

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
CERTIFYING THE ELECTION OF
CHAIRPERSON AND SECRETARY**

BE IT RESOLVED by the Commissioners of the New Jersey Utility Authorities Joint Insurance Fund that the following persons have been elected as Chairperson and Secretary:

- **FRANK PESTANA**, Chairperson

- **BERNIE RUTKOWSKI**, Secretary

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the year 2020 and until their successors shall be elected and qualified.

ADOPTED:

this 22nd day of January 2020

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
CONFIRMING THE ELECTION OF AN
EXECUTIVE COMMITTEE AND ALTERNATES FOR FUND YEAR 2020**

BE IT RESOLVED by the Commissioners of the New Jersey Utility Authorities Joint Insurance Fund that the following individuals have been elected to the Executive Committee and alternates to the Executive Committee:

FIVE-MEMBER EXECUTIVE COMMITTEE

Brian Bigler
Secaucus Municipal Utilities Authority

Michael Gianforte
Two Rivers Water Reclamation Authority

Justin Flancaum
Lakewood Municipal Utilities Authority

Thomas Horn
Lambertville Municipal Utilities Authority

Richard Brand
East Windsor Municipal Utilities Authority

ALTERNATES:

Jill Plesnarski
Readington-Lebanon Sewerage Authority

Gary Vaccaro
Brick Municipal Utilities Authority

Brad Rosenthal
Cape May County Municipal Utilities Authority

BE IT FURTHER RESOLVED that the Executive Committee and alternates shall serve for the year 2020 and until their successors shall be elected and qualified.

ADOPTED:

this 22nd day of January 2020

RESOLUTION NO. 3-20

**of the
New Jersey Utility Authorities Joint Insurance Fund**

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the New Jersey Utility Authorities Joint Insurance Fund (hereinafter the Fund) found it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-12 et. seq.) for the 2018, 2019 & 2020 Fund years, unless otherwise noted; and,

WHEREAS, NJSA 40a11-16 (6) allows for a contract duration of three (3) years; and,

WHEREAS, the Fund resolved to award Professional Service Agreements commencing January 1, 2018 in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. seq.; and,

WHEREAS, a notice soliciting proposals was published in the Star Ledger 2017 issue of the August 17th edition; and,

WHEREAS, responses were received from professional service providers and service organizations on September 14, 2017 and August 26, 2019 for Fund Attorney; 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 Executive Committee of the New Jersey Utility Authorities Joint Insurance Fund resolve to appoint the Fund Professionals – noted below – to three year terms commencing on January 1, 2018 and ending on December 31, 2020 (unless otherwise noted) at its January 2018 Reorganization Meeting in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

- 1.) **Perma Risk Management Services** is hereby appointed as **Administrator**, **Ms. Cathleen Kiernan** is appointed as **Executive Director**, and **Joseph Hrubash** as **Deputy Executive Director, as agent for process of services**. **\$939,831.87** is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of **\$323,185.62** has been appropriated in the Administration Line Item of the 2020 budget. Fund year 2020 is the third of three-year term.
- 2.) John Sahradnik & Robert Budes, Esquires, are hereby appointed as **Fund Attorney**. **\$20,996.10** is the estimated dollars that will be expended in connection with **Attorney** contract over its one term. The annual amount of **\$20,996.10** has been appropriated in the Attorney Line item of the 2020 budget. John Sahradnik & Robert Budes, Esquires, are hereby appointed as **Litigation Management**. The annual amount of \$101,757.62 has been appropriated in the Litigation Management Line Item of the 2020 budget. Appointment is a one-year term.
- 3.) Stuart Neuhof is hereby appointed as **Fund Treasurer**. **\$65,087.06** is the estimated dollars that will be expended in connection with this contact over its

three-year term. The annual amount of **\$22,126.71** has been appropriated in the Treasurer Line Item of the 2020 budget. Fund year 2020 is the third of a three-year term.

