

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND**

**POLICIES & PROCEDURES MANUAL**

**2018**

**Private**

**The information contained herein should not be disclosed to unauthorized personnel. It is meant solely for use by authorized Monmouth Municipal Joint Insurance Fund representatives.**

## I. INTRODUCTION

### ***AUTHORITY***

A Fund finds its authority for existence in the following regulations:

- N.J.S.A. 40A:10-36 et seq.
- N.J.A.C. 11:15-2

In addition, a Fund comes under state regulatory divisions of:

- Department of Insurance
- Department of Community Affairs

Under Title 40A:10-36 Joint Insurance Funds are not insurance companies; instead they are construed to be public entities. Therefore, a Joint Insurance Fund shall be subject to and operate in compliance with the provisions of the:

- Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq)
- Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq)
- Open Public Meetings Act (N.J.S.A. 10:4-6 et seq)
- Various Statutes authorizing the investment of public funds, including but not limited to, N.J.S.A. 40a:10-10(b), 17:12(b)-241 and 17:9-4.1
- Affirmative Action Requirements
- Local Government Ethics Act

The Fund has various sources of official communications; specifically:

- |                           |                                  |
|---------------------------|----------------------------------|
| ■ Bylaws                  | ■ Meeting Minutes                |
| ■ Plan of Risk Management | ■ Policies and Procedures Manual |
| ■ Coverage Documents      | ■ Any combination thereof        |

***PURPOSE***

While all lines of coverage provided by the Monmouth Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund (MEL) are specifically addressed in the coverage documents found in Section 2 of the Members' Manual, there remain certain criteria, procedures, and policies which fall to the discretion of the Fund itself.

The policies presented herein are of that nature. Therefore, this Policies & Procedures Manual covers a wide spectrum of topics and concerns and is designed to serve as a companion to all other Fund references since inception. While the Policies & Procedures Manual can be used independently, it is intended to be most effective when used in conjunction with the Fund Bylaws, Risk Management Plan, Safety Manual, Meeting Minutes, and Coverage Document(s).

The Policies and Procedures established by the Monmouth Fund and the MEL are expected to be adhered to by its member local units, appointed officials and the Fund Commissioners. The manual is also a "living" guideline, and, as such, is subject to additions or deletions as they become appropriate and approved by the Executive Committee. These changes will be issued as bulletins during the course of the year and should be filed in the manual.

## II. INFORMATIONAL DIRECTORY

The Monmouth Fund commenced operations on January 1, 1988 with 17 charter members. As of January 1, 2018, the Fund has 39 member municipalities.

	<u>Date Joined</u>
* Allenhurst Borough	1/01/88
* Allentown Borough	1/01/88
* Atlantic Highlands Borough	1/01/88
* Avon by the Sea Borough	1/01/88
* Brielle Borough	1/01/88
* Eatontown Borough	1/01/88
* Fair Haven Borough	1/01/88-12/31/07
* Hazlet Township	1/01/88
* Howell Township	1/01/88-12/31/99
* Interlaken Borough	1/01/88
* Marlboro Township	1/01/88
* Matawan Borough	1/01/88
* Neptune City Borough	1/01/88
* Red Bank Borough	1/01/88
* Shrewsbury Borough	1/01/88
* Wall Township	1/01/88
* Bradley Beach Borough	1/01/88-1/1/96, 1/1/12
South Belmar Borough	1/01/89
Union Beach Borough	1/01/89
Neptune Township	7/20/89-12/31/98
Little Silver Borough	9/22/89
Monmouth Beach Borough	10/1/89
Englishtown Borough	1/01/90
Shrewsbury Township	4/01/90
Loch Arbor Village	7/01/90
Tinton Falls Borough	2/01/91
Rumson Borough	3/15/91
Deal Borough	7/01/91
West Long Branch Borough	8/01/91
Manasquan Borough	1/01/92
Farmingdale Borough	1/01/92
Spring Lake Borough	6/15/92
Sea Girt Borough	1/1/93
Roosevelt Borough	1/1/94
Highlands	9/1/94
Upper Freehold Township	1/1/95
Middletown Twp.	1/1/05
Oceanport	1/1/06
Sea Bright	1/1/07
Keyport	1/1/11
Manalapan	1/1/13
Freehold Township	1/1/16

\* Denotes Charter Member

### ***Fund Commissioners***

Each participating member appoints one Commissioner to the Fund who shall be either a member of its governing body or one of its employees. In addition, each member may appoint one alternate to attend either regular or special meetings on behalf of the municipality in the absence of the Fund Commissioner who exercises the full power and authority of the Fund Commissioner in his/her absence.

The Fund Commissioners responsibilities include:

- Authorized and empowered to operate the Fund in accordance with its bylaws, state laws and regulations
- Cast one vote

### ***Meetings***

The Fund has an organizational meeting usually in January to elect two officers, Chairperson and Secretary, a five member Executive Committee and two Alternates to the Committee.

### ***Executive Committee***

The Officers and Executive Committee shall:

- Exercise the full power and authority of its commissioners (see note)

The Officers and the Fund Commissioners conduct monthly meetings on the second Thursday of January, March, May, July, September, October, November and December at 1:30 p.m. at:

Wall Township  
2700 Allaire Road  
Wall NJ 07719  
Telephone (732) 449-8444

## OFFICIALS

The Fund also has the following four appointed officials:

- Executive Director/Administrator
- Treasurer
- Auditor
- Attorney

In addition, the Fund also contracts for the following services:

- Safety Director
- Claims Servicing Company
- Underwriting Manager
- Actuary
- Right to Know Compliance Program
- Asset Manager

All appointed officials and contractors are retained pursuant to the "Local Public Contracts Law."

Additionally, as a condition of its membership, members are assessed a fee for services provided by the Fund's appointed Risk Management Consultant. The Risk Management Consultant advises its members on matters relating to the Fund's operation and coverages provided.

On the following pages, you will find:

- List of names and addresses of various Fund professionals
- Organizational Chart

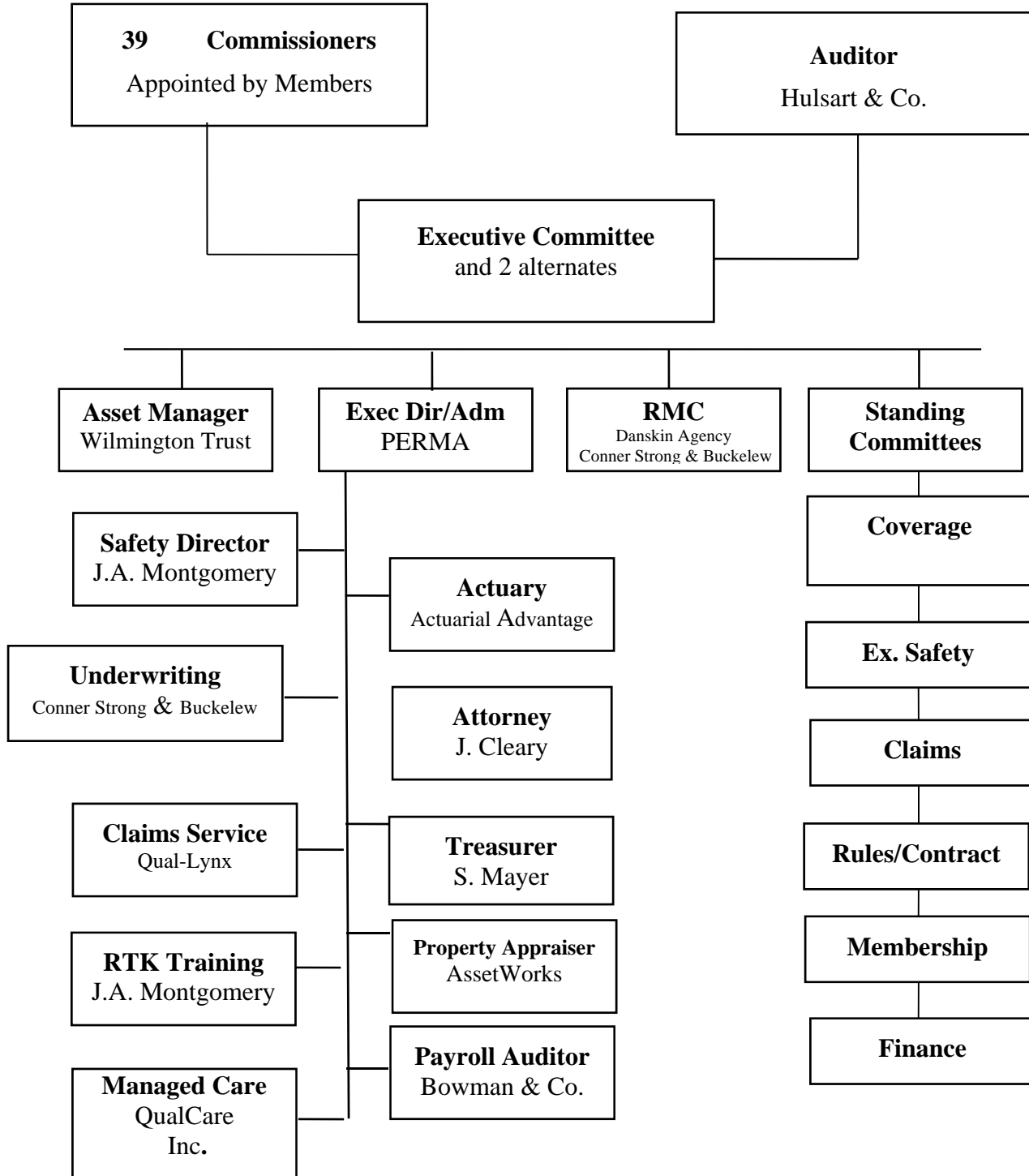
Note: Please refer to Article III Organization in the Fund Bylaws located in Section 3 of the Members' Manual for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials.

Please refer to Article II Membership, D(1)-(3) for duties and responsibilities of the Risk Management Consultant.

***PROFESSIONALS***

<u>Function</u>	<u>Contact/Company</u>	<u>Address</u>	<u>Phone #</u>
Actuary	Dennis Henry Actuarial Advantage	111 Veterans Square 1 <sup>st</sup> Floor Media, PA 19063	(610) 627-0702 Fax: (610) 627-1531
Attorney	James J. Cleary, Esq. Cleary, Alfieri & Grasso	5 Ravine Drive, PO Box 533 Matawan, NJ 07747	(732) 583-7474 Fax: (732) 290-0753
Auditor	Robert Hulsart Hulsart & Co.	2807 Hurley Pond Road Wall, NJ 07747	(732) 681-4990 Fax: (732) 280-8888
Claims	Qual-Lynx	100 Decadon Drive Egg Harbor Twp, NJ 08244	(609) 653-8400 Fax: (609) 548-8929
Executive Director	Stephen Sacco PERMA	9 Campus Dr, Ste. 216 Parsippany, NJ 07054	(201) 881-7632 Fax: (201) 881-7633
Account Manager	Jason Thorpe PERMA	9 Campus Dr, Ste. 216 Parsippany, NJ 07054	(201) 881-7632 Fax: (201) 881-7633
Risk Mgmt Consultant	Michael Avalone Conner Strong & Buckelew	231 Main St Toms River, NJ 08731	(732) 349-8060 Fax:(732) 341-0308
Risk Mgmt Consultant	Charles Casagrande Danskin Agency	1937 Hwy 35 - Box 285 Spring Lake, NJ 07762	(732) 449-3800 Fax: (732) 974-2065
Safety/ Right-to-Know	Paul Shive J.A. Montgomery Risk Control	231 Main St Toms River, NJ 08731	(856) 667-1003 Fax: (856) 779-3730
Treasurer	Stephen M. Mayer	2700 Allaire Road Wall., NJ 07719	(732) 449-8444 Fax: (732) 449-8996
Underwriter	Edward Cooney Conner Strong & Buckelew	9 Campus Dr, Ste. 216 Parsippany, NJ 07054	(973) 659-6400
Asset Mgr.	Fernando Garip Wilmington Trust	250 Pehle Ave Saddle Brook, NJ 07663	(201) 368-4545
Managed Care	Stephen McNamara QualCare	100 Decadon Drive Egg Harbor Twp, NJ 08244	(609) 653-8400 Fax: (609) 548-8929
Payroll Auditor	Bowman & Co.	601 White Horse Rd. Voorhees, NJ 08043	(856) 435-6200
Property Appraiser	AssetWorks	101 Lakeside Dr. Southampton, PA 18966	(800) 876-0363

# Monmouth Municipal Joint Insurance Fund 2018



\*Chairperson, Executive Director and Risk Management Consultant sit ex officio on all committees.



