per regular monthly Executive Committee meeting attended by said member.

BE IT FURTHER RESOLVED that the Treasurer be hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary, a voucher and a signed affidavit.

BE IT FURTHER RESOLVED that payment shall be made annually.

ADOPTED: *this day by the Executive Committee*

**BERGEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIR

SECRETARY

Bergen County Municipal Joint Insurance Fund

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

ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT

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

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2021:

- 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, 2020)
- 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. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$300,000

- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: **Per Person**
- 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;
 - 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
 - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
 - a. Subject to 0% member coinsurance of the first \$100,000
 - 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);

The Fund purchases Optional JIF Shared Aggregate Excess Liability Limits excess of \$20,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 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 and reported basis for each Fund year.

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

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

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: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- 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. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
 - 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 purchases Cyber insurance with Indian Harbor Insurance Company (primary insurer) for the following limits:

- Limits:
 - Fund Annual Aggregate: \$6,000,000
 - Third Party, Per Claim: \$3,000,000
 - First Party, Per Claim: \$3,000,000
- Retention, Per Claim: \$200,000

The MEL provides \$175,000 excess of the member's deductible of \$25,000.

The Fund also purchases Excess Cyber limits via the MEL with total limits of \$6,000,000 Each Claim / \$9,000,000 Aggregate.

11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$900,000 limit excess of the Fund's limit
- 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: \$10,000
- Member deductibles:
 - All Other: \$2,500
 - Automobile Physical Damage: \$2,500
 - 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: **\$1,000,000**
 - d. Maximum, per occurrence: **\$2,500,000**

12. Emergency Service Volunteer Automobile Physical Damage

- The Fund provides Automobile Physical Damage Reimbursement Coverage to all Emergency Service Volunteers, including police auxiliary, firefighters and members of the first aid or rescue squads, CERT Teams, etc. for collision and comprehensive damages to their personal vehicle, which arises out of and in the course of the emergency service volunteer's duties associated with an authorized activity and/or duly sponsored or sanctioned event on behalf of the member entity/organization.
- Where personal auto physical damage insurance coverage is applicable to the volunteer's vehicle, the extent of this reimbursement coverage shall not exceed 100% of the volunteer's collision or comprehensive deductible amount, up to a maximum of \$2,500 OR in the absence of any applicable personal collision or comprehensive insurance coverage, reimbursement of damages shall not exceed \$2,500.

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions: Fair Lawn and Ridgewood have an individual \$100,000 occurrence SIR for Workers' Compensation and General Liability. The Fund insures the Workers Compensation and General Liability at \$200,000 excess of \$100,000 Layer. Ridgewood also has a \$100,000 SIR for auto liability. The Fund insures the Auto Liability at \$200,000 excess of \$100,000 Layer. Ridgewood also has a \$25,000 deductible for property. The Fund insures the Property at \$100,000 less the \$25,000 deductible. Fair Lawn's Auto liability and Property retentions are the standard JIF retentions for these coverages.

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):\$10,000
12. **Emergency Service Volunteer Automobile Physical Damage** \$2,500

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, 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 the MEL
9. **Environmental Impairment Liability:** The Fund purchases this coverage through the Environmental Joint Insurance Fund
10. **Emergency Service Volunteer Automobile Physical Damage :** None

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, Commissioners 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 member 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 member's experience modified manual premium for that line of coverage. The Commissioners 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 Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners 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 Commissioners may by majority vote levy upon the participating members 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 members 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 Commissioners.
7. The Fund has also adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
8. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
9. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

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 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.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. 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 Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and 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. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners 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

1. \$10,000 for General and automobile liability
2. \$10,000 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider 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.
4. \$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 21st day of January, 2021 by the Commissioners:*

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH
QBE SPECIALTY INSURANCE COMPANY
FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

WHEREAS, there is a need for public officials/employment practices coverage for the Bergen County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,829,764.00 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$1,829,764.00 inclusive of commission from:

Line Items: POL/EPL Premium and Land Use Liability

NOW, THEREFORE, BE IT RESOLVED, that the Bergen County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2021 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,829,764.00 inclusive of commission.