- 4.) Kyle Mrotek of Actuarial Advantage is hereby appointed as **Fund Actuary**. **\$104,039.77** is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of **\$35,368.50** has been appropriated in the Actuary Line Item of the 2020 budget. Fund year 2020 is the third of a three year term.
- 5.) Frances Jones of **Nisivoccia LLP** is hereby appointed as **Fund Auditor**. **\$68,885.56** is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of **\$23,418.03** has been appropriated in the Auditor Line Item of the 2020 budget. Fund year 2020 is the third of a three year term.
- 6.) Edgewood Partners (Capacity Coverage Company) is hereby appointed as **Underwriting Manager**. **\$265,527.66** is the estimated dollars that will be expended in connection with this contract over its three year term. The annual amount of **\$91,308.58** has been appropriated in the Underwriting Line Item of the 2020 budget. Fund year 2020 is the second of a three year term.
- 7.) Qual-Lynx is hereby appointed as the **Claims Service Organization** to adjust all claims for current and prior Fund Years. **\$607,642.59** is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of **\$211,613.10** has been appropriated in the Claims Administration Line Item of the 2020 budget. Fund year 2020 is the third of a three-year term.
- 8.) Wilmington Trust is hereby appointed as the **Asset Manager** at a fee of .05% of the market value of the FUND's invested assets on a month to month basis.
- 9.) Investors Bank for **Banking Manager** at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the federal funds rate less .25% with a floor of .65%.
- 10.) JA Montgomery Risk Control Services is hereby appointed to provide **Loss Control Services**. **\$519,249.14** is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of **\$179,889.14** has been appropriated in the Safety Director Line Item of the 2020 budget. Fund year 2020 is the third of a three year term.
- 11.) Qual-Care is hereby appointed as **Managed Care Provider**. **\$328,946.10** is the estimated dollars that will be expended in connection with this contract over its three year term. The annual amount of **\$114,450.38** has been appropriated in the Workers' Compensation Loss Fund Line Item of the 2020 budget. Fund year 2020 is the third of a three year term.
- 12.) NEIS is appointed as **Fund Payroll Auditor for** fund years 2018, 2019 and 2020. **\$32,717.19** is the estimated dollars that will be expended in connection

with this contract over its three year term. The annual amount of \$153.00 per payroll audit totaling **\$11,330.12** has been appropriated in the Premium Auditor Line Item of the 2020 budget. Fund year 2020 is the third of a three year term.

All professionals and service organizations appointed pursuant to this resolution shall service in accordance with the professional services contracts on file in the field office.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee does hereby appoint Fund professionals for the Fund Year 2020.

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

ADOPTED:

this 22nd day of January 2020

RESOLUTION 4-20

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
(hereafter referred to as “THE FUND”)

ESTABLISHING A FISCAL MANAGEMENT PLAN

FOR THE 2020 FUND YEAR

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

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

NOW, THEREFORE BE IT RESOLVED, THE FUND’s Governing Body hereby appoints the following professionals for the 2020 Fund Year:

- I.** 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.

Frank Pestana CHAIRPERSON

Bernie Rutkowski SECRETARY

Stuart Neuhof TREASURER

Brian Bigler COMMISSIONER

- II.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

Alice Lihou, Qual-Lynx Associates
Dave Ruber, Qual-Lynx Associates
Janet Buggle, Qual-Lynx Associates
Stuart Neuhof, Fund Treasurer

- III.** 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.

- IV.** The Cash and Investment Policy attached herewith, shall be adopted.

- V.** The rate of interest assessed by the Fund, for delinquent assessments for the year 2020 shall be the prime rate as of prior November 1 per annum, from the due date

for any such assessment and imposed when first installment assessments are received after February 15th with a grace period extending to March 1st and when second installment assessments are received after the due date.