### III. COMMUNICATIONS POLICY

Each member of the Executive Committee will receive on a monthly basis, copies of:

- Upcoming monthly meetings agenda
- Minutes
- Executive Director's reports
- Pro Forma reports, including:
  - » Financial Fast Track
  - » Loss Ratio Report
  - » Accident Frequency Report
  - » Investment Summary Report
  - » Workers' Compensation Lag Reporting Report

The pro forma reports, which should be filed in your Members' Manual, provides its members with an overview of the Fund's:

- Financial position
- Accident severity by line of coverage and by participant (quarterly)
- Accident frequency by participant
- Time frames for reporting workers' compensation accidents

Members will be sent by the Fund's Safety Director copies of survey reports. These reports should be filed in your Members' Manual.

All members receive on an annual basis coverage documents which are prepared by the Executive Director/Administrator and in Section II of the Members' Manual.

On an "as needed" basis, Fund participants will be forwarded:

- Coverage Bulletins
- Safety Bulletins
- Policies and Procedures Bulletins

In addition, any local Fund that participates in the Municipal Excess Liability Fund (MEL), receives copies of:

- Agenda
- Minutes
- Executive Director Reports
- Pro Forma Financial Fast Track

#### **IV. COVERAGE**

The Monmouth Fund, the Municipal Excess Liability Joint Insurance Fund (MEL) and the New Jersey Municipal Environmental Risk Management Fund (E-JIF) offers the following lines of coverage to its members:

- Workers' Compensation
- General Liability
- Auto Liability
- Property/Boiler & Machinery
- Auto Physical Damage
- Public Officials
- Non-owned Aircraft Liability
- Employment Practices Liability Coverage
- Environmental Impairment Liability Coverage through the E-JIF - effective on 7/1/96

The following graphs represent an overview of the coverage and limits. The actual terms and conditions and all issues related to coverage shall be decided based on the coverage documents.

The Monmouth Fund also provides a defense for police officers in criminal matters. Legal fees are limited to \$85 per hour up to a ten hour maximum of billable hours. Prior to retention of an attorney, a member municipality must obtain prior approval from the Fund Attorney. The Fund attorney when reviewing the member's request must receive:

- Copy of the complaint.
- Name of the attorney who would like to represent the police officer.
- Copies of the police report relating to the incident that gave rise to the claim.
- Any other pertinent documents that apply to the incident in question.

This policy applies to a criminal complaint filed on or after May 11, 1989.

## V. UNDERWRITING/OPERATIONS

### *New Municipalities*

Any municipality seeking membership into the Fund shall submit an application for membership along with the necessary resolution and copies of current policies, five year historical claim information, latest budget, latest auditor's report, and an application fee of \$1,000.

Membership shall meet the following criteria:

- (a) Be located within reasonable proximity to Monmouth County.
- (b) Be homogeneous in size and operation to existing members of the Fund.
- (c) Demonstrate a favorable loss history for at least five years.
- (d) Has shown a proven dedication to loss prevention/control.
- (e) Indicate a willingness to participate in Fund activities and development.
- (f) Agree to comply with the state regulations which govern the Fund, the Fund Bylaws, and the regulations promulgated by the Fund.

The Executive Director/Administrator reviews applications for completeness, accuracy and compliance with established underwriting guidelines. The Executive Director/Administrator then forwards the necessary underwriting information to the Fund's Actuary who will develop annualized loss projections by line of coverage based on the applicants' loss experience and exposures. In addition, the Executive Director/Administrator simultaneously requests the Fund's Safety Director to undertake a comprehensive physical inspection on the applicant's locations.

Once the process is completed the Executive Director/Administrator presents the new applicant to the Executive Committee for approval consideration. The Commissioners will review such items as:

- New member data summary
- Compatibility studies
- Loss information
- Safety Inspection Reports
- Proposed Annual Assessments

The application requires a majority vote of the Executive Committee.

### *Fire Districts*

Revisions made to N.J.S.A. 40A:10-36 allows fire districts to join a joint insurance fund subject to the execution of a resolution outlining the following:

- Endorsement of application for membership
- Fire District hold harmless
- Financial Responses
- Reimbursement to municipality
- Disputed claims

***Renewal Process***

N.J.A.C. 11:15-2:15(c) requires the Fund certify each member's annual assessment no later than December 1, of the coming fiscal year. Therefore, the Fund begins its renewal process in June. The renewal schedule is as follows:

Beginning of June	Renewal application is sent out to the risk management consultant.
Mid-July	Deadline for return of renewal application by risk management consultant.
End of August	Risk management consultant notes corrections and returns.
Beginning of September	Actuary submits loss projections for upcoming year. Fund professionals submit fees.
October	Draft budget presented to Executive Committee.
November	Public hearing to adopt budget.

***Schedule(s) of Value***

(a) Real and Personal Property

All known locations must be declared in advance. A statement of values must be prepared at 100% of replacement value.

(b) Other Equipment

All known portable equipment must be scheduled in advance. This would include but not be limited to, items such as mobile equipment, contractors equipment, communications equipment, data processing equipment, etc. Small items under \$5,000 may be grouped into single value amount.

(c) Special Items

Owned - All known fine arts, antiques and collectibles must be scheduled in advance. Evidence of value for individual items valued in excess of \$5,000 must be supported by an independent professional appraisal. In addition, EDP equipment must also be individually listed.

Non-Owned - Any individual displayed art work, antique and collectible over \$1,000 and up to \$5,000 requires a professional appraisal to be filed with the municipal clerk or some other authorized and responsible party. Individual items over \$5,000 requires a professional appraisal and approval by the Executive Committee. Coverage subject to a \$1000 deductible per item and \$50,000 aggregate total loss for all items on display. Party displaying item should sign an agreement acknowledging terms and conditions of coverage.

(d) Automobiles

All owned and leased vehicles must be scheduled. Vehicles are grouped into three classifications based on a value of "new".

- Group 1 is defined as non-emergency vehicles less than \$50,000
- Group 2 is defined as emergency vehicles (ambulances) and any other vehicle between \$50,001 and \$100,000
- Group 3 is defined as OLD fire trucks (over 15 yrs old) and other vehicles over 100,000
- Group 4 is defined as NEW fire trucks only (under 15 yrs old)
- Group 5 are buses.

"Fire Truck" Definition - Coverage:

Any Fire Truck under 15 years of age is covered on a Replacement Value basis. If truck is beyond 15-year period, but has been substantially refurbished/restored the municipality can with satisfactory proof of such refurbishment/restoration apply to Executive Committee for Replacement Coverage. In such case, Executive Committee may establish a maximum value that would apply to that apparatus.

Refurbishment/Restoration is defined as a "significant investment in the emergency vehicle with the intent of maintaining the vehicle in service for an additional 10 years." The approval to grant coverage is subject to receipt of the Governing Body's Resolution testifying to its intent.

(e) Employee Payroll/by Department

The actual annual payroll reported should be the most current years certified payroll based on the following classifications:

<u>Code</u>	<u>Classification</u>
5509	Street Maintenance
7520	Water Department
7539	Electric Department
7580	Police Dispatch
8810	Police
7720	Paid Fire
7715	Paid First Aid
8810	Clerical
8838	Library
9015	Building, NOC
9102	Parks
9402	Street Cleaning
9403	Garbage Removal
9410	Municipal Employees NOC

Firemen and First Aid Volunteer payrolls derived by taking the number of volunteers x \$1,300 subject to a maximum based on pieces of apparatus. In addition, each member is required to calculate the number of full time and part time employees based on these classifications.

(f) Appropriations

The total general appropriations (both in and out of the "CAP") must be declared for the subsequent reporting period. The appropriations should be adjusted net of the following deductions:

- Debt service
- Capital improvement
- Judgments
- Contracted services for garbage removal

(g) Seasonal Exposure

Those municipalities which experience increased population during certain seasons must report total payroll by month for the entire year.

(h) Watercraft

All owned watercraft must be declared in advance. Liability coverage is limited to 26' length overall, except for watercraft commandeered by a member town for emergency purposes. Each member should provide a schedule that includes:

- Year, make, model
- Serial Number

(i) Police Officers

The Fund requires the following information which should be declared in advance:

- Number of officers who are armed and have arrest powers
- Number of officers without arrest powers, school crossing guards, meter maids, etc.
- Number of personnel who are not officers; clerical
- Number of auxiliary police or reserve
- Number of police dogs or horses

***Questionnaires***

A separate questionnaire is required for the following exposures:

- Water, Sewer, Electric Utility
- Day Care Centers
- Waterfront Exposures
- Dams, levels or dikes
- Landfill, dump, refuse site
- Fire Districts
- Parking Authority
- Waterfront Exposures
- Garagekeepers Liability Exposure

***Reporting Exposures***

All known exposures must be declared prior to the beginning of the Fund year. Unless otherwise indicated properties not included on the Statement of Values will not be included for coverage. The Fund's Executive Director/Administrator may increase the values shown on the Statement of Values for premium computation purposes after notification. This does not alleviate the responsibility of the member or the Risk Management Consultant to report proper values.

***Exposure/Change Instruction***

Any changes in exposures should be reported in advance to the Fund office. To assist its members in reporting changes, an addition/deletion exposure form has been designed and can be found in the Forms Section of the Members' Manual. In reporting a change, members should follow these guidelines:

- (a.) Newly Acquired Locations:

The reporting requirements for newly acquired locations are as follows:

- Newly acquired locations should be reported prior to acquisition.
- Inspection is not required.
- There is a sub-limit of \$10,000,000 under the Lexington program for newly acquired locations.
- Lexington and the local Joint Insurance Fund reserve the right to charge an additional premium or return premium for the addition or deletion of unusually large exposures which are in excess of \$10 million in total value.

The following **information** is **required** when reporting:

- 1) Date of acquisition or possession;
- 2) Street address or legal address (block and lot numbers and street and town);
- 3) Insurable value of the building (replacement cost);
- 4) Description and occupancy;
- 5) Square footage;
- 6) Building Construction ie.; masonry, frame, etc.;
- 7) Number of stories;
- 8) Building Security ie., alarms, security, etc.; and
- 9) Mortgagee/additional interest, if any.

NOTE: All newly acquired properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

(b.) Builders Risk:

Builders Risk is defined as an addition to an existing building or major changes to the outer structure of the building.

The reporting requirements for builders risk are as follows:

- Builders Risk projects should be reported prior to startup.
  - Inspection by Lexington is optional.
  - There is an additional premium charge by the member Joint Insurance Fund.
  - The following **information** is **required** when reporting:
- 1) Type of Construction;
  - 2) Cost of Project;
  - 3) Expected construction start up date and completion date;
  - 4) Street address or legal address (block and lot number and street and town);
  - 5) Completed insurable replacement cost value of the building;
  - 6) Description and occupancy;
  - 7) Square Footage



- 8) Building Construction ie.; masonry, frame, etc.;
- 9) Number of stories;
- 10) Building Security ie.; alarms, etc.; and
- 11) Mortgagee/Additional interests, if any.

**Note: You must advise the Fund office when construction has been completed. You should advise occupancy and the insurable value of any contents.**

All builders risk properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

(c.) Rehabilitations:

Rehabilitation can be defined as work being performed involving changing the load bearing structure, moving beams and gutting out the majority of the interior structure. This does not include renovation projects which we define as minor or cosmetic changes.

The revised reporting requirements for rehabilitation are as follows:

- Lexington must be notified in advance of the start up date of the project.
- Lexington will reserve the right to pre-inspect.
- Depending on the extent of the work, an additional premium may be charged by Lexington.
- If member towns have a rehabilitation in progress, they need to report it as soon as possible.