Chair

date

Secretary

date

Resolution 8-21

**BERGEN COUTNY MUNICIPAL JOINT INSURANCE FUND
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH
QBE SPECIALTY INSURANCE COMPANY FOR
OPTIONAL VOLUNTEER DIRECTOR’S AND OFFICER’S LIABILITY COVERAGE**

WHEREAS, there is a need for optional volunteer director’s and officer’s liability coverage for the Bergen County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for optional volunteer director’s and officer’s liability coverage in the amount of \$24,941.00 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$24,941.00 inclusive of commissions from:

Line Items: Volunteer Director’s and Officer’s Liability

NOW, THEREFORE, BE IT RESOLVED, that the Bergen County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2021 budget year for optional volunteer director’s and officer’s liability coverage in the amount of not to exceed \$24,941.00 inclusive of commissions.

Chair

date

Secretary

date

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT
WITH INDIAN HARBOR INSURANCE COMPANY FOR
PRIMARY CYBER SECURITY LIABILITY COVERAGE**

WHEREAS, there is a need for primary Cyber Security Liability coverage for the Bergen County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$56,772.00 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, Indian Harbor Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Indian Harbor Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Indian Harbor Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2021 budget in the amount of \$56,772.00 inclusive of commission from:

Line Items: Cyber Security Liability

NOW, THEREFORE, BE IT RESOLVED, that the Bergen County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2021 budget year for primary cyber security liability coverage in the amount of not to exceed \$56,772.00 inclusive of commission.

Chair

date

Secretary

date

RESOLUTION 10-21

**of the
BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DESIGNATION OF OFFICIAL DEPOSITORY**

WHEREAS, the Bergen County Municipal Joint Insurance Fund (hereinafter the Fund), finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named; and

WHEREAS 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 higher end federal funds rate less .25% with a floor of .50%. - is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

NOW, THEREFORE, BE IT RESOLVED, by the Bergen County Municipal Joint Insurance Fund, that 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 higher end federal funds rate less .25% with a floor of .50%. - is hereby approved by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f) and that sums so deposited may be withdrawn upon a check, draft or order of the Board of Fund Commissioners; and

BE IT FURTHER RESOLVED that a certified copy of this Resolution, duly executed, be delivered to the proper officers of Investor Bank

ADOPTED:
this day before the Governing Body:

Chairman

date

Secretary

date

Resolution of the Bergen County Municipal Joint Insurance Fund

Adopting A Procedure Governing Public Comment Process During A Remote Meeting

BE IT RESOLVED that the Bergen County Municipal Joint Insurance Fund (hereinafter the Fund), in accordance with Local Finance Notice 2020-21 and N.J.A.C 5:39-1 et seq., hereby adopts the following procedure governing the public comment process during a remote meeting, which process shall supplement the By Laws:

1. The Fund shall hold remote public meetings via an electronic communication platform, such as Zoom, that includes a telephonic-only attendance option. Meeting access information shall be advertised on the Fund’s website public meeting notices page, viewable from the home page at www.bcjif.org.
2. The public shall be muted during the meeting, except as outlined below during the Public Forum portion(s) of the meeting, in order to limit disruptions and background noise.
3. Public comments, if any, may be submitted by 3:00 P.M. on the date of the meeting either through written letter or email to nancyg@permainc.com. All written comments shall be read during the Public Forum portion of the meeting and shall be subject to the same time limitations for public speaking as outlined in this procedure. Duplicative comments shall be noted for the record and summarized.
4. Public comments may be made during the Public Forum portion(s) of the meeting as follows:
 - a) Once the Fund Chair has opened the floor to the public, the meeting host, shall advise the public attending by video to either utilize the ‘raise hand’ feature of the software program or physically waive their hand to indicate a desire to be heard. The meeting host shall choose a speaker by unmuting them and advising they have the privilege of the floor.
 - b) The speaker shall state his/her name and address for the record. All comments shall be addressed to the Chair of the meeting. Speakers are urged to be concise, and speak clearly. This is a public comment period so questions, unless the answer is simple and straightforward, will be referred to the Executive Director for follow up as needed.
 - c) If a member of the public becomes disruptive during a Public Forum, the meeting host shall mute the disruptive person and warn that continued disruption may result in their being prevented from speaking or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption, and use of profanity.
 - d) A member of the public who continues to act in a disruptive manner after receive an initial warning may be muted while other members of the public are allowed to proceed with their public comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to speak. Should that person remain disruptive, the individual may be muted or removed from the remote public meeting.

Attest:

Chairperson

Secretary

RESOLUTION NO. 12 - 21

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
CERTIFICATION TO RATIFY ASSESSMENT MODIFICATION**

WHEREAS, the following municipalities have incurred sewer backup claims in excess of the maximum as defined under the rules of the Bergen County Municipal Joint Insurance Fund; and

WHEREAS, such modifications require amendments to the assessments of said municipalities;

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee hereby certifies the modifications as presented in the attached memo dated January 14 2021; and, ratifies the action of the Executive Director/Administrator in making these changes.