- VI.** 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 22nd day of January 2020

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
(hereafter the “FUND”)**

ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2020, and

NOW, THEREFORE BE IT RESOLVED, by the Executive Committee of the New Jersey Utility Authorities that:

I. The Fund shall hold public meetings during the year 2020 on the fourth Wednesday of every month at 10:30 a.m. in the Toms River Municipal Utilities Authority, Toms River, NJ including the fourth Wednesday in January 2021. There are THREE exceptions to this meeting schedule. The first exception is the February meeting, which will be combined with the annual Safety Breakfast on February 26, 2020 at 9:00 a.m. at the Clarion Hotel, Toms River, NJ. The second exception is the November meeting, which is scheduled for 2:30 p.m. on November 17, 2020 in Atlantic City at Caesars in conjunction with the AEA. The third exception is the December meeting, which is scheduled for December 16, 2020 at Toms River MUA.

II. The following is hereby designated the official newspaper (s) of the Fund: The Star Ledger, Newark, New Jersey 07101. In addition, the NJUA JIF’s webpage is designated for official notices – www.njuajif.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 at least one of the official newspapers.

ADOPTED:

this 22nd day of January 2020

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND
(Hereinafter the “FUND”)

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2020 fund year.

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

I. Bernie Rutkowski, **Fund Secretary**, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

II. The Account Manager designated by the Executive Director is hereby appointed as **Assistant Fund Secretary**.

III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Route 80, Allstate 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 22nd day of January 2020

RESOLUTION NO. 7 - 20

**AUTHORIZING THE NEW JERSEY UTILITY AUTHORITIES
JOINT INSURANCE FUND
TO PAY EXECUTIVE COMMITTEE MEMBERS FOR ATTENDANCE
AT EXECUTIVE COMMITTEE MEETINGS
FOR THE FUND YEAR 2020**

WHEREAS, N.J.S.A. 40A:10-36 permits the creation of a Joint Insurance Fund for Municipal Utility Authorities, and

WHEREAS, N.J.S.A. 40:A10-37 permits the Commissioners of the said Joint Insurance Fund to create an Executive Committee for said Joint Insurance Fund, and

WHEREAS, said Statute permits the Commissioners to vote to allow those Commissioners who serve on the Executive Committee to receive up to \$150 per regular Executive Committee Meeting attended,

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the New Jersey Utility Authorities Joint Insurance fund as follows:

Each regular and alternate member of the Executive Committee of the New Jersey Utility Authorities Joint Insurance Fund shall receive \$150 per regular monthly Executive Committee Meeting attended by said member.

ADOPTED:

this 22nd day of January 2020

**RESOLUTION OF THE NEW JERSEY UTILITY AUTHORITIES
JOINT INSURANCE FUND
FOR EXCESS LIABILITY, EXCESS AUTO PHYSICAL DAMAGE
AND PROPERTY COVERAGES
FOR FUND YEAR 2020**

WHEREAS, the Executive Committee of the New Jersey Utility Authorities Joint Insurance Fund, at its December 19, 2018 meeting, authorized the JIF Underwriting Manager, the MEL Underwriting Manager and the Executive Director to negotiate certain insurances; and this being completed;

NOW, THEREFORE BE IT RESOLVED that the Executive Committee ratifies and confirms the purchase of the following coverages, effective January 1, 2020:

Excess Liability coverage from Munich Re American at a rate of .003448 per \$1000 of payroll net of commissions and including tax has been offered by Munich Re American.

Property & Boiler/Machinery Coverage at a cost of .09975 per \$100 of property value from CNA for property/boiler and machinery and .37485 per \$100 of vehicle value from CNA for auto physical damage with a JIF deductible of \$10,000;

Excess Public Officials/Employment Practices Liability Coverage at a rate of .00185 per \$1000 in payroll net of commissions and including tax has been offered by Munich Re American

ADOPTED:

this 22nd day of January 2020

**NEW JERSEY UTILITY AUTHORITY 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 New Jersey Utility Authorities 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 Municipal Excess Liability Joint Insurance Fund's Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$549,961 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 2020 budget in the amount of \$549,961 inclusive of commission from:

Line Items: POL/EPL Premium Liability

NOW, THEREFORE, BE IT RESOLVED, that the New Jersey Utilities Authority Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2020 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$549,961 inclusive of commission.