The **information required** for existing and future rehabilitations are as follows:

- 1) Type of Rehabilitation;
- 2) Cost of Construction;
- 3) Expected construction start up date and completion date;
- 4) Street address or legal address (block and lot number and street and town);
- 5) Completed insurable replacement cost value of the building
- 6) Description and occupancy;
- 7) Square Footage
- 8) Building Construction ie.; masonry, frame, etc.;
- 9) Number of stories;
- 10) Building Security ie.; alarms, etc.; and
- 11) Mortgagee/Additional interests, if any.

NOTE: All rehabilitation properties must be reported to Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

(d) **To add any new item of purchase that may be categorized under other equipment:**

- Date of acquisition;
- Year, make and model, if applicable;
- Serial number, if applicable;
- Purchase price;
- Department or location assigned;
- Description and use; and
- Loss payee/additional interest, if any.

(e.) To add a new vehicle:

- Date of acquisition;
- Year, make and model, if applicable;
- Serial number, if applicable;
- Purchase price;
- Gross vehicle weight (trucks);
- Department or location assigned;
- Description and use; and
- Loss payee/additional interest, if any.

***Additional Assessments for New Exposures***

A joint insurance fund's costs are the sum of claims, professional expenses and reinsurance/excess premiums. Each member pays its prorata share of this cost based on its exposure and historical claims experience. Therefore, if a member adds an exposure, the only impact to the Fund during that year is the increased claims expectancy. A participating member will ultimately pay for this increase claim expectancy through increased assessments in future years through the experience modification system. Therefore it is not necessary to charge a participant for an additional assessment unless one of the following criteria are met:

- (a.) Additional assessments should not be charged for vehicles valued less than \$25,000 unless the vehicles enter the fleet as a part of the acquisition of a new operation.
- (b.) Additional assessments for all other vehicles should be charged if the additional assessment is at least \$2,500 and the new vehicle(s) represent a material expansion of operations.
- (c.) Additional assessments for all other exposures should be charged if the new exposure generates an additional general liability and/or workers' compensation assessment of \$2,500 or greater.

Note: Builders Risk will always generate an additional assessment.

***Excluded Exposures***

The Fund excludes the following exposures from its program:

- Airports
- Amusement Parks
- Blasting operations
- Gas Utilities
- Housing Authorities
- Hospitals & Clinics\*
- Marina Operator's Legal Liability
- Mechanical Amusements Devices/Carnivals\*
- Nursing Homes & Aids Treatment Centers
- Penal Institutions/Jails\*
- Racetracks
- Schools and Colleges
- Skateboard Facilities
- Ski Facilities
- Zoos

\*Note: Normal Board of Health operations including incidental malpractice are covered by the Fund.

Coverage for holding cells is provided.

The Fund's liability coverage includes the sponsorship of street fairs, fair days, Founders Day, and other similar activities. However, the Fund does not extend coverage to participants, vendors, contractors, etc.

### ***Fire Works Displays***

Please refer to the MEL Section of the Members Manual for specific information and coverage.

### ***Old/Vacant Unoccupied Buildings***

The Fund will not provide Replacement Cost coverage on any building vacant or unoccupied, or is in excess of 50 years old. Occupied buildings more than 50 years old are covered for replacement cost basis but must be inspected by the Fund's Safety Director. The subsequent inspection report must be forwarded to the Fund Commissioners for review.

In addition, any facility other than a building over 20 years old will be covered based on actual cash value.

Any building used for seasonal purposes will not be considered vacant or unoccupied.

Buildings vacant for more than one year are not covered. Statement of Intent and inspection are required for consideration of coverage.

Replacement on contents will be paid only if the building is on a Replacement Cost basis. If not replaced with like quality, then coverage will revert back to Actual Cash Value.

Vacant buildings can be defined as a building containing nothing; being without contents or occupants. Unoccupied means currently not in use. The reporting requirements for vacant/unoccupied buildings are as follows:

- Lexington must be notified no more than sixty (60) days from the time of acquisition of a vacant/unoccupied building. During this time the member town will have automatic coverage. This applies to all future acquisitions of vacant/unoccupied property and existing property that becomes vacant/unoccupied.

If reported and accepted within sixty (60) days of acquisition, coverage will be on a replacement cost basis with no sublimit. If not reported and accepted within sixty (60) days of acquisition, a sublimit of \$250,000 per location will apply. This coverage will be on an actual cash value basis.

- Upon notification, Lexington reserves the right to inspect the property. They prefer to do this before acquisition. If any inspection uncovers major deficiencies, the member town may be asked to correct this in order for coverage to continue.
- There will be no additional premium to cover vacant/unoccupied buildings unless it is a newly acquired vacant/unoccupied building in excess of \$10 million in value. Unoccupied buildings and any buildings used for seasonal purposes, should be reported as well.

- Vacant/unoccupied buildings must be reported annually on the annual renewal application for continuation of coverage. Statement of intent and inspection are required for consideration of coverage. This is a member JIF requirement.
- It is not necessary to report vacant lots, vacant land, water tanks, bodies of water.
- **The JIF valuation is on an actual cash value basis for vacant/unoccupied buildings. Please refer to your policy and procedures manual for the JIF's policy in this area.**

The following **information** is **required** when reporting:

- 1) Date of acquisition or possession;
- 2) Street address or legal address (block and lot numbers and street and town);
- 3) Insurable value of the building (replacement cost);
- 4) Description and occupancy before vacancy;
- 5) Square footage;
- 6) Building Construction ie; masonry, frame, etc.;
- 7) Number of stories;
- 8) Building Security ie., alarms, security guards, etc
- 9) Mortgagee/additional interest, if any; and.
- 10) Future plans for the building and time frame.

**NOTE: All vacant properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.**

### ***Coverage Inquiries***

Participants should submit all coverage inquiries to its risk management consultant for response. If the risk management consultant is unable to answer, he/she will forward inquiry in writing to Executive Director/Administrator for review and response by Underwriting Manager if deemed appropriate by the Executive Director/Administrator. Written replies go directly to member with copy to risk management consultant.

### ***Binding Authority***

The Executive Director/Administrator is authorized to bind if:

- Request for coverage is in writing.
- If, in his judgment, the request is within the policies and/or guidelines.
- Receipt of same is acknowledged and a written binder issued.

Additional assessment is subject to certification by the Fund's Executive Committee.

### ***Quasi-Governmental and Athletic Groups***

The Fund's participant's insurance program includes all of the member's entities which are under the member's control (either directly or indirectly through the appointment of the board members) and are a part of the member's budget.

For the Fund to consider extending coverage to athletic and quasi-municipal groups, it must comply with one of the following conditions:

- (a.) The organization is a sub-agency of the municipality subject to the provisions of the Local Public Contracts Law; or
- (b.) The agency was created by an act of the governing body of the member municipality; or
- (c.) The organization is subject to the provisions of the Local Budget Law, Local Fiscal Affairs Law and any full time paid employees of the agency are eligible for membership in the Public Employees Retirement system.

If the group does not meet one of the above criteria, the municipality must prove that the particular function or organization was historically covered immediately preceding the municipality's Fund membership. The municipality must also pass a resolution designating the group as one it wishes covered as an additional insured. Any request to add an athletic or quasi municipal group requires approval by the Fund Commissioners.

For those JIFs which insure quasi entities via their member towns, please be advised that coverage for Class III (All Other Non-Athletic Organizations) and Class IV (Athletic Organizations) quasi entities was amended effective 1/1/94. These entities will be subject to an extensive underwriting process to determine if coverage can continue for the respective entities. The purpose of this review process is to afford coverage only to those quasi entities who provide a municipal service in lieu of the municipality. The coverage limitation effective 1/1/94 will be as follows:

- 1) The limit of liability is reduced to \$5 million.

- 2) The coverage for these entities is restricted to general liability and auto non-ownership. The local JIF and MEL will be excess on auto non-ownership over the vehicle owner's insurance.

In order for coverage to be considered, these entities must provide the following information:

- 1) A completed Joint Insurance Fund Quasi Entity General Application, including necessary attachments (Class III and IV).
- 2) A completed Joint Insurance Fund Quasi Application including necessary attachments (Class IV only).
- 3) A resolution from the governing body of the applicable member town adding the entity as an "additional named insured" to its coverage document (Class III and Class IV). Please note that this does not constitute acceptance of coverage for that entity.
- 4) Proof that an accidental medical insurance program is in place for sport participants (Class IV only).

The local JIF will review each application against standards for admission applicable to the insured activity. The local JIF's Executive Board will be the sole decision maker on admission or rejection. If admitted for coverage, there will be an additional minimum assessment of \$500 for Class III and Class IV. The JIF's loss control program will also extend to the quasis on an as needed basis. For example, any large festival affairs of a bicentennial committee would be reviewed by the JIF's Safety Consultant prior to the event.

If rejected, the entity must purchase coverage elsewhere.

The original completed applications, resolution and statement on accidental medical insurance, if applicable, should be mailed to the MEL's Executive Director.

A copy of this information should also be mailed to the Underwriting Manager.

Please note that Class I (Public Safety Associations & Auxiliaries) and Class II (Volunteer Ambulance Corps and Fire Districts) quasi entities are not subject to the coverage restrictions or the underwriting review process. Class I and II quasis will continue for coverage up to the limits purchased by the respective member town.

In addition, the Monmouth Fund has elected not to cover Class III and Class IV organizations at this time.

### ***Police Moonlighting***

To cover the cost of this exposure, the Fund has established an hourly rate, for insurance only, of \$2.30 based on \$25 per/hour payroll. This rate does not include other costs such as social security, uniform maintenance allowance, disability insurance, etc. Furthermore, off-

duty police employment shall be limited to the activities of crowd and traffic control. The Fund also expects that any party using police officers for outside employment employ the same loss control practices utilized by the Fund.

### ***Blood Borne Pathogens Compliance Program***

The Fund has engaged the services of an outside professional to conduct the training seminars. Vaccinations are available through MCOSS and the Monmouth County Health Department. Cost of the vaccines to be borne by the municipalities. Additional information about the Compliance Program can be obtained by contacting the Fund's Risk Management Consultant.

### ***Annual Audit Certification***

The Division of Local Government Services has indicated that Joint Insurance Funds must adhere to the requirements of N.J.A.C. 5:30-6.5. This regulation requires that the Executive Committee pass a resolution certifying to the State of New Jersey Local Finance Board that all members of the Executive Committee have reviewed, at a minimum, the sections of the annual audit entitled "General Comments and Recommendations". In addition, the Executive Committee must also execute a group affidavit indicating that they have done so.

### ***Pre-employment Physicals***

The Fund encourages its members to use the Police and Fireman's Retirement Systems Report of Examining Physicians form as a minimum requirement for new hires. Please be advised that the Fund has supplemented this report to include questions on back problem indicators and drug tests.

A copy of the Police and Firemen's Retirement Systems form follows. In addition, any pre-employment physicals must be conducted in accordance with the American with Disabilities Act.

### ***Boiler & Machinery Inspection Certificates***

This will serve as a clarification for boiler inspections on objects which require inspection per New Jersey State Law.

The State of New Jersey requires a number of heating and cooling objects to be inspected and given a certificate of safe operation by a representative of the State. Some of the



common objects you may find in your facilities include Low and High Pressure Boilers, Storage Water Heaters (fired and electric), Steam Cookers and Refrigeration Systems.

The Law requires that all steam or hot water boilers, hot water heaters or similar equipment potentially capable of generating steam shall be inspected at least once each year at 12-month intervals. The inspection shall be an internal and external as construction conditions will permit.

The Law also specifies requirements for air conditioning/refrigeration system inspections and certifications. For example, all refrigeration systems using flammable or toxic refrigerants having 36 driving horsepower must be inspected and certified annually by an insurance company commissioned inspector or a State of New Jersey inspector.