The Bergen County Municipal Joint Insurance Fund at a public meeting held on January 21, 2021 adopted the foregoing Resolution.

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Date:
Chairperson

Attest:

Date:

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST**

Confirmation of Payments

DECEMBER 2020

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

BE IT RESOLVED that the Bergen 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003014-003040		USPS LOSS CHECKS-REISSUE	
003085			
003085	MUNICIPAL EXCESS LIABILITY JIF	FPB - 4TH QTR 2020	4,037.50
			4,037.50
003086			
003086	BERGEN RISK MANAGERS, INC.	MANAGED CARE 12/20	33,857.39
003086	BERGEN RISK MANAGERS, INC.	FROI 12/20	1,362.49
			35,219.88
003087			
003087	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 4TH QTR 2020	338,013.75
003087	MUNICIPAL EXCESS LIABILITY JIF	MEL - 4TH QTR 2020	623,457.25
			961,471.00
003088			
003088	BERGEN RISK MANAGERS, INC.	TPA 12/20	29,186.69
			29,186.69
003089			
003089	JIF CLAIMS, L.L.C.	LIABILITY/PROPERTY TPA 12/20	32,364.63
			32,364.63
003090			
003090	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 12/20	17,032.08
			17,032.08
003091			
003091	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/20	17.10
003091	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 12/20	33,813.07
			33,830.17
003092			
003092	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/20	4,581.63
			4,581.63
003093			
003093	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 12/20	5,480.12
			5,480.12
003094			
003094	LARACY ASSOCIATES LLC	TREASURER 12/20	1,541.67
			1,541.67
003095			
003095	QUENTIN WIEST	EXEC COMMITTEE MTG 2020	1,350.00
			1,350.00

003096			
003096	PAUL H. TOMASKO	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003097			
003097	JAMES CLEARY	EXEC COMMITTEE MTG 2020	1,200.00
			1,200.00
003098			
003098	ROBERT SHANNON	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003099			
003099	DONALD SCIOLARO	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003100			
003100	THEODORE F. PREUSCH	EXEC COMMITTEE MTG 2020	1,350.00
			1,350.00
003101			
003101	TOMAS PADILLA	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003102			
003102	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/20	1,521.00
			1,521.00
003103			
003103	MUNICIPAL EXCESS LIABILITY JIF	MSI - 4TH QTR 2020	20,952.50
			20,952.50
003104			
003104	NEWTECH SERVICES, INC.	WEB MAINT/HOST 12/20	75.00
			75.00
003105			
003105	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 10.31.20	84.79
			84.79
003106			
003106	FRED PITOFISKY	EXEC COMMITTEE MTG 2020	1,350.00
			1,350.00
003107			
003107	PAUL A. HOELSCHER	EXEC COMMITTEE MTG 2020	1,350.00
			1,350.00
003108			
003108	LENORA BENJAMIN	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003109			
003109	DIANNE CAMELO DIDIO	EXEC COMMITTEE MTG 2020	1,500.00
			1,500.00
003110			
003110	THE RODGERS GROUP, LLC	WYCKOFF & MAHWAH FD 6/6 2020	4,666.66
			4,666.66
003111			
003111	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 11.18.20	20.90
			20.90
		Total Payments FY 2020	1,167,666.22
		TOTAL PAYMENTS ALL FUND YEARS \$	1,167,666.22

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS BILLS LIST**

CONFIRMATION OF PAYMENTS

DECEMBER 2020

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

BE IT RESOLVED that the Bergen 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.

<u>FUND YEAR CLOSED</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003041-003062		USPS LOSS CHECKS-REISSUE	
003063			
003063	ALLENDALE BOROUGH	DIVIDEND 2020	13,489.00
			13,489.00
003064			
003064	BERGENFIELD BOROUGH	DIVIDEND 2020	6,571.00
			6,571.00
003065			
003065	CRESSKILL BOROUGH	DIVIDEND 2020	12,173.00
			12,173.00
003066			
003066	DEMAREST BOROUGH	DIVIDEND 2020	2,764.00
			2,764.00
003067			
003067	DUMONT BOROUGH	DIVIDEND 2020	6,343.00
			6,343.00
003068			
003068	FAIR LAWN BOROUGH	DIVIDEND 2020	1,769.00
			1,769.00
003069			
003069	FRANKLIN LAKES BOROUGH	DIVIDEND 2020	16,991.00
			16,991.00
003070			
003070	LEONIA BOROUGH	DIVIDEND 2020	11,579.00
			11,579.00
003071			
003071	MAHWAH TOWNSHIP	DIVIDEND 2020	27,808.00
			27,808.00
003072			
003072	MONTVALE BOROUGH	DIVIDEND 2020	6,193.00
			6,193.00
003073			
003073	NORTHVALE BOROUGH	DIVIDEND 2020	7,037.00
			7,037.00
003074			
003074	OLD TAPPAN BOROUGH	DIVIDEND 2020	7,948.00
			7,948.00
003075			
003075	ORADELL BOROUGH	DIVIDEND 2020	12,269.00
			12,269.00

003076				
003076	PARK RIDGE BOROUGH	DIVIDEND 2020	14,205.00	
			14,205.00	
003077				
003077	WASHINGTON TOWNSHIP	DIVIDEND 2020	4,547.00	
			4,547.00	
003078				
003078	WOODCLIFF LAKE BOROUGH	DIVIDEND 2020	10,963.00	
			10,963.00	
003079				
003079	LITTLE FERRY BOROUGH	DIVIDEND 2020	1,703.00	
			1,703.00	
003080				
003080	OAKLAND BOROUGH	DIVIDEND 2020	11,639.00	
			11,639.00	
003081				
003081	HAWORTH BOROUGH	DIVIDEND 2020	3,074.00	
			3,074.00	
003082				
003082	EMERSON BOROUGH	DIVIDEND 2020	500.00	
			500.00	
003083				
003083	UPPER SADDLE RIVER BOROUGH	DIVIDEND 2020	11,851.00	
			11,851.00	
003084				
003084	WESTWOOD BOROUGH	DIVIDEND 2020	10,183.00	
			10,183.00	
		Total Payments FY CLOSED	201,599.00	
		TOTAL PAYMENTS ALL FUND YEARS \$	201,599.00	

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST**

Resolution No. 13 - 20

JANUARY 2021

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

BE IT RESOLVED that the Bergen 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003112			
003112	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	361.20
			361.20
		Total Payments FY 2020	361.20

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003113			
003113	MUNICIPAL EXCESS LIABILITY JIF	FPB - 1ST QTR 2021	4,097.75
			4,097.75
003114			
003114	BERGEN RISK MANAGERS, INC.	MANAGED CARE 1/21	33,857.39
003114	BERGEN RISK MANAGERS, INC.	FROI 1/21	1,362.49
			35,219.88
003115			
003115	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 1ST QTR 2021	347,562.00
003115	MUNICIPAL EXCESS LIABILITY JIF	MEL - 1ST QTR 2021	577,661.00
			925,223.00
003116			
003116	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 1ST INSTALLMENT 2021	195,957.00
			195,957.00
003117			
003117	BERGEN RISK MANAGERS, INC.	TPA 1/21	29,186.69
			29,186.69
003118			
003118	JIF CLAIMS, L.L.C.	LIABILITY/PROPERTY TPA 1/21	32,364.67
			32,364.67
003119			
003119	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 1/21	17,032.08
			17,032.08
003120			
003120	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 1/21	33,813.07
			33,813.07
003121			
003121	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/21	4,581.66
			4,581.66

003122			
003122	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 1/21	5,480.08
			5,480.08
003123			
003123	LARACY ASSOCIATES LLC	TREASURER FEE 1/21	1,541.67
			1,541.67
003124			
003124	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/21	1,524.00
			1,524.00
003125			
003125	MUNICIPAL EXCESS LIABILITY JIF	MSI - 1ST QTR 2021	83,599.00
			83,599.00
003126			
003126	NEWTECH SERVICES, INC.	WEBSITE MAINT/HOSTING 1/21	75.00
			75.00
003127			
003127	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 11.30.20	84.79
			84.79
003128			
003128	APEX INSURANCE SRVS c/o XL INS	TECH ERR & OMISSIONS INS 3.1.21	28,386.00
			28,386.00
003129			
003129	APEX INS SRVS c/o QBE INSURANCE	VOL EMER SERV DIR & OFF LIAB COV 3.1.21	12,470.50
003129	APEX INS SRVS c/o QBE INSURANCE	PUB OFF & EMP PRAC LIAB 3.1.21	914,882.00
			927,352.50
		Total Payments FY 2021	2,325,518.84
		TOTAL PAYMENTS ALL FUND YEARS \$	2,325,880.04