ADOPTED:

this 22nd day of January 2020

**NEW JERSEY UTILITY AUTHORITIES 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 New Jersey Utilities Authority 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 Municipal Excess Liability Joint Insurance Fund's Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$91,908 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 2020 budget in the amount of \$91,908 inclusive of commission from:

Line Items: Cyber Security Liability

NOW, THEREFORE, BE IT RESOLVED, that the New Jersey Utilities Authority Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$91,908 inclusive of commission.

ADOPTED:

this 22nd day of January 2020

**NEW JERSEY UTILITIES AUTHORITY JOINT INSURANCE FUND
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES
CONTRACT WITH BEAZLEY INSURANCE COMPANY, INC FOR
EXCESS CYBER SECURITY LIABILITY COVERAGE**

WHEREAS, there is a need for excess cyber security liability coverage for the New Jersey Utilities Authority 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 Municipal Excess Liability Joint Insurance Fund's Underwriting Manager is recommending award to Beazley Insurance Company, Inc. for excess cyber security liability coverage in the amount of \$36,638 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, Beazley Insurance Company, Inc. will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Beazley Insurance Company, Inc. 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 Beazley Insurance Company, Inc. 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 2020 budget in the amount of \$36,648 inclusive of commission from:

Line Items: Cyber Security Liability

NOW, THEREFORE, BE IT RESOLVED, that the New Jersey Utilities Authority Joint Insurance Fund authorizes the Executive Director to enter into a contract with Beazley Insurance Company, Inc for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$36,648 inclusive of commission.

ADOPTED:

this 22nd day of January 2020

**New Jersey Utility Authorities Joint Insurance Fund
(hereinafter the "Fund")**

ESTABLISHING THE 2020 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2020 Plan of Risk Management shall be revised as follows:

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)

1.) **The perils or liability to be insured against.**

a.) The Fund insures the following perils or liability:

- Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
- General Liability** including disinfecting agents release.
- Automobile Liability** including PIP and Uninsured/Underinsured Coverage.
- Property** including Boiler and Machinery.
- Automobile Physical Damage** - Comprehensive and Collision
- Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer.
- Public Officials and Employment Practices Liability**
- Volunteer Directors & Officers Liability**
- Cyber Liability**

b.) The following coverage's are provided to the Fund's member local units by the Fund's membership in the Municipal Excess Liability Joint Insurance Fund (i.e. MEL).

- Excess Workers' Compensation**

Excess General Liability

Excess Auto Liability

c.) **Environmental Impairment Liability** Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund (i.e. E-JIF.)

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

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

The Fund covers \$300,000 CSL.

The MEL covers excess claims to the following limits.

Workers' Compensation - statutory

Employer's Liability - \$6,700,000 excess of the Fund's \$300,000

USL&H – Included in workers Compensation

Harbor Marine/Jones Act - Included in employers liability

Incidental Foreign Workers Compensation - included

Communicable Disease Coverage - included

b.) **General Liability** limits.

The Fund covers \$300,000 CSL.

The MEL covers excess liability as follows:

General Liability - \$700,000 CSL excess the Fund's \$300,000.
The \$10 million excess \$1 million layer is subject to a \$20 million per authority annual aggregate limit

The Fund purchases excess liability from Munich Re America as follows:

General Liability - \$10,000,000 per occurrence excess the JIF & MEL limit of \$1,000,000. The \$10 million excess \$1 million layer is subject to \$10 million any one occurrence, per member authority; a \$20 million annual aggregate, per member authority and a maximum group specific limit of \$60,000,000 any one occurrence.

Employee Benefits Liability - included in the Liability limits.
Unmanned Aircraft System (Owned Drones) – included in the General Liability for drones up to 55 lbs and on the excess liability from Munich Re America, a sub-limit of \$5,000,000 Ultimate Net Loss, Combined Single Limit, per occurrence, per member but only for systems less than 10 lbs.

c.) **Automobile Liability.**

The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.

The Fund covers \$16,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

The MEL covers Automobile bodily injury and Property Damage Liability claims \$700,000 CSL excess of the Fund's \$300,000 CSL limit.

The Fund purchases Automobile bodily injury and Property Damage Liability limits of \$10,000,000 CSL excess of the JIF & MEL \$1,000,000 CSL limit from Munich Re America.