The State will issue fines for all objects that do not have the certificate up to date. N.J.S.A. 34:7-26 Penalties; Recovery states that the first offense can carry a penalty of \$500.00 to \$1,000.00 per object. The second offense can carry a penalty as much as \$2,500.00 per object. The fines will come directly from the State of New Jersey. The law requires the inspection to be internal and external as construction and conditions permit. In order for the Boiler to be ready for an inspection, New Jersey Code 12:90-4.10(f) requires the boiler to be "open, clean, cool and ready for the inspector."

Zurich Services Corporation (Zurich) provides the boiler and machinery coverage and is responsible for object inspections and certificate issuance. Zurich has licensed inspectors to perform state inspections for jurisdictional objects. A Zurich inspector will arrange for a convenient time to perform these inspections. Zurich will ask that a designated person of the member entity accompany them during these inspections, if possible, to make the visit as efficient as possible. Zurich will front the cost of the certificates it must purchase from the State of New Jersey. Each certificate object normally generates a license fee of **\$55 (1 year)** per object for boilers or other "fired" objects; **\$35 (3 year)** for unfired" objects and **\$45 (1 year)** for air conditioning or refrigeration units. (In October, 2008, the State added new requirements to inspect "unfired pressure vessels" every three years. "Unfired pressure vessels" includes air tanks, expansion tanks, autoclaves and similar equipment.) Please note that the MEL has paid with their renewal insurance premium the cost of these certificates. Therefore, member entity should not pay any fee invoices received from Zurich. As in the past, any invoices received from the insurance company should be sent to the attention of the MEL Underwriting Manager for return to Zurich.

If you require an immediate inspection due to an overdue certificate, or need assistance regarding inspections, please call the Zurich Inspection Hotline Telephone # at 800-562-5814. The policy # is **ERP 9806147-01**. Or you could send an email to [BMProcessing@zurichna.com](mailto:BMProcessing@zurichna.com).

## VI INSURANCE REQUIREMENTS

### *USE OF MEMBERS' FACILITIES BY OUTSIDE ORGANIZATIONS*

#### *Outside Organizations*

Outside organizations, which include those groups, committees, associations, clubs, individuals or organizations whose functions or activities are NOT sponsored, controlled or regulated by the member are NOT covered by the Fund's insurance and each member should undertake the following procedures when an outside organization requests use of the facilities:

- (a.) Require a Certificate of Insurance showing minimum limits of \$500,000 per loss for general liability. This certificate should name the municipality as an additional insured and must be received prior to granting use of the facilities. Smaller non profit groups should have \$300,000 minimum limits.
- (b.) The outside organization should be required to sign a "Hold Harmless" Agreement which protects the municipality from any liability which may occur during the time the facilities are being used..

#### *Contractors*

When the municipality lets work to a contractor, it is expected and required that the contractor provide the municipality with the following minimum amounts of insurance.

- (a.) Small Service and Repair Contractors
  - General Liability, including Products/Completed Operations - Limit \$500,000 CSL.  
Authority to be named as additional insured.
  - Auto Liability: Limit - \$500,000 CSL  
Coverage to include "Non-Owned and Hired Automobiles"
  - Workers' Compensation Insurance - statutory limits
- (b.) Larger Contractors (Includes contractors that are doing new construction or major alterations):

Requirements same as above with exception of limits which are to be \$1 million CSL for both General and Automobile Liability.

Note: No work shall be allowed to begin without proper Insurance Certificates on file with the member municipality and approved by the insurance producer. Also, refer back to Item #9 in the underwriting section of the Policies & Procedures Manual for insurance requirements for pyrotechnic contractors.

***Recreational Bus Usage***

For trips which are out of state, an outside transportation company should be hired, such as New Jersey Transit or a private bus company. The outside transportation company should provide the municipality with a certificate of insurance showing evidence of the following coverages and limits:

<u>Minimum Requirements:</u>	
Workers Compensation:	Statutory
General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Umbrella Liability	\$1,000,000
 <u>Preferred:</u>	
Umbrella Liability	\$5,000,000

An employee of the municipality should be designated to ensure that the transportation company provides the certificate(s) prior to the trip.

***Professional Liability***

Professionals such as Architects, Engineers, Attorneys, Doctors, etc. should provide the municipality with a Certificate of Insurance evidencing their professional liability and/or malpractice insurance with a minimum limit of \$1 million.

***Participating member Certification of Coverage***

A member may also be asked to provide evidence of insurance and financial responsibility. The Fund will require the following information:

- Certificate holder's name and address.
- Coverage being requested.
- Description of the event: dates, locations.

All such requests should be forwarded to the Fund's underwriting manager via the risk management consultant's office on the certificate request form - see Form Section in Members' Manual.

## **VII. CASH MANAGEMENT and INVESTMENT POLICY**

Please refer to the MEL Section of the Members Manual for specific information.

## **VIII. FINANCIAL SEGREGATION of DUTIES & ROLE DIFFERENTIATION**

It is Fund policy that financial administrative duties shall be segregated in order to provide for internal control. Following is an outline of financial roles and duties of various Fund officials and contractors. This outline is subject to change depending upon recommendations from auditors, changes in roles which develop as a result of a continuing effort to identify efficiencies and improve internal control, and as a result of directives or recommendations from regulators or other parties of interest.

### ***Investments***

#### Treasurer

- 1.) Authorize transfer of funds into claims imprest account from investment accounts.
- 2.) Participate on the MEL Investment Committee if so requested.
- 3.) Advise Executive Committee on investment options available to the Fund.
- 4.) Purchase and/or monitor and report on investments in a manner consistent with the cash and investment management plan.

#### Asset Manager or Custodial Bank

- 1.) Maintain custody of instruments in a manner consistent with the cash and investment management plan.
- 2.) Make or advise on investments in a manner consistent with the cash and investment management plan.
- 3.) Provide monthly report on all investments under the control or custody of the bank.

#### Executive Director

- 1.) Prepare cash flow projections based upon payout patterns provided by the Fund actuaries.
- 2.) Compare investment performance to standard indices.

- 3.) Assure coordination of system components and assist Treasurer in advising Executive Committee on investment options.
- 4.) Oversee contractual relations.

***Revenue Activities***

Treasurer

- 1.) Receive and deposit assessments.
- 2.) Receive and deposit other receipts.
- 3.) Maintain cash receipt journal.
- 4.) Report on cash receipts in standardized treasurer's report.

Executive Director

- 1.) Calculate assessments based upon budgetary approval from Executive Committee.
- 2.) Prepare and mail assessment notices.
- 3.) Post receipts and revenues to the general ledger from standardized Treasurer's report.

***Expense Payment Activities***

Treasurer

- 1.) Approve vouchers after processing by PERMA and prior to submittal to Executive Board.
- 2.) Sign and distribute expense checks.
- 3.) Reconcile checking accounts monthly.

Executive Director

- 1.) Process vouchers and control to contracts subject to approval by treasurer and Executive Committee.
- 2.) Maintain vendor file and print 1099 forms.
- 3.) Certify receipts of goods or services.
- 4.) Print checks.
- 5.) Post expense payment transactions to the general ledger.

***Claim Payment and Reserve Activities***

Treasurer

- 1.) Authorize transfer to funds to claims imprest accounts.
- 2.) Post claims transfer journal, allocating transfers to Fund year and line.
- 3.) Calculate, justify and eliminate possible imprest account reconciliation amounts monthly.
- 4.) Reconcile imprest checking accounts monthly.

Executive Director

- 1.) Post imprest transfers to the general ledger monthly.
- 2.) Post case reserve and other claims data to the general ledger monthly.
- 3.) Post imprest reconciliation balances to the general ledger prior to the six month and year end audits.
- 4.) Estimate monthly IBNR amounts and post to the general ledger for purposes of timely reporting.
- 5.) Adjust to certified actuarial IBNR amounts on a quarterly basis and post these adjustments to the general ledger.

***Reporting***

Treasurer

- 1.) Print report of cash transactions on standardized treasurer's report monthly.
- 2.) Report on location reconciled cash and investment balances monthly.
- 3.) Review trial balance of centralized journal ledger system monthly, with particular emphasis on validation of cash transactions.
- 4.) Provide checking and investment account reconciliations to the Executive Director monthly, and provide copies of account statements as requested.

Executive Director

- 1.) Provide Executive Committee with financial fast track reports and other financial statements on as needed basis.
- 2.) Provide auditor, treasurer, and other entities with financial statements, general ledger detail reports, general ledger journals, and trial balances on an as needed basis.
- 3.) Provide summarized financial statements and/or trial balances to Fund Treasurers on a monthly basis.

*Other*

Treasurer

- 1.) Certify availability of funds.
- 2.) Participate as needed in the budgetary process.
- 3.) Perform other official duties as outlined in contracts, bylaws, regulations, risk management plan and statutes.

Executive Director

- 1.) Coordinate budget preparation.
- 2.) Coordinate interfund transfer process.
- 3.) Perform other official duties as outlined and contained in contracts, bylaws, regulations, risk management plan, and statutes.

**IX. SAFETY - LOSS CONTROL**

The purpose of employee safety training is to establish a program to teach employees to perform in a safe and efficient environment. Each member receives a separate Loss Control Program which can be found in the Members' Manual. In addition, the Fund also has a Safety Incentive Program which can also be found in the Member Manual.

The Fund's primary objectives in safety training are:

- To teach employees hazard recognition and methods of corrective actions.
- To involve employees in accident prevention.
- To motivate employees to accept safety responsibilities.
- To provide employees with information as to accident causes, occupational health hazards and accident prevention methods.

The Fund's Safety Director will meet with participating member's delegates on an ongoing basis to help establish achievable and realistic goals, and then to organize activities and techniques to achieve those goals.

In addition, the Fund also has a Safety Incentive Program which can also be found in the Member Manual.

## **X. EXECUTIVE COMMITTEE**

The Fund Commissioners' decisions/discussions from Fund inception (January 1, 1988 through December 31, 2018) have been alphabetized and cross referenced for your convenience.

The date and year indicated after the abbreviated version of the discussion refers to the actual meeting that this topic was discussed. Please refer to the actual minutes for any additional information.



**DECISIONS**  
**(1/1/89-12/31/18)**

- Actuary** A7, A17
- Advertising**
  - see Fund attorney
- Aids Policy**
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- Aggregate Excess Loss Fund Contingency** A22
- Allenhurst** A14
- Alternate Commissioners** A1, A5
- Alternate Work Programs**
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- Application Fee**
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- Arbitration Forum Inc.** A5, A21
- Assessments** A3, A8, D1, M1, A10 (1994)
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- Assembly Bill** 2683, 3431, 3430, 3432 A18
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  - see Fire Chief
- Atlantic Highlands Risk Management Appointment** R2
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- Attorney's contract** A15, A17
- Audit Report Certification** A9
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  - see State
- Audit Extension** A20
  
- Back Belts** B3
- Bank** B11
- BID/SID** B8
- Billing** B12
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- Brielle** B6
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- Bylaw Amendments** R4
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- Claims Administrator - 1994 Contract Amendment,** C12
- Claims Administrator - 1995**
  - Performance Standards, C13
  - Dispose of files, C16
  - Claim Facilitator C18
  - Claim Releases, R18
  - Claim Reporting, C19
  - Closed years fund, C20
  - Communicable Disease Policy C8
  - Community Service Workers C7 J1
  - Compensation for Executive Committee
    - see Executive Committee
  - Confined Space Entry C4
  - Correspondence Distribution A4
  - Cost Containment Programs C11
  - Coverage Enhancement C14
  - Coverage Inquiries C1
  - Crime Coverage
    - see Faithful Performance
  - Coverage Documents C18
  - Cyber** Liability Coverage C22, C23
- Deal First Aid/Emergency,** D4
- Defense in Criminal Matters** D2
- Defense Panel** D6
- Deferred Deductible Payment Plan,** D8
- Delinquent Assessments** D3
- Dividend** D7
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- Eatontown** E11, D8
- East Windsor Township** E12
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  - see First Aid
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- Englishtown Fire Commission,** E8
- Environmental Risk Mgmt. Fund** E5
- Environmental Risk Mgmt. Fund - Membership,** E9
- Environmental Risk Mgmt. Fund - Start Up Costs & Contracts,** E7
- Environmental JIF** E6
- EPL/POL Claims Advocate** E14
- Errors & Omissions Coverage**
  - for Fund Administrator E1
- Errors & Omissions Coverage for**