The MEL does not provide excess Uninsured/Underinsured Motorist Coverage.

d.) The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess public employees coverage at limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

e.) **Public Officials Liability. (POL)**

The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made basis per Member's for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.

\$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience

20% coinsurance of the first \$250,000 of the loss

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

f.) Employment Practices Liability (EPL)

The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made basis per Member's for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.

For member local units with approved EPL Loss Control/Risk Management Programs:

\$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.

20% coinsurance of the first \$250,000 of the loss

For member local units without approved EPL Loss Control/Risk Management Programs:

\$100,000 deductible per occurrence, except that a \$160,000 deductible per occurrence applies for member local units with unfavorable loss experience.

20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).

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

The Fund purchases \$10,000,000 excess of the MEL's \$2,000,000 from Munich Re America. There is a combined POL/EPL \$10 million each claim, per member authority; a \$10 million annual aggregate, per member authority and a maximum group specific limit of \$20,000,000 per claim.

f.) **Property** - Property, Automobile Physical Damage, Contractors Equipment & Boiler and Machinery Coverages – For the period of January 01, 2020 through January 01, 2021

□ **Limits of Liability** \$150,000,000 per occurrence
 All property losses are subject to a \$1,000 deductible **except where otherwise noted**

Property Limit:

Property limit per occurrence	\$150,000,000
Boiler and Machinery Coverage	\$150,000,000
Authority Deductible	\$ 1,000
Authority Deductible on Underground & Outfall Pipe	\$ 250,000
Authority Deductible on Wind Turbines	\$ 100,000
Authority Deductible for Gas Turbines & their objects:	
- \$10 per KW Hour with minimum of	\$ 25,000
Authority Deductible for all (ICE) Internal Combustion Engines/Generators used for the generation of power (other than emergency use):	
Property Damage Deductible	\$ 50,000
Business Income Deductible	48 Hours
All Hydro Turbines and their associated equipment	\$ 100,000
BI Deductible for All Gas, Wind or Hydro Turbines	30 Days

Policy Sub-Limits:

Per Occurrence

Earth Movement (annual aggregate) (\$50,000 Deductible)	\$100,000,000
Flood Excluding Zones A&V (annual aggregate) (\$50,000 Deductible)	\$ 20,000,000
Flood - Zone B; Zone X Shaded or Zone X-500 (\$100,000 Deductible)	\$ 10,000,000
Business Income (when specifically endorsed)- up to:	\$ 2,500,000
Business Income (when NOT specifically endorsed)	\$ 250,000
Auto Physical Damage	\$ 85,852,194
Physical Damage for Hired or Rented Vehicles	\$ 160,000
Mobile equipment	\$ 5,000,000
Debris Removal	\$ 5,000,000
Underground Piping (\$250,000 Deductible)	\$ 5,000,000
Outfall Piping (\$250,000 Deductible)	\$ 5,000,000

Dams:

Sub-Limit as per schedule of locations:

PVWC New Street Reservoir Dam	\$ 5,332,702
PVWC Point View Dam	\$ 15,998,106
PVWC Great Notch Reservoir Dam	\$ 10,665,405
Brick Township MUA Dam	\$ 14,137,888
Sublimit For All Other scheduled/unidentified dams	\$ 3,000,000

Electronic Data Processing Equipment	Policy Limit
- EDP Cost of Research to replace/restore lost info	\$ 500,000
- Expense to extract computer viruses	\$ 50,000
- Unauthorized Computer Access	\$ 100,000

Ordinance or Law:

Undamaged Portion of Building:	Included
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Demolition Cost & Increased Cost of Construction	\$ 10,000,000
Extra Expense	\$ 20,000,000
Newly Acquired Property (180 days reporting)	\$ 5,000,000
Property in Course of Construction	\$ 5,000,000
Unscheduled Locations-All coverages combined	\$ 5,000,000
Valuable Papers	\$ 10,000,000
Accounts Receivable	\$ 10,000,000
EDP/Media Extra Expense (Prop & Boiler-Combined)	\$ 2,500,000
Property in Transit	\$ 2,500,000
Leasehold Interest	\$ 1,000,000