Fund Auditor E2  
 Executive Committee Compensation C6

Exemplary Damages  
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Faithful Performance Coverage F2  
 Fidelity Policy F6

Financial Disclosure  
 see Local Government Ethics

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Fire Districts F3

Firefighters-Juniors  
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Mon County Reg. Health Comm. M20

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- Risk Management Consultant R5, R14
- Risk Management Consultant Compensation R4
- Risk Management Plan C10, R17
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- Roosevelt Borough R6
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- Safety Director - 1994 Contract, S13
- Safety Director - 1995 Performance Standards, S14
- Safety Incentive Program S4
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- Safety Posters S36
- Safety Committee S20
- School Boards S22
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- Seminars, S34
- Senate Bill 488 S17
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- Service Agent for Claims S1
- Sewer back-up claims ; check valve S37
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- Shrewsbury builders Risk S21
- Sick Leave Injury, S33
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Workers Comp Billing rate W5, W6

## EXECUTIVE DECISIONS

1/1/88 - 12/31/18

- A1. Each municipality may appoint one (1) alternate to attend regular or special meetings in the absence of Fund Commissioner. (1/88)
- A2. Executive Committee concerned about safety ramifications with subsequent liability if handicapped fire chief from Atlantic Highlands performed fire ground activities during a fire. Chief agreed to position himself in a safety zone divorce from fire related activity. (2/88) (3/88) (4/88) (5/88) (6/88)
- A3. Fund adopted three (3) year phase out program with no one community's 1989 assessment to increase more than twenty percent (20%). (11/88)
- A4. Fund Commissioners to receive copies of agendas in advance of meeting. Executive Committee to receive agenda as well as any materials listed for discussion. (11/88)
- A5. Fund conducted public hearing to allow two (2) alternates to serve on the Executive Committee. (2/89) Amendment passed, alternates begin serving in 1990. (1/90)
- A6. Fund agreed to participate in Arbitration Forum Inc., a compulsory program designed to settle disputes between insurers. (10/89)
- A7. Huggins Financial Services, Fund Actuary, submitted request for \$5,426.75 for 1989 contract overages. Executive Committee denied request. (3/90)
- A8. Additional assessment policy billable threshold increased from \$1,500 to \$2,500. (6/90) (8/90)
- A9. Department of Community Affairs indicated Executive Committee must certify to Local Finance Board that they have reviewed General Comments and Recommendations Section of Annual Audit as well as executed group affidavit. (8/93) Fund approved audit report for period ending 12/31/95 (5/96). (3/02) (7/03)
- A10. 1994 assessments to be equalized with a minimum increase of 4.3% and maximum of 6.5%. (10/93)
- A11. Fund Attorney's 1993 contract amended to reflect additional compensation. (2/94) (1/99) (1/03) (1/04)(1/05)(1/06)
- A12. Executive Committee approves additional assessment for Atlantic Highlands First Aid Squad for additional property and general liability coverage at annual cost of \$5,835 prorated effective 7/1/96. (6/96) Fund approves additional Assessment for Atlantic Highlands for Builders Risk coverage (9/97). Motion approving the request of the Borough of Atlantic Highlands for Builders' Risk coverage and to authorize the additional annual assessment associated with the increase in the amount of \$5,158.19. (1/10).
- A13. Executive Committee approves amending Cash Management Plan to include Asset Manager and appointed Summit Bank as Asset Manager (8/96). Resolution adopted authorizing the appointment of Wells Fargo as the Fund Asset Manager. (3/13). Resolution adopted appointing Wilmington Trust as Asset Manager and Investors Bank for Banking Services and name both banks as depositories for the Fund. (11/15). Motion adopting revised contract based on negotiations with Wilmington Trust. (5/16).
- A14. Fund approves Borough of Allenhurst's builders Risk Coverage (4/97)
- A15. Fund Attorney's 1997 contract amended to reflect additional compensation. (1/98) motion to approve addendum #1 to the fund attorney's 2000 contract which increases the compensation section by \$9,957.99. (1/01) Fund

approves addendum to attorney's 2001 contract in the amount of \$10,765.71 (1/02) Fund approves addendum to attorney's 2002 contract in the amount of \$4,481.77. (1/03). Motion to approve Addendum #1 to the Fund Attorney's 2008 contract which increases the compensation section by \$16,861.31. (1/09). Motion to approve Addendum #1 to the Fund Attorney's 2009 contract which increases the compensation section by \$9,749.26. (1/10).

- A16 Executive Committee follows lead of the MEL and postpones the Monmouth JIF's May 15<sup>th</sup> installment to August 1, 1998 (3/98)
- A17 Executive Committee approved amendment to Attorney's contract wording (4/98) Fund approves addendum to attorney's contract for increased fees (1/00) Fund approves addendum to attorney's contract for increased fees (1/04) Fund approves addendum to attorney's contract for increased fees (1/05) Fund approves addendum to attorney's contract for increased fees (1/06) Fund approves addendum to attorney's contract for increased fees (1/07) Fund approves addendum to attorney's contract for increased fees (1/08). Fund approves addendum to attorney's contract for increased fees (1/11) Fund approves addendum to attorney's contract for increased fees (1/12)
- A18 Fund approves resolution supporting assembly bill 2683 (3/99). Fund approves resolution supporting assembly bill 3431 (1/11). Fund approves resolution supporting assembly bill 3430 (1/11). Fund approves resolution supporting assembly bill 3432 (1/11).
- A19 Fund approves resolution 23-01 appointing Actuarial Advantage as the Fund's actuary effective July 1, 2001 (7/01)
- A20 Fund authorizes Executive Director to write to the State to request an audit extension. (5/03)
- A21 Fund joins Arbitration forums for property claims disputes. (7/03)
- A22 Motion to adopt Resolution #17-17 documenting the creation of the Aggregate Excess Loss Fund Contingency account (5/17).
- B1. Bylaws adopted. (1/88)
- B2. Any field trips involving Recreation Department or municipal buses used for transportation be limited to within fifty (50) miles. Trips over fifty (50) miles - charter buses should be used. (10/88) (11/88) (12/88)
- B3. Five thousand dollars (\$5,000) earmarked in 1991 budget for the purchase of back belts. (10/90) Fund ordered 325 belts on 50/50 basis \$3,468.32 plus 148 belts for active rescue vehicles. (2/94)
- B4. Subcommittee formed to develop Blood Borne Pathogens Compliance Program. (12/92)
- B5. Executive Committee approved amendment to 1993 Budget, typographical error auditor & attorney in line items were reversed. (9/93)
- B6 Fund approved Brielle for prorated assessment for 5m x 5m optional limits effective (3/97)
- B7 Fund authorizes the execution of a general release and settlement agreement for the Byrne case (7/98)
- B8 Approval of coverage for BID/SID as outlined by the criteria set forth by the MEL ADHOC Committee (10/98)
- B9 Fund introduces revised bylaws (5/99)
- B10 Fund adopts revised budget and assessments (6/99) (11/03)

- B11 Approval to change from Summitt Bank to Fleet Bank and to revise cash management plan. (5/01)
- B12 Fund extends due date for second installment billing to June 15, 2006. (5/06)
- C1. Coverage inquiries should be referred to risk management consultant. (2/88)
- C2. Fund adopted policy that any inquires to Fund professionals should be directed through the Executive Director/Administrator's office. (4/88)
- C3. Actuary reviewed Monmouth County Emergency Response Team Program (CERT) and indicated no additional assessment warranted for members participating in CERT. (4/89)
- C4. Fund adopted formal confined space entry plan. (8/89)
- C5. Fund adopted casualty policy document with Personal Injury Protection Endorsement. (1/90)
- C6. Public hearing held to allow Executive committee to be compensated at a fee not to exceed \$150 per meeting. (6/90) Amendment defeated.
- C7. S1866 passed absolving local government from civil liability for community service performed as part of a court ordered sentence. (3/91) (6/91)
- C8. Communicable Disease Policy for Police, Volunteer Firemen and First Aiders adopted. (4/91)
- C9. Scibal requested waiver on regulatory requirement for a performance bond. (12/92). Scibal Associates hire independent third party system auditor. (3/93)
- C10. 1993 Risk Management Plan approved. (2/94) 1996 Risk Management Plan approved (2/96). Risk Management plan revised to reflect approval of Skateboard/inline skating facilities subject to 20% coinsurance of the first 100K of the loss to be borne by the member municipality. (10/01)
- C11. Risk Management Consultant working with several medical providers to develop negotiated fee schedules. Contract to be executed with Community Medical Center. (12/93)
- C12. Fund agrees to amend Scibal's 1994 Professional Services Agreement; specifically Indemnification Section. (9/94)
- C13. Scibal agrees to hold 1995 fee to \$210 per claim. Contract will be awarded only for 6 month period. Monmouth Fund will have dedicated units for workers' compensation and liability with Joe Harvey supervising both units. Files will stay with adjusters originally assigned. 20% of cases will be audited by Scibal for an internal control. New adjuster performance expectation to be put in place. Claims coordination seminars to be held 2 times per annum. (11/94)
- C14 Fund approves coverage enhancement for full time engineers providing GL coverage and enhancement of the crime bond (3/99). Fund declines coverage enhancement offered by XL Insurance (11/11). Fund declines the purchase of wage enhancement coverage from XL Insurance (10/12).
- C15 Fund cancels August meeting (7/00)
- C16 Fund approves Scibal request to dispose of all files with the exception of minor cases covering period 1/1/88 to 1/31/94 and file same with State. (9/01)

- C17 Fund adopts resolution 24-01 amending the professional service agreement with Fleet Bank and also adopting resolution 25-01 revising the JIF's cash management plan to reflect the changes discussed. (7/01). Resolution adopted amending 2014 cash management plan to include government money market mutual fund and local government investment pools as permissible investments. (5/14). Motion adopting revised Cash Management Plan with revisions adopted by the MEL. (5/16)
- C18 Fund accepts revised policy coverage documents outlined by the MEL coverage committee. (7/02)
- C19. Resolution adopted authorizing PERMA to make the necessary filing with CMS on behalf of the Fund designating the Fund as a responsible reporting entity under section 111 of MMSEA. In addition, the Fund also hereby authorizes its Third Party Claims Administrator (Workers' Compensation, No Fault, and Liability) to be its designated representative for actual file submission for reporting purposes with CMS. (5/09).
- C20. Motion approving the release of \$750,000 from the closed years fund to the membership of the Monmouth JIF. (10/09).
- C21. Motion to authorize Joseph Harvey to be contracted as the Claims Facilitator for the Monmouth JIF. (11/12).
- C22. Motion to select Cyber Liability Coverage Option #1 increasing the limit to \$3,000,000 each claim/\$6,000,000 policy aggregate with a \$10,000 deductible (1/14). Motion to select Cyber Liability Coverage Option #2 with limits of \$3 million 1<sup>st</sup> party/\$3 million 3<sup>rd</sup> party/\$6million policy aggregate with a \$25,000 deductible (1/16). Motion to select Cyber Liability Coverage revised Option #2 with limits of \$3 million 1<sup>st</sup> party/\$3 million 3<sup>rd</sup> party/\$6million policy aggregate with a \$10,000 deductible (3/16). Motion to authorize the purchase of Beazley Insurance Option #2 as excess coverage over XL Catlin Option #2, w/ the ability to purchase higher limits following the Coverage Committee meeting (1/17).
- C23. Motion to add Cyber Liability Exclusion to the Fund's Casualty Policy effective January 1, 2016. (1/16).
- D1. Delinquent assessment to be charged a ten percent (10%) per annum penalty after a five (5) working day grace period for each installment. (1/88) Fund subsequently waived all interest penalties under \$125. (6/90)
- D2. Fund agreed to provide coverage to police officers in criminal defense matters. Legal fees to be limited to \$85 per hour for a maximum of ten (10) hours (\$850). (5/89) (8/89)
- D3. Township of Howell requested waiver of penalty charge for second installment of 1990 assessment since Township had processed check prior to due date. Executive Committee determined that Township acted judiciously in making payment and waived penalty. (8/90). Motion to offer Howell Township membership in the Fund. (11/11)
- D4. Deal First Aid and Emergency Squad approved for Property and Liability coverage effective 8/1/94. (7/94)
- D5. Executive Committee approves Resolution 95-46 adopting Action Plan to deal with Fund Deficits in prior years after Ad Hoc Committee meeting with the State. (12/95)
- D6 Executive Committee approved the appointment of King, Kitrick, Jackson & Troncone to Defense Panel. (2/96) Approved McLaughlin et.al. as Defense Counsel. (6/96) Appoints Hiering, Hoffman & Gannon to Defense Panel. (8/96) Appoints Pringle & Quinn to Defense Panel for Workers Compensation. (10/96) Fund appoints defense firms to Monmouth JIF defense panel. (3/06). Executive Committee approved adding King, Kitrick, Jackson & McWeeney to 2014 Defense Panel. (10/14). Executive Committee accepted Defense Panel RFQ response submitted by Weiner Lesniak, LLP. (11/16).
- D7 Executive Committee authorizes dividend(11/98)(11/99) (10/01) (11/02) (11/03) (10/08) (10/11) (10/12) (10/13) (10/14)(10/15)(10/16)(10/17)(10/18)



- D8. Motion to approve and implement the Deferred Deductible Payment Plan for members of the Fund for EPL/POL lines of coverage. Executive Committee approved Manasquan's request for the Deferred Deductible Payment Plan. (5/13). Union Beach request approved (7/13). Eatontown request approved (7/13). Manasquan request approved (9/16).
- D9 Motion approving property damage coverage for member owned drones subject to the \$2,500 deductible and up to the \$100,000 sub-limit (9/18).
- E1. Fund agreed to waiver Errors and Omissions coverage for Executive Director/Administrator for Fund year 1988. (9/88) Waiver again granted by Executive Committee for 1989. (2/89) (4/89) Fund agreed to place Administrator's Errors and Omissions coverage with National Union and pay its proportionate premium share. (6/89)
- E2. Auditors' Errors and Omissions \$1,000,000 insurance contractual requirement reduced to \$500,000. (3/90)
- E3. Ad Hoc Committee formed to look into Employee Assistance programs. (7/91)
- E4. Builders risk exposure for Englishtown approved. (2/92)
- E5. Fund tentatively endorses N.J. Municipal Environmental Risk Management Fund. (9/92). Fund approves membership in the E-JIF effective July 1, 1996. Fund renews membership in EJIF for 3 years. (9/06) Renews membership in E-JIF (1/99) Fund appoints Thomas Nolan as Representative to E-JIF. (5/96) (12/96) (12/97) (12/99) (11/02) (11/03) (10/04 (10/05)(10/12). Fund approves Bylaw amendment of E-JIF (2/97). Fund renews 3 year membership until 1/1/04 (3/01) (1/04). Renews membership in E-JIF (5/12). Renews membership in E-JIF (9/15). Renews membership in E-JIF (9/18)
- E6. Fund authorizes an expenditure not to exceed \$10,000 based on availability of funds to participate in start-up study for Environmental JIF. (7/93) Treasurer certified availability of funds (9/93)
- E7. Fund approves expenditure of \$13,210 to participate in New Jersey Municipal Environmental Risk Management Fund (E-JIF) as well as \$2,718 for Leon Sokol, \$2,718 for Jay Frontino, and \$7,067 for ANISTICS for start up cost projects. (4/94)
- E8. Builder's Risk assessment for Englishtown Fund Commissioner approval effective 5/2/94. (6/94)
- E9. Fund votes not to participate in the Environmental Fund. (11/94)
- E10. Executive Committee adopts Resolution 95-34 amending Cash Management Plan for procedure on "Esheating Abandoned Property" to the State. (9/95)
- E11. Executive Committee approves \$4,385.04 assessment refund to Eatontown in accordance with Fund's premium refund threshold. (6/96). Executive Committee authorized a partial return of premium to Eatontown Borough in the amount of \$39,996.18 reflecting the removal of the sanitation department effective May 1, 2016. (9/16)
- E12 Risk Management Consultant authorized to offer membership to East Windsor Twp. contingent upon new member review and executive committee approval. (2/97)
- E13 Fund authorizes Executive Director to contact membership to join an electrical aggregation study (10/99)
- E14 Motion memorializing addendum #1 to Fund Attorney's 2016 contract authorizing the Fund Attorney to act as an advocate on behalf of the membership and review denied EPL/POL claims filed against the membership. (5/16). Motion to approve contract addendum #1 for the Fund's Claims Administrator at a fee of \$100 per file for the EPL/POL Advocacy Program. (5/16).

- F1. Fund adopted standard operating procedure for junior fire fighters and first aid cadets. (11/89)
- F2. Faithful Performance coverage increased to \$100,000. (1/90) Increased to \$250,000. (12/90)
- F3. Fire districts permitted to join Fund subject to execution of a resolution between member municipality and fire district. See policy; Processing Manual. (10/90)
- F4. Fund required volunteer first aid squads to achieve Emergency Medical Technician status by January 1, 1991. (12/90)
- F5. Executive Committee approves expansion of fidelity policy to include Third Party Claims Administrator, 11/96)
- F6. Executive Committee awards contract for Managed Care to FMCO (1/98)
- F7. Motion authorizing the Executive Director to advertise, pursuant to N.J.S.A. 19:44A-20.4 Et. Seq for the position of Fund Attorney and Defense Attorney(s) using the same criteria as adopted in previous years. (9/09). Motion authorizing the Executive Director to advertise for the positions of Fund Attorney and Defense Attorney pursuant to N.J.S.A. 19:44A-20.4 Et. Seq and using the same criteria established by the Executive Committee in prior years. (9/10).
- F8. Motion changing the Perma address for fund records. (5/12)
- F9. Motion to Bind Coverage for the Borough of Fair Haven contingent upon the Borough accepting the quote submitted by the Fund.
- F10. Motion approving Freehold Township's membership into the Fund. (1/16)
- H1. Ad Hoc Committee formed to explore possibility of joining with our County Fund to provide Health Benefits coverage. (7/91) Ocean\Monmouth Employee Benefits Fund working toward 2/1/92 start up. (12/91)
- H2. Howell Township Fire District #3 approved for membership effective 6/1/93. (6/93)
- H3. Fund approves Borough of Highlands effective 9/1/94 contingent upon a written action plan to comply with recommendations in loss control survey. (8/94) Fund approves Highland BID for coverage (1/00)
- H4. Fund Ratifies Monmouth County Regional Health Commission's Hold Harmless Agreement (11/97) Fund Grants the Monmouth County Regional Health Commission Indemnification From Liability Stemming from services provided to the member towns (12/97). Motion to accept the requested 3-year deferred payment plan on behalf of the Monmouth County Regional Health Commission (MCRHC) in connection w/ the Muller v. MCRHC EPL claim (11/17).
- H5. Fund authorizes \$500 for HeadSmart program (6/99)
- I1. Fund opposed S99/A3924 involving the formation of an Intergovernmental Excess Fund. (6/89)
- I2. Approval for investments in short term mutual funds through Manchester Trust contingent upon approval by DOI/DCA. Granted. (9/92)
- I3. Resolution passed approving contract with United Jersey Bank to provide custodial and reporting services on investments. (4/93)
- I4. Fund approves an intra fund transfer in the amount of \$52,126.50 (1/02)
- I5. Motion approving the return of premium in the amount of \$11,623.62 to the Borough of Interlaken for dissolving it's police department. (7/10).

- I6. Fund supports S2663/A4234 and requested members to adopt sample resolution in support of same. (11/16)
- J1. Youths performing mandated services for Juvenile Conference Committee in lieu of sentencing are not employees of a member municipality since youth receives no remuneration. Therefore, youths are not covered by Fund's insurance programs. (4/88) (5/88)
- J2. A municipal judge or volunteer public defender would not be afforded coverage under the Fund's Police Professional Liability coverage since judicial system is not part of law enforcement arm of a municipality. However, a local magistrate would be considered an official under the MEL's Public Officials Policy. (5/90)
- J3. Board approved Spring lake/Spring Lake Heights joint dispatch Authority to be added as an endorsement to Spring Lake's coverage. (4/05)
- K1. Executive Director authorized to prepare new membership application for Keyport. (12/93)
- K2. Motion formally authorizing coverage for the Borough of Keyport Business Alliance effective 1/1/11. (7/11).
- L1. Fund supports Executive Director/Administrator's recommendation that MEL retain a lobbyist to monitor legislation/regulations. (10/88) (10/89)
- L2. Loss runs to be distributed to professionals on a monthly basis and to Fund Commissioners quarterly. (9/89)
- L3. Limited duty policy for returning employees injured during the course of employment adopted as a guideline. See Policy and Procedures Manual. (10/90)
- L4. Fund Commissioners required to complete Disclosure Form to comply with Local Government Ethics Law. (2/91) Department of Community Affairs advises Fund Commissions are local government officers and must complete Disclosure Forms. (2/94)
- M1. MEL 1989 assessments to be billed in care of the local Fund. (10/88)
- M2. Regularly scheduled meetings to take place the second Thursday of each month at 1:00 p.m. in Howell Township. (1/89) Changed to 1:30 p.m. (3/89) Changed to Wall Township. (1/91).
- M3. Fund opposes Assembly Bill No. 3374 which would allow employees insured on the job to routine medical treatment. (4/89)
- M4. Fund encourages police officers not to arrange outside employment through municipality. (3/90) Risk management consultant to research potential cost to Fund if secondary employment payments issued through municipalities. (4/91) Actuary recommended assessment based on manual police workers' compensation premium rate multiplied by off-duty salary paid to police officers. (5/91) No action taken until municipalities decide to amend policy. (6/91) Letter sent out to all municipalities on Fund's position on police moonlighting. (5/92) Rate has been developed for workers' compensation coverage for police moonlighting. (8/92) Ad Hoc Committee advises prosecutor that rate for insurance would be paid by Fund and is limited to crowd and traffic control. (9/92).
- M5. Matawan First Aid Squad, effective 11/1/92, no longer covered through Fund. Return premium authorized. (11/92)
- M6. Michael Trotta nominated as Fund's MEL representative. (11/92) (10/97) (10/00) (9/00) (10/02) (10/03)(10/04)(10/05) Mr. Trotta resigns from Fund. (11/06) Tom Nolan appointed as Fund's MEL representative. (11/06) (11/07)(10/12)

- M7. Millstone's application to the Fund approved. (12/92) Executive Director authorized to prepare application for possible 1/1/94 membership. (12/93)
- M8. Hazlet Health Care added to Medical Panel. (2/93) Dr. Faistle added to Medical Panel. (7/93)
- M9. Builders Risk for addition of Library assessed to Marlboro. (7/93) Fund approves resolution 16-00 which is a release prepared by Marlboro Twp which indicates that the Borough is only responsible for its deductible and co-payment for a particular claim (4/00). Motion approving the additional assessment to Marlboro Township for adding the dissolved MUA to the township's DPW as a Water Utility Division effective 4/16/10. (5/10). Motion authorizing a policy endorsement to the Township of Marlboro for the 2011 fund year as outlined. (11/10).
- M10. Fund approves firm of Chamlin etal. and Giordani etal. to represent police officers from Marlboro at established Fund hourly rate. (5/94)
- M11. Risk Management Consultant authorized to offer membership to Manalapan contingent upon new member review and executive committee approval. (11/94)
- M12. Manalapan Twp. is extended membership by Executive Committee effective 1/1/96 (11/95). Manalapan declines offer (12/95)
- M13. Fund approves appointment of Dorsey & Fisher as special counsel I Monmouth Beach case. Motion approving the additional assessment of \$1,929.24 for Builders' Risk coverage for Monmouth Beach. (3/10).
- M14. Executive Committee approves 1997 MEL Grant Application submitted jointly with Ocean JIF for \$15,000 for Fire and EMS Safety Training. (8/86)
- M15. Executive Committee appoints First Managed Care Option for Medical Management. (6/96) Fund approves FMCO's request to change their billing structure to a flat fee with reconciliation at month's end. (6/97) Fund authorizes the Transfer of Fund's in order to comply with FMCO's change in billing request (6/97)
- M16. Executive Committee adopts resolution to join the MEL for 3 years (5/98) (7/01)(5/07) (7/10)(5/13).
- M17. Fund authorizes contract review committee to interview MasterCare and award contract after interview process (11/00) motion to approve first mco's request for case management and network fees for the amounts listed in their December 11, 2000 correspondence for a fee not to exceed \$20,000. (1/01) Fund approves name change to MasterComp. (3/02) Fund approves the Transfer of the existing MasterComp contract to QualCare. (9/02) Additional wording approved to QualCare's contract (3/04)
- M18. Fund approves the amendment to MEL's bylaws. (3/01)
- M19. Fund authorizes E.D. to release quote to Middletown Twp for membership. (3/04) Fund accepts Middletown as a member (1/05).
- M20. Fund Authorizes E.D. to release quote to Monmouth County Regional Health Commission (3/04)
- M21. Fund approves Manasquan's request to reimburse tow its premium associated with the over statement of values(1/05)
- M22. Fund approves motion to accept the Manasquan Fire District as an additional insured under the borough of Manasquan's policy and to authorize the executive director and the RMCs to facilitate the application and joining resolutions.(11/07)