Boiler & Machinery Sub-limits:

Expediting Expense	\$ 1,000,000
Water Damage	\$ 1,000,000
Hazardous Waste/Substances	\$ 1,000,000
Ammonia Contamination	\$ 1,000,000
Service Interruption	\$ 2,500,000
Consequential Damage (Spoilage)	\$ 1,000,000
Perishable Goods/Spoilage	\$ 1,000,000
CFC Refrigerants	\$Policy Limit
EDP/Media (Prop & Boiler-Combined)	\$Policy Limit
Debris Removal	\$ 5,000,000
Demo/ICC	Follows the Property Limit of \$ 10,000,000
Extra Expense	Follows the Property Limit of \$ 20,000,000

** There is no Flood coverage inside any Flood Zone "A" & "V", and the sub-limit for Zone B and Zone Shaded X is \$10,000,000 per occurrence and annual aggregate.

- g) **Excess Public Employees Bond** - The MEL provides its member JIFs' excess public employees bond coverage limits of \$1,000,000 less the member JIF's retention of \$50,000.
- h) **Excess Public Officials Bond** - The MEL provides excess employee dishonesty and faithful performance coverage (statutory positions only) for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible -(which is the higher of the following:

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

Each member is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- i.) **Environmental Impairment Liability** - The limits of liability as established in the E-JIF's Plan of Risk Management and coverage documents.
 - j.) **Cyber Liability** – The Fund is 100% commercially insured for Cyber insurance with Indian Harbor Insurance Company (primary insurer) and Beazley (excess insurer) for the following limits:
 - Limits:
 - Fund Annual Aggregate: \$16,000,000
 - Third Party, Per Claim: \$10,000,000
 - First Party, Per Claim: \$6,000,000
 - **Member Retention, Per Claim: \$25,000**
- 3.) **The amount of risk to be retained by the Fund.**
- a.) Workers' Compensation (all coverage's) - \$300,000 CSL
 - b.) General Liability (all coverage's) - \$300,000 CSL
 - c.) Automobile Liability
 - PD & BI - \$300,000 CSL
 - Underinsured/Uninsured - \$16,000/\$30,000/\$5,000 CSL
 - PIP - \$250,000 CSL
 - d.) Public Officials Liability -- none 100% commercially insured with QBE North America.
 - e.) Employment Practices Liability- – none 100% commercially insured with QBE North America.
 - f.) Property **\$50,000** less standard member deductible
 - g.) Auto Physical Damage \$10,000 each auto/each claim, for Comprehensive and \$10,000 each auto/each claim for Collision, less standard member deductible
 - h.) Monies and Securities
 - Faithful Performance and Employment Dishonesty- \$50,000 less member deductible.
 - Other- \$25,000 less standard member deductible.
 - i) Residual Claims Liability - none other than the risk of a RCF assessment.
 - j) Environmental Impairment Liability - none other than the risk of a E-JIF assessment.

- k) Optional Individual Self-Insured Retentions/Deductibles – Passaic Valley Water Commission has an individual \$250,000 CSL occurrence SIR for Auto and General Liability; the Fund insures the \$50,000 excess of \$250,000 Layer. Additionally, Passaic Valley Water Commission has \$5,000 deductible for property and a \$500,000 SIR for workers compensation. For workers' compensation, the Fund insures the \$100,000 excess of the \$500,000 SIR. The North Bergen MUA and the Plainfield MUA have a \$25,000 deductible for workers' compensation with the Fund providing an aggregate.
- l) Cyber Liability – none 100% commercially insured with XL Insurance and Beazley

4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverage's to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 16th 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 authority is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each authority's experience modified manual premium for that line of coverage. The Fund's 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 Fund's Commissioners at least one (1) month prior to the beginning of the next fiscal year.

- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
 - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Fund's Commissioners may by majority vote levy upon the participating authorities 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 authorities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's Commissioners.
 - g.) **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.
 - h.) 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.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims except for the JIF's POL/EPL insurance which is handled by Summit Risk Services representing QBE North America. 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, the claims department of the MEL and/or the NJUA JIF major reinsurers, C.N.A. for excess property, Munich Re

America for excess liability and excess pol/epl (JIF), as well as, Safety National for workers' compensation - MEL). Every three years, the MEL's internal auditors also conduct an audit.

- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

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

The Fund purchases Property; Boiler & Machinery Systems Breakdown; and Automobile Physical Damage insurance from Continental Casualty Insurance Company (C.N.A), primary Public Officials/Employment Practices Liability from QBE North America and Cyber Liability from XL Insurance and Beazley Insurance.

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

The Fund purchases Excess General Liability; Excess Automobile Liability and Excess Public Officials/Employment Practices Liability from Munich Re America.

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

- a.) The Fund will utilize the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's Commissioners will consider an inter-year transfer from the closed

Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.

- d.) A former member may apply to the Fund's governing body Commissioners for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- f.) The Fund will retain all records in accordance with the Fund's record retention program.

10) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:16-2.22.**

\$10,000

- 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.
- \$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 22nd day of January 2020

NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 13-20

JANUARY 2020

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

BE IT RESOLVED that the New Jersey Utility Authority Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002257			
002257	JOHN HILL AGENCY	BERKELEY TOWN SA - RMC 2018	5,075.62
002257	JOHN HILL AGENCY	BERKELEY TOWN MUA - RMC 2018	1,552.38
			6,628.00
		Total Payments FY 2018	6,628.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002258			
002258	CLINTON TOWNSHIP SEWERAGE AUTHORITY	ELECTED OFF SEMINAR 2019	500.00
			500.00
002259			
002259	PERMA	POSTAGE 12/19	555.40
			555.40
002260			
002260	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION THRU 11.30.19	827.16
002260	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION THRU 11.30.19	4,930.49
			5,757.65
002261			
002261	STUART NEUHOF	POSTAGE 2019	170.10
			170.10
002262			
002262	GARY VACCARO	MEETING - 4TH QTR 2019	450.00
			450.00
002263			
002263	JILL PLESNARSKI	MEETING - 4TH QTR 2019	450.00
			450.00
002264			
002264	RICHARD BRAND	MEETING - 4TH QTR 2019	300.00
			300.00
002265			
002265	THOMAS HORN	MEETING - 4TH QTR 2019	300.00
			300.00
002266			
002266	FRANK PESTANA	MEETING - 4TH QTR 2019	450.00
			450.00

002267			
002267	BRIAN BIGLER	MEETING - 4TH QTR 2019	450.00
			450.00
002268			
002268	JUSTIN FLANCAUM	MEETING - 4TH QTR 2019	300.00
			300.00
002269			
002269	IVY ROBINSON	MEETING - 4TH QTR 2019	450.00
			450.00
002270			
002270	BERNARD RUTKOWSKI	MEETING - 4TH QTR 2019	450.00
			450.00
002271			
002271	DADDIO'S GRILLE	MEETING 12/19	234.00
			234.00
002272			
002272	CAPE MAY COUNTY M.U.A.	RMC FEE 2019	56,421.00
			56,421.00
002273			
002273	MICHAEL GIANFORTE	MEETING - 4TH QTR 2019	300.00
			300.00
002274			
002274	BORDEN PERLMAN	CLINTON TOWN SA - RMC 2019	727.00
			727.00
002275			
002275	CETTEI & CONNELL, INC.	WOODSTOWN SA - 2ND RMC 2019	567.00
002275	CETTEI & CONNELL, INC.	WOODSTOWN SA - 1ST RMC 2019	568.00
			1,135.00
002276			
002276	JOHN HILL AGENCY	BERKELEY TOWN SA - RMC 2019	5,153.00
002276	JOHN HILL AGENCY	BERKELEY TOWN MUA - RMC 2019	1,581.00
			6,734.00
		Total Payments FY 2019	76,134.15