- M23. Motion authorizing the Executive Director to prepare an RFQ for medical testing for the municipalities of the Monmouth JIF and to coordinate same with the Safety Director's office. (11/09).
- M24. Motion approving Manalapan's membership into the Fund. (1/13)
- M25. Motion authorizing Marlboro to seek alternate proposals from other MEL affiliated JIFs. (10/13)
- M26. Chairman formed the Membership Committee. (5/16).
- N1. Asbury Park Press designated as the official Fund newspaper. (1/88)
- N2. One thousand, five hundred dollars (\$1,500) application fee waived for those municipalities that participated in Feasibility Study. Fee waived for rest of 1988 year. (10/88) Waived for 1989 year. (2/89) Subsequently amended to apply to first application only. (3/89) For 1989, \$1,500 fee waived if applicant joins Fund. (1/90)
- N3. New Jersey Cash Management Fund added to list of authorized depositories. (10/91).
- N4. Property coverage extended to Neptune First Aid Squad, Hamilton First Aid Squad, and Shark River Hills under Neptune Township effective 1/1/94. (1/94)
- N5. Executive Committee approves suspending late charge for Neptune Township. (6/96)
- N6. Executive Committee authorized the JIF's participation in the "Named Storm" Windstorm & Flood deductible risk sharing program. (7/12). Executive Committee adopted Resolution 19-16 authorizing the JIF's participation in the updated Named Storm Shared Deductible Program. (7/16)
- N7. Motion to adopt Resolution #18-17 urging NJ State Reps to support legislative action to re-authorize and extend the National Flood Insurance Program (NFIP). (5/17)
- O1. Outside organization or activities not sponsored, controlled or requested by municipality are not covered by the municipality's insurance, and each municipality must require a Certificate of Insurance (\$500,000) and a Hold Harmless Agreement. (2/88) Coverage Committee recommends not extending coverage to Class III and IV quasi groups. (9/93)
- O2. Coverage extended to the Ocean Grove Board of Fire Commissioners through membership in Neptune Township. (1/93)
- O3. Fund approves motion to join litigation settlement (Omnibus OPRA Litigation) as a JIF and pay the cost associated with the settlement subject to review by attorney. (7/04)
- O4. Fund authorized the release of a quotation to the the Borough of Oceanport and Manalapan. (11/05)
- O5. Motion adopted for revised OPRA form pursuant to OPRA's requirement that actual cost shall be limited to the cost of paper and toner only, specifically excluding the cost of labor and other overhead expenses (N.J.S.A. 47:1A-5.F). (7/10).
- P1. MEL to act as lead agency for the joint purchase of property insurance. (1/88)
- P2. Policy and Procedures Manual adopted. (2/88)
- P3. Executive Committee agreed not to provide punitive or exemplary damages coverage to public employees. (8/88)
- P4. Fund accepts 1992 Polices & Procedures Manual. (4/92)

- P5. Fund, in conjunction with Ocean Fund, to conduct police training seminars concentrating on use of weapons, high speed pursuits, search and seizure, physical force and self defense. (4/92) (5/92) Non member towns can participate for a fee, and MEL members to be charged one-half of amount. (8/92) Cost per officer is \$42, 50% to be shared by MEL. (9/92) Contract awarded to Charles Uliano, Esq. to perform training. (12/92). Motion passed increasing the fees for Police trainings conducted by retired Chief Denis Connell by \$50 for Risk Management Seminar/EPL trainings and by \$100 for Special Police Officer Patrol Practices. (7/14). Motion passed authorizing the Fund to hire the Rodgers Group to provide 4 Police training courses for fund members during the 2016 fund year and contribute \$100 towards each class per member with an amount not to exceed \$17,000. (10/15)
- P6. Fund authorized expenditure to send two representatives to PRIMA Conference. (4/92) Fund approved reimbursement of \$1,500 per commissioner to cover expenses incurred to attend PRIMA Conference. Fund approves authorization of advance travel expenses for PRIMA (5/96) (3/97) (3/98)(5/98)(3/00) (3/01) (3/02)(3/03)(3/04)(3/05)(3/07)
- P7. Fund approves proposed peer review standards developed by the MEL. (9/92)
- P8. Fund adopts the Police and Fireman's Retirement System Report of Examining Physicians Form as minimum requirement for new hires on an optional basis. Form to be supplemented with following two questions: (1) Back Problem Indicators (2) Drug Test/Medications Taken. (9/93)
- P9. Fund limits Personal Injury Protection to \$100,000 with the excess \$150,000 to be provided by the MEL. (2/94)
- P10. Public Officials Liability coverage amended to reflect the purchase of \$1 million of commercial excess coverage over the MEL's self-insured layer of \$1 million. (1/95)
- P11. Fund Approves Police Accreditation Program For GL and AL Discounts (3/97)
- P12. Fund adopts a 'Fair and open process' in accordance with NJSA 19:44A-20.4 er. Seq and adopts the 'short form' RFQ and advertisement for professional positions. (12/05) Fund advertises for position of Fund attorney and Defense attorney using fair and open process. (9/06) Fund advertises for position of Fund attorney and Defense attorney using fair and open process. (9/07) Fund Adds responding Defense attorney using fair and open process. (3/08) Fund adopts a 'Fair and open process' in accordance with NJSA 19:44A-20.4 er. Seq and adopts the 'short form' RFQ and advertisement for all professional positions for a 3 year term. (9/08)
- P13. Board adopts resolution authorizing assignment of PERMA's contract to Commerce. (7/06)
- P14. Resolution adopted authorizing purchase of Public Officials/Employment Practices Liability coverage from XL. (11/10). XL awarded 2 year contract for Public Officials/Employment Practices Liability coverage. (3/13)
- P15. Motion to accept Position Bond Coverage offered by Selective Insurance increasing coverage to a \$1,000,000 limit with a \$10,000 deductible. (5/13)
- P16. Motion authorizing a contract with JA Montgomery to perform property appraisals for the Fund for a 2 year period (7/11). Motion authorizing a contract with AssetWorks to perform property appraisals for the Fund for a 2 year period (3/17).
- P17. Resolution adopted authorizing the Fund's participation in the MEL's Pooled Investment Program with Wells Fargo Bank, N.A. and Wells Capital Management. (5/14)
- P18. Motion authorizing the Fund Office to release quotes to Freehold Borough and Howell Township for membership in the Fund. (11/14). Motion authorizing the Fund Office to release quote to Freehold Township

for membership in the Fund contingent upon Board approval of Underwriting criteria. (11/15). Motion permitting the Executive Director to offer membership to Hightstown and Fair Haven. (11/16).

- P19. Motion approving 3 JIF Casualty and JIF Crime Endorsements pertaining to Amusement Rides (specifically inflatables and bouncy houses), Social Engineering, and Failure to obtain insurance. (5/16).
- Q1. Motion authorizing the Executive Director to release quotations for membership in the Monmouth JIF as presented and discussed in closed session to the Borough of Keansburg and the Township of Freehold. (11/09)
- Q2. Motion approving Qual-Lynx contract provision allowing for additional compensation. (7/13). Motion to extend the contracts for Qual-Lynx as Claims Administrator and QualCare as Managed Care Provider through 12/31/20 (10/18).
- R1. Right to Know Compliance Program approved. (5/88) (7/88) (10/88) (11/88) (12/88) (10/89) (2/90). Motion passed increasing JA Montgomery RTK contract in an amount not to exceed \$6,000 for completion of the RTK inventory upload to state's database for the Fund members (7/14). Motion approving the additional service of the Central File Drop Bix provided by JA Montgomery (7/17).
- R2. Atlantic Highlands requested to appoint separate risk management consultant. Executive Committee denied request because reasonable justification was not given for new appointment. (5/88) (6/88)
- R3. Any new activity offered by a member's Recreation Department must be reported to the Fund's risk management consultant. (10/88)
- R4. Bylaw amendment introduced revising risk managers' fee to an amount not to exceed six percent (6%). (10/90) Amendment defeated.
- R5. Commissioner indicated that they are satisfied with RMC's services and not looking to make a change. (12/93) Recognized Commerce National Insurance Services as RMC for remainder of 1996 pending addendum to contract held by Fund with Buckelew Associates, (12/96) Firm changes name from Buckelew and Associates to Commerce National Insurance Services (1/97)
- R6. Borough of Roosevelt approved for membership effective 1/1/94. (12/93) Borough of Roosevelt First Aid Squad approved for membership. (10/04)
- R7. Risk management consultant authorized to forward letter to Department of Insurance outlining specific areas of opposition on the reoption of regulations. (9/94)
- R8. Executive Committee adopts Resolution 31-95 to join the Residual Claims Fund (RCF) pending State approval of Fund. (7/95) Executive Committee approves Resolution approving membership in RCF with premium of \$3.1 million covering Fund Years 1988-92. (11./95) (1/04). Fund adopts resolution to Transfer 1993 Fund Year Liabilities to the RCF (6/97) Fund adopts resolution to transfer 1996 liabilities to the RCF (6/00) Fund adopts resolution to transfer 1997 liabilities to the RCF (7/01) ) Fund adopts resolution to transfer 1998 liabilities to the RCF (7/02) Fund adopts resolution to transfer 1999 liabilities to the RCF (5/03) Fund adopts resolution to transfer 2000 liabilities to RCF (7/04) Fund adopts resolution to transfer 2001 liabilities to RCF (7/05) Fund renews membership in RCF for 3 year period. (9/06) Fund adopts resolution to transfer 2003 liabilities to RCF (7/07) Fund adopts resolution to transfer 2004 liabilities to RCF (7/08). Resolution adopted to transfer 2005 liabilities to RCF (7/09). Resolution adopted to transfer 2006 liabilities to RCF (7/10) . Resolution adopted to transfer 2007 liabilities to RCF (7/11). Resolution adopted to transfer 2008 liabilities to RCF (7/12). Resolution adopted to transfer 2009 liabilities to RCF (7/13). Resolution adopted to transfer 2010 liabilities to RCF (7/14). Resolution adopted to transfer 2011 liabilities to RCF (7/15). Resolution adopted to transfer 2012 liabilities to RCF (7/16). Resolution adopted to transfer 2013 liabilities to RCF (7/17). Resolution adopted to transfer 2013 liabilities to RCF (9/18).

- R9. Executive Committee approves builders risk for Red Bank Community Center. (5/96) Executive Committee approves return of premium in the amount of \$66,835.12 reflecting removal of sanitation department effective January 1, 2016. (1/16)
- R10. Executive Committee approves builders risk for Rumson Municipal Building. (10/96). Executive Committee authorized a partial return of premium to Rumson Borough in the amount of \$46,522.76 reflecting the removal of the sanitation department. (10/16)
- R11. Bruce Loversidge appointed as RCF Representative. (12/96) (12/97) (12/98)(12/00) (11/02) Fund renews membership in RCF for 1/1/98 to 1/1/01. Fund renews RCF from 1/1/01 to 1/1/04 (3/01) Fund appoints Tom Nolan as RCF representative. (10/03) (10/04)(10/05)(10/12). Fund renews RCF membership. (3/10). Fund renews RCF membership. (5/12). Fund renews RCF membership. (9/15). Fund renews RCF membership. (9/18).
- R12. Executive Committee approves Transfer of Fund Year 1994 Liabilities to RCF (6/98) , 1995 liabilities (6/99). 2008 liabilities (7/12).
- R13. Executive Committee approves Scibal request to dispose of closed WC cases from January 1, 1995 to December 31, 1996. (5/03) Executive Committee approves request from Scibal to dispose of closed liability cases on or before 12/31/96(3/04) Executive Committee approves request from Scibal to dispose of closed liability and WC cases on or before 1/1/99 to 8/2000. (10/06). Motion approving the Fund TPA's request to dispose of closed claim files covering a period from 9/99 to 7/04 and file same with the State. (9/10). Motion to authorizing the destruction of bank statements and checks prior to 2004 as requested by the Fund Treasurer. (5/11). Motion authorizing the Fund's TPA to destroy WC/Accident claim files and Tort claim files exceeding the respective 6 and 7 year retention. (9/13)
- R14. Board adopts motion to clarify the language of the risk management consultant's contract to include and specify the MEL payment language as outlined. (3/06). Executive Committee approves contract addendum #1 for the JIF appointed Risk Management Consultants. (3/16).
- R15. Fund approves addendum to RMC contract to allow Dominic Cinelli and Peter Seriero to handle Sea Bright and Middletown Twp. (1/07). Fund approves contract for the sub-contractual relationship between the service provider and the firms of Brown and Brown Metro and Allied risk management. The above firms will assist the service provider in supplying risk management services for the municipalities of the borough of Sea Bright and the Township of Middletown, respectively. (5/07). Motion passed authorizing Fund Attorney to issue follow-up letter to Fairview Insurance Agency informing them that the required 30 day notice for change of RMC is indeed 30 calendar days. (3/15)
- R16. Resolution adopted for the Executive Committee of the Monmouth JIF authorizing refund of closed year and fund year 2006 accounts surplus accounts in the amount of \$1,000,000. (10/10).
- R17. Motion approving amendment made to 2013 Risk Management Plan. (11/13). Motion approving amendment made to 2014 Risk Management Plan. (7/14)
- R18. Motion authorizing the Chairman to sign claim releases contingent on Fund Attorney approval (10/18).
- S1. Vozza Administrative Services designated as agent for the Service of Process. (1/88)
- S2. Skateboard ramps not covered under Fund's insurance program. (7/88)
- S3. Executive Safety Committee conducted study on member's policy on snow removal. It was the Committee's and Fund Attorney's recommendation that each member continue with its own individual policy. (8/88)
- S4. Safety Incentive Program established to include a kickoff, award to safest department, and safest municipality. (1/90) Amended to present monetary award to three (3) members with highest score. (2/91) 1991 program revised to award points based on four (4) categories. (2/91) One thousand, five hundred dollars (\$1,500) authorized for luncheon. (2/92) Fund authorizes each winning municipality for safety award luncheon at a fee



- not to exceed \$10 per employee (4/00) Executive committee approves \$1,000 for police chief round table training b'fast. (3/04)
- S5. Fund supports Assembly Bill No. 4675 exempting municipal solid waste from definition of hazardous substance under "Spill Compensation and Control Act". (4/91) Fund opposes Assembly bill A-2133 in support of MEL's position,. (11/06).
- S6. Spring Lake approved for membership. (2/92) Thirty day (30) extension granted. (4/92) (5/92) Spring Lake First Aid squad approved for membership (7/04)
- S7. Sea Girt's application to the Fund approved. (12/92)
- S8. Fire Company No. 1 added to Spring Lake effective 2/1/93. (1/93). Fund approves Motion to accept the Spring Lake BID as an additional insured under the borough of Spring Lake's policy and to authorize the executive director and the RMCs to facilitate the application and joining resolutuions. (11/07)
- S9. Sea Girt extended Replacement Cost Coverage for 1976 Mack Pumper. (7/93)
- S10. Sea Girt extended Replacement Cost Coverage for 1969 American LaFrance Pumper. (8/93)
- S11. Borough of Allenhurst appoints Special Fund Commissioner for 1994. (1/94)
- S12. Coverage extended to Spring Lake First Aid Squad effective 1/21/94. (1/94)  
First Aid Squad rejected offer. (2/94).
- S13. Safety Director 1994 contract amended from 3 to 2 inspections per member per annum. (5/94) Fund approves amendment to safety director/right to know contracts to increase fees as outlined in request letter (6/00)
- S14. Committee set established procedures for Reinhart. Right to Know Training should be held throughout year. Reinhart to still perform safety surveys but will concentrate more on loss prevention. (11/94)
- S15. Fund adopts Resolution permitting MEL to act as lead agency and pay on behalf of the Fund the ordinary costs of conducting an examination. (11/94)
- S16. Safety Director authorized by Executive Committee to distribute marketing materials for services not covered through the Fund. (2/95)
- S17. Fund supports Senate Bill 488 (5/96)
- S18. Risk Management Consultant authorized to offer membership to Spring Lake Heights contingent upon new member review and executive committee approval. (11/97)
- S19. Support Senate Bill 166(4/98), Bill 1092(9/98), Bill 1421(10/98). Bill 2404(1/11). Bill 2333(1/11). Resolution adopted urging the legislature to amend Bills S-716, S-477, and S-1766 (7/18).
- S20. Executive Committee approves Safety Committee request to purchase training videos (10/98)
- S21. Fund waives Shrewsbury's builders Risk assessment except for amount due to excess reinsurer (9/00)
- S22. motion to accept school boards into the JIF as of July 1, 2002 subject to review of applicable laws, regulations and statutes and sponsorship through a participating municipality and the execution of an appropriate intel local service agreement between the school board and the municipality, therefore be it resolved that the JIF is authorized to apply to SPEL for excess liability insurance (11/01)
- S23. JIF approved membership into the MEL Safety Institute (MSI) at a cost of \$25 per employee (1/02)

- S24 Fund approves Borough of Highlands SkateBoard facility subject to meeting all criteria. (5/02) JIF approves coverage of the Manasquan Skate Board Facility (9/02). Motion approving the endorsement of Scholer Skateboard park to Union Beach policy. (10/15) Motion approving the endorsement of Veteran's Park Skate park to Hazlet policy. (11/15)
- S25 Fund accepts examination report from NJDOBI and signs group affidavit indicating that the executive committee members read the general comments section of the report. (9/02). Fund approves fund year 2013 examination report from NJDOBI and signs group affidavit indicating that the executive committee members read the general comments section of the report. (1/16)
- S26 Fund approves PMK group to provide PHASE I applications for storm water regulations and to seek written approval by each member municipality. (7/03)
- S27 Board approves 1K from contingency account for sexual harassment training. (7/05)
- S28 Fund releases a quote for membership to Sea Bright (11/06)
- S29 Sea Bright becomes Fund's 36<sup>th</sup> member (1/07)
- S30 Fund approves coverage for Atlantic Highlands skateboard facility (9/08)
- S31 Motion appointing Commissioner Thomas Rogers as the Fund Representative on the Super Storm Sandy Special Claims Committee. (6/13)
- S32 Motion approving Pro-Rated additional assessments on behalf of Spring Lake for renovations to FA building and the Pavilion. (10/13)
- S33 Resolution adopted supporting a repeal of Sick Leave Injury. (1/11)
- S34 Motion approving the waive of cap restriction for attendance at MEL sponsored EPL seminar and issue full credit to municipalities affected. (5/11)
- S35 Resolution adopted amending the Fund's Standard Contract Provisions. (3/15)
- S36 Motion authorizing the purchase of 3 Slips, Trips, & Falls safety posters for each member for a fee not to exceed \$1,535.55. (5/16).
- S37. Executive Committee approved Back Check Valve Requirement when settling Sewer Back-up claims. (7/16)
- S38. Executive Committee approved mailbox damage exclusion endorsements to the Automobile and Casualty policies. (7/16)
- T1. Tax search officers would not be covered under Public Officials policy for claims for non-monetary relief. Errors and Omissions claims involving tax search officers would fall within scope of Public Officials coverage subject to an agreement (prior to the occurrence) by member to indemnify official claims between member and tax official not covered. (3/91)
- T2. Fund approved a series of transfer resolutions. (11/92) (12/92) Fund authorizes intrafund transfer of \$247,668.45 (1/00) Fund authorizes intrafund transfer of \$131,946 (1/01)
- T3. Fund supports A-1712 which would extend immunities to public employees under the Torts Claims Act. (11/92)

- T4. Monmouth agrees to participate in Deloitte & Touche's study on the purchase of Tail Coverage at a cost not to exceed \$5000. (4/93)
- T5. Tinton Falls Fire District #1 approved for membership. (4/93)
- T6. Fund approves Tinton Falls increase of optional Excess limits to 10 million (5/97)
- T7. Fund Authorize the purchase of Computer equipment for Treasurers (6/97)
- T8. Executive Committee approves other MEL affiliated JIFs to attend Monmouth training seminars as long as there empty seats available. (10/01). Motion authorizing approved attorneys to conduct ten Harassment/Sensitivity training sessions for non-managerial staff for a fee not to exceed \$10,000 (3/18).
- T9. Fund authorizes the purchase of in the line of duty training tapes. (7/03)
- T10. Fund approved Interstate Mobile to conduct onsite hearing and respiratory testing for Fund members. (1/12) Fund awarded 3 year contract to Interstate Mobile for onsite hearing and respiratory testing (12/12).
- T11. Motion to authorize Treasurer to process contracted payments and fund expenses in months that the Executive Committee does not meet. (5/12)
- T12. Fund awarded 3 year contract to Dynamic Testing for CDL Drug and Alcohol monitoring (12/12).
- U1. Fund to provide uninsured/underinsured motorist coverage with a \$200,000 combined single limit of liability. (8/88) Fund Attorney authorized to pursue appeal of Appellate decision. (6/93). Limit reduced to 15,000/30,000 (2/94).
- U2. Coverage Committee recommends reducing underinsured/uninsured motorist coverage effective 1/1/94.
- U3. Board approves the Township of Upper Freehold for membership effective 1/1/95 (8/94) 30 day extension granted (9/94)
- U4. Fund approves Commerce National as Underwriting Manager and permitting Commerce to act as RMC within the Fund. (9/00)
- V1. Fund approves the transfer of existing police training videos to the MEL in exchange for the MEL to purchase volume 5 and let the Monmouth JIF house for 1 year (9/00)
- V2. Motion authorizing Executive Directors office to withhold payments to vendors that have not supplied an EIN until submitted by respective vendor. (3/14)
- W1. Wall Township Fire District #2 approved for membership. (3/92)
- W2. Windstorm Coverage policy previously purchased through the Fair Plan is canceled effective 2/1/95 with coverage included in the 1995 Property Program. (1/95)
- W3. Workers Compensation cases medically managed through First Option Managed Care. Professional Services Agreement entered into for one year term starting June 1, 1995. (5/95)
- W4. Executive Committee approves amendment to Willis Corroon scope service contracts (7/98)
- W5. Fund adopts resolution 16-01 which authorizing a higher billing rate for WC claims. (3/01)
- W6. motion to increase the defense attorney's fees for workers compensation cases to \$90 per hour for an attorney; \$65 per hour for a paralegal; and \$5 per hour for a court appearance( 1/01) Fund approves increase in hourly rate; GL

\$125/hour, WC, \$105/hour, paralegal \$65/hour, and \$75 per court appearance. Occ. Disease will be \$100/hour, WC Court appearance will be \$75/appearance.(1/07).

W7 Motion to award a contract to Execu-Tech for the implantation and design of the Monmouth JIF website. (12/12).