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002277			
002277	MUNICIPAL EXCESS LIABILITY JIF	FPB - 1ST QTR 2020	3,357.25
			3,357.25
002278			
002278	EDGEWOOD PARTNERS INSURANCE CENTER	PROP-BOILER & MACH SYS 1/20 -LIN-ROS SA	90,778.59
002278	EDGEWOOD PARTNERS INSURANCE CENTER	PROP-BOILER & MACH SYS 1/20	2,695,392.11
002278	EDGEWOOD PARTNERS INSURANCE CENTER	PROP-BOILER & MACH SYS 1/20 -WRIGHT MUA	6,061.92
002278	EDGEWOOD PARTNERS INSURANCE CENTER	AUTO PHYSICAL DAMAGE POLICY - 1/20	322,604.79
002278	EDGEWOOD PARTNERS INSURANCE CENTER	AUTO PHYS DAM POLICY-1/20-LIN-ROS SA	771.07
002278	EDGEWOOD PARTNERS INSURANCE CENTER	AUTO PHYS DAM POLICY-1/20-WRIGHT MUA	146.77
			3,115,755.25
002279			
002279	MUNICIPAL EXCESS LIABILITY JIF	LIABILITY - 1ST QTR 2020	51,817.81
			51,817.81
002280			
002280	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-GEN & AUTO LIAB-WRIGHT - 1/2 2020	516.00
002280	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-GEN LIAB & AUTO LIAB - 1/2 2020	266,785.49
002280	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-GEN&AUTO LIAB-LIN-ROS 1/2 2020	5,260.00
			272,561.49
002281			
002281	MUNICIPAL EXCESS LIABILITY JIF	WORKERS COMP - 1ST QTR 2020	121,794.94
			121,794.94
002282			
002282	QUALCARE, INC.	MANAGED CARE SERVICES 1/20	9,025.81
			9,025.81

002283			
002283	N.J. ENVIRONMENTAL RISK MGMT.	EJIF - 1ST INSTALLMENT 2020	186,844.00
			186,844.00
002284			
002284	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-POL & EPL - WRIGHT MUA - 1/2 2020	277.00
002284	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-POL&EPL - 1/2 2020	143,141.86
002284	EDGEWOOD PARTNERS INSURANCE CENTER	EX CAS-POL & EPL - LIN-ROS SA - 1/2 2020	2,822.00
			146,240.86
002285			
002285	QUAL-LYNX	CLAIM ADJUSTING SERVICES 1/20	16,997.88
			16,997.88
002286			
002286	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 1/20	14,990.76
			14,990.76
002287			
002287	PERMA	ADMIN FEE 1/20	26,932.13
			26,932.13
002288			
002288	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/20	2,947.42
			2,947.42
002289			
002289	STUART NEUHOF	TREASURER FEE 1/20	1,843.89
			1,843.89
002290			
002290	EDGEWOOD PARTNERS INSURANCE CENTER	UNDERWRITING FEE 1/20	7,609.05
			7,609.05
002291			
002291	MUNICIPAL EXCESS LIABILITY JIF	MSI - 1ST QTR 2020	17,124.00
			17,124.00
002292			
002292	PAUL'S CUSTOM AWARDS & TROPHIE	ENGRAVED CLOCK 1.3.20	115.00
			115.00
002293			
002293	NEW TECH SERVICES INC.	WEB MAINT/HOST & DR 1/20	175.00
			175.00
002294			
002294	KBMJ INC T/A MCPHERSON &	RISK MANAGER'S COMM 1/2 2020	5,799.00
			5,799.00
002295			
002295	BORDENTOWN SEWERAGE AUTHORITY	RMC - 1ST INSTALL 2020	3,198.00
			3,198.00
002296			
002296	DAVID M HUNDERTMARK AGENCY INC	POMPTON LAKES BORO MUA - 1/2 2020	2,266.00
			2,266.00
		Total Payments FY 2020	4,007,395.54
		TOTAL PAYMENTS ALL FUND YEARS	\$4,090,157.69

ADOPTED:

January 22, 2020 this day before the Governing Body: