

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

2016

POLICIES & PROCEDURES MANUAL

Private:

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

I. INTRODUCTION

In 1984 the legislature of the State of New Jersey enacted a revision to Title 40A permitting communities to form joint self-insurance funds. Title 40A was subsequently revised in 1990 to include any contracting unit as defined in Section 2 of P.L. 1971, C.198 (C.40A:11-12). The enactment of this legislation was extremely timely because in the mid-1980's public entities found themselves in the midst of a crisis of insurability wherein coverage was either not available in the commercial market place or was unavailable because the cost was prohibitive.

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 Ocean County 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 Ocean County 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

ORGANIZATION

The Ocean County Fund commenced operations on February 1, 1987 with 11 charter members. As of January 1, 2016, the Ocean Fund has the following 31 members:

	<u>Date Joined</u>
* Beachwood Borough	2/1/87
* Dover Township (Toms River)	2/1/87
* Eagleswood Township	2/1/87
* Jackson Township	2/1/87-12/31/04
* Lacey Township	2/1/87
* Lakehurst Borough	2/1/87
* Lakewood Township	2/1/87
* Point Pleasant Borough	2/1/87
* Stafford Township	2/1/87
* Surf City Borough	2/1/87
* Tuckerton Borough	2/1/87
Long Beach Township	6/8/87
Barnegat Township	1/1/88
Ocean Gate Borough	1/1/88
Harvey Cedars Borough	1/1/88
Lavallette Borough	1/1/88
Little Egg Harbor Township	1/1/88
Ship Bottom Borough	1/1/88
Manchester Township	3/20/88
Barnegat Light Borough	6/24/88
Island Heights Borough	8/1/88
Ocean Township	1/1/89
South Toms River Borough	1/1/89
Pine Beach Borough	2/15/89
Beach Haven Borough	2/16/89
Plumstead Township	11/9/89
Seaside Heights Borough	1/28/91
Point Pleasant Beach Borough	1/1/90
Bay Head	1/1/93
Seaside Park Borough	6/22/94
Brick Township	1/1/99

* 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 3:00 p.m.** at:

**Toms River Municipal Building
33 Washington Street
Toms River, NJ 08754
Telephone (732) 341-1000**

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*
- *Police Training Consultant*
- *Assets Manager*

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

Additionally, as a condition of its membership, each member receives services from 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

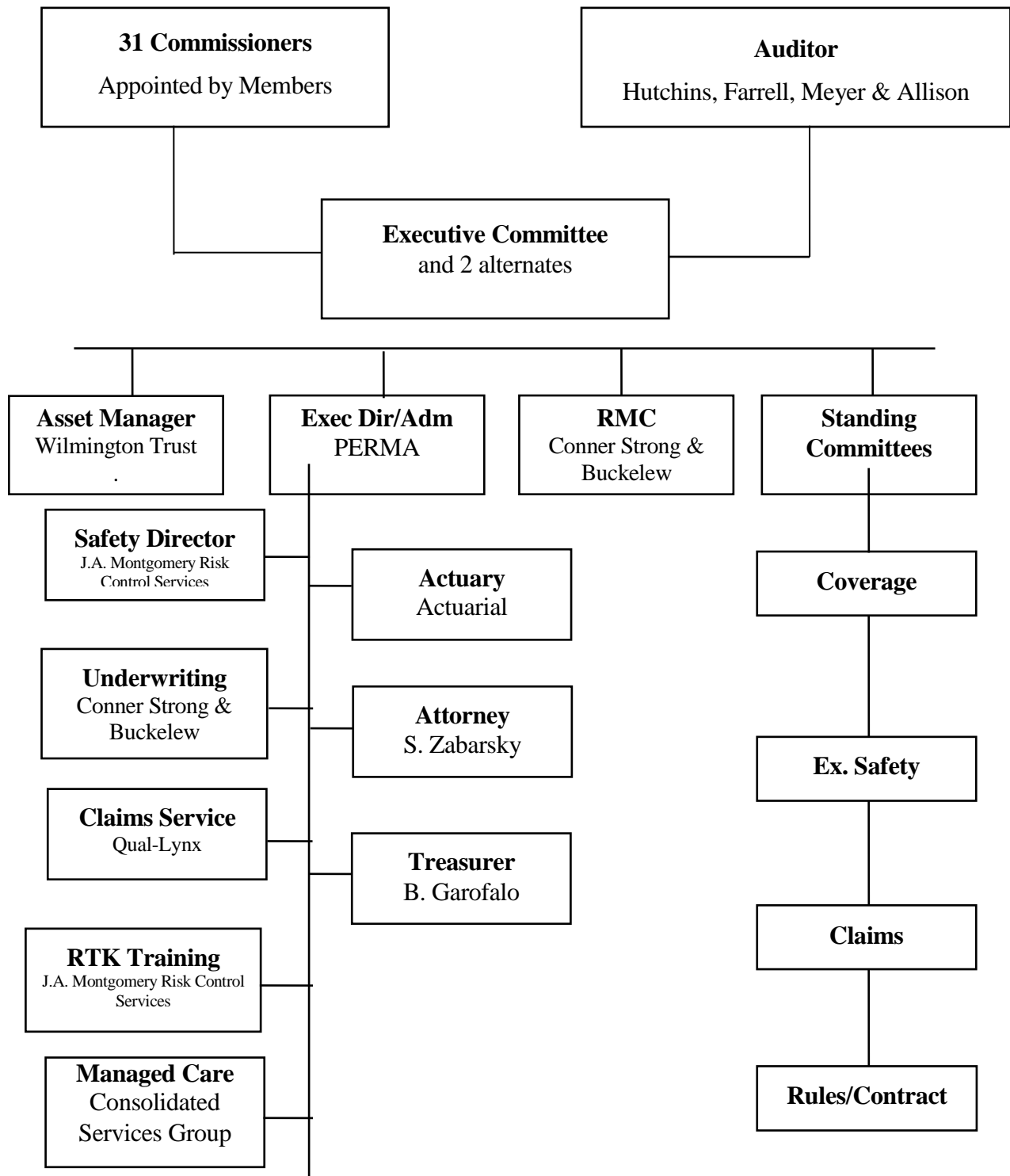
Note: Please refer to Article III Organization in the Fund Bylaws located in the Members' Manual for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials.

Please refer to Article II Membership for duties and responsibilities of the Risk Management Consultant.

2016 PROFESSIONALS

<u>Function</u>	<u>Contact/Company</u>	<u>Address</u>	<u>Phone #</u>
Actuary	Dennis Henry Actuarial Advantage	111 Veterans Square 1 st Floor Media, PA 19063	(610) 627-0702 Fax: (610) 627-1531
Attorney	Steven Zabarsky, Esq. Citta, Holzapfel, Zabarsky	248 Washington Street, Box 4 Toms River, NJ 08754	(732) 349-1600 Fax: (732) 349-0792
Auditor	Robert Allison Holman Frenia Allison, P.C.	912 Highway 33 Suite 2 Freehold, NJ 07728	(732) 240-5600 Fax: (732) 505-8358
Claims	Gemma Armenia Qual-Lynx	100 Decadon Drive Egg Harbor Twp, NJ 08234	(609) 653-8400 Fax: (609) 926-9270
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	Mike Avalone Conner Strong & Buckelew	231 Main St. CN 2017 Toms River, NJ 08754	(732) 341-8060 Fax: (732) 341-0308
Safety/ Right-to-Know	Joanne Hall J.A. Montgomery Risk Control Services	231 Main St, CN 2017 Toms River, NJ 08754	(732) 736-5213 Fax: (856) 779-3730
Treasurer	William Garofalo	2 Lloyd Place Oakhurst, NJ 07755-1209	(908) 489-7395
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	Jennifer Goldstein CSG/CHN	3525 Quakerbridge Road Hamilton, NJ 08619	(800) 225-4246 Ext. 6320 Fax: (609) 584-7497

Ocean County Municipal Joint Insurance Fund 2016 Organizational Chart



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 consisting of:**
 - » **Financial Fast Track**
 - » **Loss Ratio Report**
 - » **Accident Frequency Report**
 - » **Investment Comparison Report**
 - » **Workers' Compensation Lag Report**

The pro forma reports provide members with a an overview of the Fund's:

- **Financial position**
- **Accident severity by line of coverage and by participant (quarterly)**
- **Accident frequency by participant**

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

The Fund members receive on an *annual* basis coverage documents. The Executive Director/Administrator currently prepares the documents which are located in the Members' Manual.

On an “*as needed*” basis, Fund participants will be forwarded:

- **Coverage Bulletins**
- **Safety Bulletins**
- **Policies and Procedures Bulletins**

IV. COVERAGE

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

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

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

The Fund also provides a defense for police officers in criminal matters if the Fund Attorney agrees the case is eligible for reimbursement. If approved by the Fund Attorney, the Attorney chosen to represent the police officer will be reimbursed at a maximum hourly rate of \$85 per hour for a maximum of ten billable hours.

V. UNDERWRITING/OPERATIONS

1. New Municipalities

Any municipality seeking membership into the Fund shall submit an application for membership 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 should meet the following criteria:

- (a) Be located within reasonable proximity to Ocean County
- (b) Be homogeneous in size and operation to existing members of the Fund
- (c) Show a favorable loss history for at least five years
- (d) Has shown a proven dedication to loss prevention/control
- (e) Demonstrate 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 applicants to the Executive Committee for approval consideration. The Executive Committee 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 now allow fire districts to join a joint insurance Fund. The Fund has adopted the following membership criteria for fire districts:

- (a) Sponsorship: Only fire districts sponsored by a member municipality will be considered.
- (b) Financial Responsibility: The sponsoring member municipality must accept all financial responsibility arising from participation of the fire district including assessments, supplemental contributions, additional assessments and return dividends.
- (c) Billing & Vouchering: The Executive Director/Administrator will bill each fire district separately from that of the member municipality.
- (d) Representation: The fire district will be represented solely by the Fund Commissioner of the sponsoring member municipality.
- (e) Risk Management Consultants: The fire district will be served by the Fund's designated Risk Management Consultant.
- (f) Underwriting Guidelines: Fire districts will be underwritten as if they were applying as a new member. This includes the payment of any established new member review fees. This process includes completion of a full application, actuarial review and safety inspection.
- (g) Acceptance of a Fire District: Fire districts may only be admitted by a majority vote of the Executive Committee following membership review. The criteria for admission will be the compatibility of the fire district to other fire service exposure currently insured by the Fund.
- (h) Termination of Coverage: A fire district may be terminated by the Executive Committee from coverage for failure to follow safety and loss control guidelines set forth by the Safety Director. Termination of a fire district will not affect membership of the sponsoring member municipality. However, the fire district's membership will be concurrently terminated if the sponsoring member municipality terminates its membership for any reason.
- (i) Legal Requirement: As a condition to membership by the fire district, a resolution must be received from the sponsoring member municipality evidencing its agreement with the Ocean Fund with respect to its financial responsibility for the fire district. Likewise, a resolution by the fire district must be executed evidencing

representation by the sponsoring member municipality and compliance to safety directives.

2. **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.

3. **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 a 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 other authorized and responsible party. Individual items over \$5,000 requires a professional appraisal and approval by the Executive Committee. Coverage is 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 value as "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.

Code Classification

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
- Judgements
- Contracted services - sanitation only

(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; i.e. clerical
- Number of auxiliary police or reserve
- Number of police dogs or horses

4. 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 Exposures

5. 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 municipality or the Risk Management Consultant to report proper values.

6. 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 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 and your Account Executive at PERMA at 9 Campus Drive, Suite 16, 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 and your Account Executive at PERMA at 9 Campus Drive, Suite 16, Parsippany, NJ 07054.

(c.) Rehabilitations:

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

The **reporting requirements** for rehabilitations 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.

All rehabilitation properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew and your Account Executive at PERMA at 9 Campus Drive, Suite 16, 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.

7. **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.

8. **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.

9. Fire Works Displays

Please refer to the MEL Policies and Procedures Section contained in the Member's Manual for detailed information.

10. 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 may be covered for Replacement Cost upon satisfactory inspection and approval by the Fund Commissioners. All structures not qualifying for Replacement Cost Coverage will be covered for Actual Cash Value.

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, Parsippany, NJ 07054. with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 16, Parsippany, NJ 07054.

11. Coverage Inquiries

Participants should submit all coverage inquiries to the 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 the Underwriting Manager if deemed appropriate by the Executive Director/Administrator. Written replies go directly to member with copy to the Risk Management Consultant.

12. 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.

13. Quasi-Municipal 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 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 Committee 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 quas 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 MEL's 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 quas will continue for coverage up to the limits purchased by the respective member town.

Also, the Fund has elected not to cover Class III and Class IV entities at this time.

14. 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 Ocean County Health Department. Cost of the vaccines are to be borne by the municipalities. Additional information about the Compliance Program can be obtained by contacting the Fund's Risk Management Consultant.

15. 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 the Executive Committee adopt 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.

16. 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 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.

17. 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.

VI. INSURANCE REQUIREMENTS

USE OF MEMBERS FACILITIES BY OUTSIDE ORGANIZATIONS

1. 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 authority 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 authority from any liability which may occur during the time the facilities are being used. See the Form Section of Members' Manual.

2. Contractors

When the municipality lets work to a contractor, it is expected and required 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.

3. **Recreational Bus Usage**

For trips which are outside the 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:

Minimum Requirements

Workers Compensation:	Statutory
General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Umbrella Liability	\$1,000,000

Preferred

Umbrella Liability	\$5,000,000
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4. **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.

5. **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 on the certificate request form in the Form Section of the Members' Manual.

VII. CASH MANAGEMENT and INVESTMENT POLICY

Please refer to the MEL Policy and Procedures Section of the Members Manual for detailed information.

VIII. FINANCIAL SEGREGATION of DUTIES and 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.) Evaluate, 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.
- 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 prior to the six month and year end audit 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.

XI. EXECUTIVE COMMITTEE DECISIONS

The Fund Commissioners' Decisions/Discussions from Fund inception (February 1, 1987 through December 31, 2016) 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.

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- A1.** Fund conducts public hearings to amend bylaws to allow two members to serve as alternates to the Executive Committee. (1/89) Amendment approved by membership.
- A2.** Fund joins Arbitration Forum Inc., a compulsory program designed to settle disputes between insurers. (10/89) joins for property claim disputes (7/03)
- A3.** Members 1990 assessments calculated based on phase out plan with no member's assessment increasing more than 25%. (11/89)
- A4.** Actuary's request for additional compensation for services performed in 1989 denied by Fund. (6/90)
- A5.** Fund adopted additional assessment policy increasing minimum billable threshold to \$2,500. (6/90)
- A6.** Fund approves utilization of United Jersey Bank investment program and initial investment of \$5,000,000. Program to be reviewed annually by Executive Committee. (2/93) Approves execution of a professional services agreement. (4/93) United Jersey Bank contract renewed 5/1/94 - 12/31/94 (4/94). Resolution adopted authorizing the appointment of Wells Fargo as the Fund's 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).
- A7.** 1994 Budget introduced and \$100,000 additional assessment to offset deficits in 1988, '990 and 1991 years. (10/93)
- A8.** Fund approves amendment to 1993 Fund Attorney contract authorizing an additional \$3,590.25 in compensation. (1/94) (2/94) , Fund approves amendment to Attorney's compensation section of his contract for 1997(1/98) Fund approves amendment to Fund Attorney's 1999 contract. (1/00). Fund approves addendum #1 to the fund attorney's 2000 contract which increases the litigation management compensation section by \$3,761.80. (1/01) Fund approves addendum #1 to the fund attorney's 2001 contract which increases the litigation management compensation section by \$7,690 (1/02). Fund approves addendum #1 to the fund attorney's 2003 contract which increases the litigation management compensation section by \$2,195.22 (1/04) Fund approves addendum #1 to the fund attorney's 2004 contract which increases the litigation management compensation section by \$1,062.54 (1/05) Fund approves addendum #1 to the fund attorney's 2005 contract which increases the litigation management compensation section by \$29,989.34 (1/06) Fund approves addendum #1 to the fund attorney's 2006 contract which increases the litigation management compensation section by \$19,097.43 (1/07) Fund approves addendum #1 to the fund attorney's 2007 contract which increases the litigation management compensation section by \$32,739.59 (1/08). Fund approves addendum #1 to the fund attorney's 2008 contract which increases the litigation management compensation section by \$51,055.23 (1/09). Fund approves addendum #1 to the fund attorney's 2009 contract which increases the litigation management compensation section by \$48,853.59. (1/09). Fund approves addendum #1 to the fund attorney's 2011 contract which increases the litigation management compensation section by \$59,613. (1/11). Motion authorizing an additional \$3,135.75 for the 2010 Fund Attorney contract. (3/11) Fund approves addendum #1 to the fund attorney's 2012 contract which increases the litigation management compensation section by \$84,094. (1/12).
- A9.** Fund adopts resolution to appoint James Cleary, Esquire as conflict counsel for 1997 2/97
- A10** Fund follows the lead of the MEL and postpones the Ocean JIF's May 15th installment to 8/1/98.(3/98)
- A11** Fund appoints Attorney Steven Sufluss as special council to represent Chief in Township of Stafford case. (6/99)

- A12** Fund approves Actuarial Advantage as Fund Actuary (7/01)
- A13** Motion to oppose assembly bill a-2133 in support of the MEL's position(11/06). Resolution adopted supporting A-3431 to amend Title 59 by granting immunity to Public Entities for sidewalk injuries where the homeowner is responsible for sidewalk maintenance by ordinance. (1/11). Resolution adopted supporting A-3430 to amend Title 59 by strengthening weather immunity. (1/11). Resolution adopted supporting A-3432 to amend Title 59 to provide immunities for beaches, boardwalks, and similar property. (1/11)
- B1.** Bylaws approved. (2/87)
- B2.** Fund authorized group purchase of Boiler & Machinery coverage from Hartford Steam Boiler, Blanket Limit \$2 million. (4/87)
- B3.** Fund adopted three year phase out plan in calculating members 1988 assessments to help stabilize the insurance budget of its members. (11/87)
- B4.** Field trips involving recreational department or municipal owned buses limited to within 50 miles. For trips over 50 miles, charter buses should be used. (10/88)
- B5.** Fund agrees to budget \$7,500 toward the purchase of back supports to fund 1991 pilot program. (10/90) Authorizes purchase for first time users, plus replacement belts on a one-to-one basis. (7/93). \$7,695 for 570 belts ordered on 50/50 cost basis (3/94). \$6,750 authorized for additional 250 supports from 1994 budget with full \$15,000 to be encumbered in 1994 (12/94).
- B6.** Bay Head's application for membership approved by the Fund. (8/92) Bay Head granted 30 day extension. (9/92) Another 30 day extension granted. (10/92) Bay Head joins - effective 1/1/93. (11/92)
- B7.** \$1,500 approved for three Train the Trainer seminars for Bloodborne Pathogens. (2/93) Fund Attorney's signature of agreement. (3/93)
- B8.** Board approves Risk Management Consultant to release request for purpose of pilot comprehensive proactive back injury prevention and treatment program. (8/94)
- B9.** Fund approves additional assessment for Beachwood First Aid Squad at annual cost of 1,643.58 prorated effective 6/6/96. (6/96)
- B10.** Fund accepts compromise on Rutledge vs. Berkeley Township. (7/96) Fund approves Resolution 36-96., a statutory lien compromise on the matter of Rutledge vs. Berkeley on behalf of Fund for Fund Year 1996. (8/96)
- B11.** Fund adopts resolution to authorize the Fund's Professionals to extend a membership offer to Brick Twp and Berkeley Twp (12/97) , (11/98) (11/99)
- B12** Executive Committee approves coverage for BID/SID as outlined by the criteria set forth by MELJIF Adhoc committee (10/98) Fund approves coverage to Dover Twp. SID (3/03)
- B13.** Fund approves coverage to the Township of Barnegate's Skateboard Facility provided they comply with Safety Directors recommendations. (1/00) Fund approves coverage to the Borough of Pt. Pleasant Beach's Skateboard Facility provided they comply with Safety Directors recommendations. (1/06)
- B14.** Fund approves coverage to the Barnegat Light Skateboard Facility (10/00)

- B15** Fund amends its cash management plan to change banks to Fleet due to their merger w/ Summitt Bank (5/01)
- B16** Fund approves coverage for Brick Twp.'s Skateboard facility. (9/04)
- B17** Fund approves extension of due date for second installment billing to June 15, 2006 (3/06)
- C1.** Change in claims service company from Rasmussen to Scibal Associates. (6/87)
- C2.** Member municipalities coaches should obtain their New Jersey Coaches Certification. Two facilities offer programs, National Youth Sports Coaches Association (NYSCA) and Rutgers University. (4/88)
- C3.** Individuals required to perform community service work are not considered employees and therefore ineligible for workers' compensation. (5/88)
- C4.** Employee injured on the job may seek chiropractic treatment if chiropractic treatment is authorized by medical doctor or osteopath on panel list. Chiropractic treatment shall not exceed 30 days unless authorized by referring physician. (7/88)
- C5.** Fund adopts coverage manual. (8/88)
- C6.** Claims Service Company granted power of attorney by the Fund to sign motor vehicle titles for totaled vehicles. (7/88)
- C7.** Fund awards contract to Tillinghast Company to conduct a claims audit. (1/89)
- C8.** Fund adopts coverage document as prepared by MEL's special coverage committee. (1/90)
- C9.** Municipalities must comply with Commercial Drivers License Act by 1992. National Guard, volunteer firemen and farmers are excluded. (2/90)
- C10.** Senate Bill #1866 has become law granting civil liability immunity to municipalities participating in community service workers' programs. (3/91)
- C11.** Fund adopts communicable disease policy for police officers, fire fighters and emergency responders. (4/91)
- C12.** Fund approves coverage changes proposed by MEL. (10/91)
- C13.** Claims administrator given waiver by Board for surety bond for Fund year 1992. (12/92)
- C14.** Executive Committee approves 1993 Property and Casualty Documents. (3/93)
- C15.** Scibal authorized to hire independent Third Party Systems Auditor to review total incurred reserve for the Ocean Fund. (3/93)
- C16.** Fund Risk Manager has reached an agreement with Kimball Medical Center based on fixed fee schedule. Working on similar agreement with Community Medical Center. (4/93) Fund authorizes execution of contract with Kimball Medical Center for discounted fee arrangement. (8/92)
- C17.** Risk Management Consultant authorized to negotiate contract with Community Medical Center to provide a medical cost containment program. (3/94)
- C18.** Fund approves Resolution to join Residual Claims Fund. (7/95)

- C19.** Fund authorizes Reinhart to contract with Precision Specialists, Inc. to provide full service compliance with federal regulations for Drug and Alcohol testing for Commercial Drivers License holders.
- C20** Fund approves coverage enhancements for full time engineers providing GL coverage and enhancements of the crime bond (3/99). Motion to decline coverage enhancement offer by XL Insurance. (11/11)
- C21** Fund accepts coverage rewrites as presented by the MEL Coverage Committee. (9/02)
- C22.** 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. (3/09).
- C23.** 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 1st party/\$3 million 3rd 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 1st party/\$3 million 3rd party/\$6million policy aggregate with a \$10,000 deductible (3/16).
- C24.** 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)
- C25.** Motion to add Cyber Liability Exclusion to the Fund's Casualty Policy effective January 1, 2016. (1/16).
- D1.** Delinquent penalty on assessment to be calculated based on 10% interest rate. A 15 day grace period applies to first installment only. (2/87) Subsequent years no grace period. Fund suspends penalty for 1992 second installment payments due to a number of municipalities having budgetary problems. (6/92). Motion approving that notice be sent to Seaside Heights BID informing them that the 10% interest late penalty will be implemented if their May 15th assessment is not received within 30 days. (7/15)
- D2.** Defense attorney hourly rate in liability claims set at \$90 per hour; workers' comp set at \$400 per case through first day of trial. (7/87) Increased to \$95 and \$550 respectively. (1/90)
- D3.** Fund to provide defense for police officers in criminal matters if the Fund attorney agrees case is eligible for reimbursement. Police officers may choose their own attorney who will be reimbursed at a maximum fee of \$85 per hour for a maximum of ten hours. (2/88) Fund to provide attorney fee reimbursement for public officials and employees charged with criminal offenses in the line of duty. (4/96)
- D4.** Due diligence reports to be distributed to Executive Committee on a monthly basis as a part of the agenda packets. Fund commissioners to receive due diligence reports only at periodic intervals. (6/91)
- D5.** Brad Henson and Jim Madden added to Defense Panel. (2/93) Wilbert & Montenegro and Russo, Secare and Ford added. (4/93) Meinders & Wetherell, Kelaher, Mutter, and Raimo added. (1/94). Motion authorizing the Executive Director to Re-advertise a RFQ for the position of Defense Attorney. (1/09). Motion adopted to add the responding firms to the current defense panel as of 2/2/09. (3/09). 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 the Ocean JIF's RFQ for Defense Panel for fund year 2010 and have the results available for the JIF 5/13/10 meeting. (3/10). Motion authorizing the Executive Director to advertise for the position of Fund Attorney and Defense Attorney pursuant to N.J.S.A 19:44A-20.4 Et. Seq. using the same criteria established in prior years. (9/10).

- D6.** Executive Committee approves appointment of Michael Inzelbuch, Esq. to Defense Panel for General Litigation. (4/11) Approves appointment of Maressa, Goldstein, Birsner, Patterson & Oddo as special counsel for Lavallette Citizens for Safe Drinking Water vs. Mayor & Council of Lavallette et.al.
- D7.** Executive Committee approves Resolution 40-96 authorizing a dividend distribution for the closed years of the Fund in the amount of \$150,000. (10/96) Fund adopts Resolution to authorize the refund of closed year accounts surplus (11/97) Authorizes refund from closed year surplus and 1995 account in the amount of \$600,000(10/98)Fund authorizes 1,100,000 dividend from the 1996 Fund Year. (11/99) Authorizes refund from closed year and '97 and '98 fund years (10/01) Fund authorizes dividend refund. (11/02) (11/03) (10/08). Motion authorizing the release of \$680,000 from the Closed Years Accounts to membership of the Ocean JIF. (10/09). Resolution adopted approving the Fund's dividend in the amount of \$680,000. (10/10) Resolution adopted approving the Fund's dividend in the amount of \$680,000. (10/11) Resolution adopted approving the Fund's dividend in the amount of \$900,000. (10/12). Resolution adopted approving the Fund's dividend in the amount of \$900,000. (10/13). Resolution adopted approving the Fund's dividend in the amount of \$900,000. (10/14). Resolution adopted approving the Fund's dividend in the amount of \$900,000. (10/15) Resolution adopted approving the Fund's dividend in the amount of \$1,000,000. (11/16)
- D8** Fund approves a 50K credit to the Twp of Dover for the withdrawal of the Dover Twp Joint Board of Fire Commissioners (5/97)
- D9** Motion to award 3 year contract to Dynamic Testing for CDL Drug & Alcohol monitoring, (12/12)
- D10** Motion to adopt the POL/EPL Deferred Deductible Payment Plan. (5/11)
- E1.** Waiver of Executive Director/Administrator's Errors & Omissions requirement for 1987 (6/87) waiver extended for 1988 year. (9/88) waiver granted for 1989 (4/89) National Union submitted competitive quote for Errors & Omissions coverages. Ocean agreed to share its proportional premium. (6/89)
- E2.** Fund offers tentative endorsements for proposed N.J. Municipal Environmental Risk Management Fund. (9/92)
- E3.** Fund approves \$10,000 in start-up costs for EJIF. Carl Block to serve as Fund's representative. (7/93)(12/97) (1/99) (10/03) Scott MAcFadden to serve as Fund's representative. (11/02) (10/03)(10/04)(10/05))
- E4.** Fund authorizes expenditure of \$17,567 toward start up cost for New Jersey Municipal Environmental Risk Management Fund (E-JIF). (4/94) Additional \$10,000 authorized. (5/94) Board approves Resolution to Join E-JIF effective 1/1/95. (6/94) Executive Committee directs Executive Director to send letter to E-JIF expressing concern with proposed language change to by-laws including possible conflict with future needs of County of Ocean or its municipalities. (4/96) Fund Adopts Resolution to support the Bylaw Amendment of the EJIF (2/97) Fund adopts resolution to join EJIF for a three year period(5/98) (3/01)(1/04)(9/06)(3/12)(9/15). Fund conducts By-law hearing and adopts revised by laws (8/06)
- E5.** 1994 Risk Management Plan revised to include a statement that the Fund provides a \$25,000 per loss limit of liability for employee dishonesty. (8/94)
- E6.** Fund accepts membership in NJ Municipal Environmental Risk Management Fund (E-JIF) effective 7/1/95. (2/95). Motion adopted renewing Fund membership to E-JIF for a 3-year period. (1/10).
- E7.** Fund adopts policy for escheating abandoned property to the State. (9/95)
- E8** Fund approves the formation of a feasibility study on behalf of the JIF and with the County of Ocean and to expend 15K for the electrical aggregation study. (7/99)

- E9** Fund approves Carmine Inteso to replace Bud Aldrich on the Executive Board. (9/02)
- E10** Fund accepts the State Examination report from NJDOBI and executes group affidavit indicating that they read the general comments section of the report. (9/02). Fund accepts the State Examination report from NJDOBI and executes group affidavit indicating that they read the general comments section of the report. (1/16)
- E11** Executive Committee authorizes David Millard, Esq. to conduct EPL trainings for Ocean JIF members for a fee not to exceed \$10,000 (3/16)
- E12** Executive Committee authorizes David Millard, Esq. to conduct Elected Officials trainings for Ocean JIF members for a fee of \$1,000 per session not to exceed 3 sessions. (11/16)
- F1.** Coverage for municipal owned fine arts over \$5,000 is extended by Fund only if listed on statement of values and an appraisal has been filed. (5/88)
- F2.** Fund adopted fire fighters standard operating procedure. (7/89)
- F3.** Fund adopted junior fire fighters/first aid squad standard operating procedure. (8/89)
- F4.** Faithful Performance coverage increased to \$100,0900 (1/90); increased to \$250,000. (12/90)
- F5.** Limit of liability for use of municipal facilities by small non profit groups reduced from \$500,000 to \$300,000. (3/91)
- F6.** Executive Committee approves expansion of the Fidelity Policy to include Third Party Claims Administrator. (11/96)
- F7** Fund approve the additions of the Beach Haven first aid squad and the Township of Ocean's Waretown volunteer fire company #1 to the Ocean JIF and to adopt the revised budget to reflect the membership additions. (7/01)
- G1.** Fund commissioners must complete financial disclosure form to comply with Local Government Ethics Law. (1/91) Department of Community Affairs confirms position. (2/93)
- G2.** Endorsement added to General Liability section of Casualty Document as well as MEL Excess Liability Document providing \$2,0000,000 Garagekeepers Liability Coverage effective 1/1/94. (2/94)
- G3** Fund accepts Great Bay Volunteer First Aid Squad sponsored through the Little Egg Harbor Township as an additional insured and to prorate coverage effective 4/1/99 (4/99)
- G5** Fund enters into a contract with GS POPS to provide RX services (7/01)
- H1.** Ocean Fund agreed to undertake joint health benefits feasibility study with Monmouth Municipal Joint Insurance Fund. (7/91)
- I1.** Fund joins Index Bureau, service that tracks a claimants claims history. (11/87)
- I2.** Island Heights Fire Company #1 billed additional \$785.58 for additional property values. (4/92)
- I3.** Fund adopts suggested insurance and safety guideline document as amended by the committee to include inline skating and rollerblading (11/97)
- I4** Fund approves Intra-Fund transfer of \$36,727 (5/02)

- I5** Fund waives interest penalty for four entities that were slightly late in paying their assessments. (3/03) (7/03)
- I6.** Motion approving Interstate Mobile Services to conduct onsite audiogram and respiratory testing for Fund members. (1/12). Motion to award 3 year contract to Interstate Mobile Care for audiometric and respiratory testing. (12/12)
- I7.** Fund supports S2663/A4234 and requested members to adopt sample resolution in support of same. (11/16)
- J1.** Fund's coverage does not extend to delinquent youths mandated to participants in the Juvenile Conference Committee (JCC). (8/87) (9/87) (11/87).
- J2.** Jackson Township First Aid Squad approved for coverage effective 2/1/94 subject to disclosure of no losses over \$25,000 and completion of Resolution in Policies & Procedures Manual. (2/94)
- J3** Fund approves Jackson Township recreation Department bus trip to NYC. (3/98). Motion to approve payment authorization for a loan to Jackson Township in the amount of \$500,000 as per the terms and conditions set forth in the authorizing resolution. (3/12)
- J4** Fund grants approval and coverage to the Jackson Township Skateboard facility (9/02)
- L1.** Fund adopts loss control program developed by Fund's safety director. (10/88)
- L2.** Fund adopted limited duty policy for employees injured on the job. (10/90) See Policies Procedures Manual - Workman's Compensation Claims section.
- L3.** Lacey Township granted permission to use municipality owned bus on out of state trips. (3/92) (2/97) Permission granted to Lacey Township for out of state trips. (4/94) (2/04)(3/05)Permission granted to Lacey Township for bus trip to Cooperstown (7/96) (7/97) (7/98) (3/06) Approves Coverage for Lacey Township for bus trip to Philadelphia Airport on December 12 and 16, 1996. (12/96) (3/04) (3/07)
- L4.** Lakehurst First Aid Squad added effective 8/1/92. (8/92) Property coverage extended effective 8/18/93. (8/93)
- L5.** Approval by Executive Committee for Safety Director, JJR to distribute marketing materials to public entities. (2/95).
- L6.** Lakewood FAS accepted into the Fund conditioned upon sponsorship by Lakewood Twp. with first year assessment prorated from 3/16/95. (3/95)
- L7.** Executive Committee approves implementing plan whereby litigation management will be budgeted by claim by Fund Attorney for balance of 1996 subject to review by Executive Committee. (2/96)
- L8** Fund approves additional property assessment for the purchase of the Strand Theatre by Lakewood Twp, prorated amount \$3398.24 (5/99)
- L9.** Board approved the Borough of Lavallette's First Aid Squad for coverage. (1/00)
- L10.** Fund approves request from Little Egg Harbor to waive late fee on assessment (6/00)
- L11** Fund waives late fees to 14 municipalities (3/01)
- L12** Fund approves coverage to Lacey's Skate Board facility (11/06)

- L13** Motion to discuss the implantation of a loss ratio surcharge program. (7/11). Motion confirming Loss Ratio Surcharge Policy and return additional premium in the amount of \$86,292.36 to better performing members of the Fund. (10/12)
- M1.** Meeting date set for second Thursday of each month at 4:00 p.m., Dover Township Hall. (1/89)
- M2.** Municipalities should obtain proof of Workers' Compensation Insurance as well as Hold Harmless Agreement from outside employers who employ police officers. (10/87)
- M3.** Fund opposes Assembly Bill No. 3374 which would allow employees injured on the job the right to control their own medical treatment. (6/89) Bill reintroduced as A-4057, S3033, Fund continues to oppose. (11/80)
- M4.** Carl Block nominated to serve as Ocean Fund's representative to the MEL. (11/92) (10/93) (10/96) (12/96) (10/97), (10/98)(10/99) (10/02) Paul Shives nominated to serve as Ocean Fund's representative to the MEL. (7/04) (10/05) (10/06) JIF renews its 3 year membership in the MEL (7/04) (5/07)
- M5.** Manchester First Aid Squad added effective 11/3/92. (11/92)
- M6.** Mantoloking expressed interest in pursuing application. (7/93) Fund approves new member review for the Borough of Mantoloking and offer membership (10/00).
- M7.** Manchester MUA dissolved and approved for coverage under Township of Manchester's program effective 1/1/94. (1/94)
- M8.** Manchester Volunteer Fire Co. #1 approved for membership effective 7/1/94. (6/94)
- M9.** Michael Lospinoso, MD added to medical panel. (7/94)
- M10.** Fund enters into Professional Services Agreement with Jersey Shore Medical Center. (5/95)
- M11.** Executive Committee approves 1997 MEL Safety Grant application submitted jointly with the Monmouth JIF for \$15,000 for fire and EMS safety training,
- M12** Fund approves resolution to change FMCO's billing structure to a flat monthly fee not to exceed aggregate cap.(7/97) Motion to adopt resolution to transfer Funds in order to approve FMCO's request to change their billing structure (7/97)
- M13** Fund adopts resolution to join MEL for a three year period(5/98). Fund adopts resolution to renew membership to the MEL for the period of 7/1/10 through 6/30/13. (7/10). Fund adopts resolution to renew membership to the MEL for the period of 7/1/13 through 6/30/16. (5/13). Fund adopts resolution to renew membership to the MEL for the period of 7/1/16 through 6/30/19. (5/16).
- M14** Fund approves 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 \$27,000.
- M15** Fund approves Manchester rec. Department to take out of State bus trip. (7/03) (5/04)
- M16** Fund approves Manchester Skate Board Park effective 4/13/04. (5/04)
- N1.** Official Fund newspapers: Asbury Park Press, Ocean County Observer, Times Beacon and Atlantic City Press. (2/87)
- N2.** During 1987, new members were assessed a 10% creditability factor. (4/87)

- N3.** Fund agrees to support Senate Bill S-99: New Jersey Intergovernmental Excess Liability Commission. (6/88). Fund reversed its position based on change in market conditions. (6/89)
- N4.** The \$1,500 application fee for new participants waived from 10/88 through balance of the year. (10/88)
- N5.** New participants need not be contiguous, but within reasonable bounds to qualify for membership in Fund. (3/89)
- N6.** The \$1,500 new members fee waived during 1989. (10/89)
- N7.** Treasurer authorized to invest in New Jersey Cash Management Program. (5/91)
- N8.** Fund supports Assembly Bill No. 4675 which would limit suits against municipalities under New Jersey's Spill Fund legislation. (5/91)
- N9** Executive Committee accepted nominating committee recommendation to place Rick Clement on the Executive Board(3/02)
- N10.** Resolution adopted authorizing Fund to participate in the "Named Storm" Windstorm & Flood Deductible Risk Sharing program. (7/12). Executive Committee adopted Resolution authorizing the JIF's participation in the updated Named Storm Shared Deductible Program. (7/16)
- O1.** County of Ocean expressed interest in joining Fund. Commissioners advise Executive Director to give County closer look. (2/93)
- O2.** Fund approves Ortley Beach FAS and Ladies Auxiliary effective 5/1/95. (5/95)
- 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). Motion adopted for the 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).
- O4** Fund authorizes additional assessment of \$57,256 for dissolve of Ocean Twp. MUA effective 2/19/07 (5/07)
- O5** Motion authorizing the return of premium to Toms River in the amount of \$23,021.20 for the dissolution of the Ortley Beach First Aid Squad. (5/13)
- P1.** Policies Procedures Manual approved. (5/87)
- P2.** Wind driven rain exclusion in 1987 property policy deleted for charter member towns only. New members must be individually under written for the coverage. (6/87)
- P3.** Fund to provide Personal Injury Protection (PIP) for pedestrians only. (12/87) Expanded in 1990. (1/90) Limit limited to \$100,000 with \$150,000 excess to be provided by the MEL effective 1/1/94. (2/94)
- P4.** Excess property premium for 1988 increased from \$100 million to \$150 million. (4/88)
- P5.** Fund will not indemnify public employees for monetary awards for punitive or exemplary damages. (8/88)
- P6.** Fund agreed to sponsor in name only, individual members participation in preferred compensation plan. (6/89)

- P7.** Fund desires medical panel physicians to participate in Referred Provide Organizations (PPO). Advantages of PPO is that participating doctors and other providers benefit from a guaranteed volume of business and users benefit from a lower fee scale for services. (9/91)
- P8.** Commissioners reiterated firm adherence to absolute pollution exclusion. (8/91)
- P9.** Executive Committee waives late penalty of \$420.72 assessed against Plumstead Township Fire Company due to extenuating circumstances. (5/92)
- P10.** Fund to look into the feasibility of conducting a police training program concentrating on use of weapons, high speed pursuit, physical force/self defense, search and seizure. Cost to be shared with Monmouth Fund and MEL. (4/92) Fund enters into professional services agreement with Charles Uliano, Esq. to conduct police training seminars. (12/92) Contract extended through 12/31/93. (8/93)
- P11.** Executive Committee authorizes expenditure of up to \$4,000 to send representatives from the Fund to PRIMA Conference in Anaheim, CA. (4/92) Executive Committee authorizes \$1,500 expenditure per commissioner for attendance at PRIMA Conference. (4/96) Fund approves authorization of advance travel expenses. (5/96) (3/99) (3/01) (3/02)(3/03)(3/04)(3/05)(3/07)
- P12.** Fund Peer Review procedures as presented approved by the MEL. (9/92)
- P13.** Point Pleasant Borough adds fire company's building to its values. (11/92)
- P14.** Fund approves recommendation that participating members utilize current Police and Fireman's Retirement Systems Report of Examination form as a minimum requirement with the inclusion of questions on back indicators and drug testing. (9/93)
- P15.** Thomas Renkin and John Kelly authorized to attend PRIMA Conference. (3/94) \$300 advance travel approved. (5/94) Fund Authorizes travel and related expenses for PRIMA (3/97) (3/98)
- P16.** Public Officials Liability coverage altered through MEL's purchase of commercial excess coverage over MEL retention of \$1,000,000. (1/95)
- P17.** Fund approves extension of Police Training Program to municipalities outside the JIF for a fee of \$100.00 per attendee. (2/95)
- P18.** Fund Adopts Resolution approving the Police Accreditation Program for GL and AL discounts(3/97) Fund approves police accreditation assessment reductions for Stafford and Lacey. (3/03). Resolution adopted establishing a Grant Program to assist members in achieving Police Accreditation certification. (5/13). Motion authorizing the Police Accreditation Grant in the Amount of \$20,000 for Plumsted, Harvey Cedars, and Ocean Gate. (7/13). Motion granting Plumsted 6 month extension to complete police accreditation process. (11/14). Motion authorizing the Police Accreditation Grant in the Amount of \$20,000 for Brick Township (10/15). Motion authorizing Police Accreditation Grants in the Amount of \$20,000 for Ocean Township and Lacey Township (9/16). Motion authorizing partial Police Accreditation Grant in the Amount of \$3,750 for Harvey Cedars (9/16).
- P19.** Fund approves Builders Risk coverage for Township of Plumsted. (3/02)
- P20.** Fund adopts a 'Fair and open process' in accordance with NJSA 19:44A-20.4 et. Seq and adopts the 'short form' RFQ and advertisement for professional positions. (12/05) Fund re-advertises RFQ for position of Fund attorney and defense attorney (1/06) Fund authorizes RFQ for positions of Fund and Defense Attorneys utilizing criteria established during 2007 FY process. (9/06) Fund authorizes re- advertise RFQ for positions of Fund and Defense Attorneys utilizing criteria established during 2007 FY process. (1/07) Fund accepts additional responding defense firms to RFQ process. (9/08) Fund adopts a 'Fair and open process' in

accordance with NJSA 19:44A-20.4 et. Seq and adopts the 'short form' RFQ and advertisement for all professional positions for a 3 year term. (9/08)

- P21.** Board adopts resolution authorizing assignment of PERMA's contract to Commerce Banc. (7/06) Resolution adopted changing the Perma address for Fund records. (5/12).
- P22.** Fund accepts Point Pleasant Fire Company #2 as a member of JIF effective 8/1/07 (7/07)
- P23.** Motion adopted approving the addition of The Plumstead MUA as an additional insured to the Township of Plumstead effective 4/12/10. (5/10)
- P24.** Resolution adopted by Ocean JIF authorizing purchase of Public Officials/Employment Practices Liability coverage by XL. (11/10). Motion to approve a 2 year contract between the Fund and XL Insurance for Public Officials/Employment Practices Liability coverage. (3/13)
- P25.** Motion approving Payment Authorization for the Plumsted Fire District in the amount of \$15,000. (1/12)
- P26.** Motion to increase the Fund's Position Bond Coverage, offered by Selective Insurance, to a \$1,000,000 limit with a \$10,000 deductible. (5/13)
- P27.** Motion authorizing entering into a contract with Asset Works to perform property appraisals for Fund members for a 2 year period. (7/11)
- P28.** 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)
- P29.** 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).
- R1.** Fund implements Right to Know Compliance program. (3/88). Motion passed authorizing JA Montgomery to complete RTK inventory upload to state's database for the Fund members at rate of \$50 per hour. (7/14)
- R2.** Ocean Fund felt that there was no need to support MEL's recommendation that risk management consultant fees for 1989 be billed care of the local funds. (10/88) Recognized Commerce National Insurance Services as RMC for remainder of 1996 pending addendum to contract held by Fund with Buckelew Associates, (12/96)
- R3.** If a member's recreational department is contemplating a new activity, the member must immediately notify the Fund's risk management consultant to allow the safety director to review and have input. (10/88)
- R4.** Right to Know Compliance Program for volunteer fire fighters/first aiders, extended to Fund members on an optional basis. (5/90)
- R5.** Risk Management Consultant authorized to send letter to Department of Insurance outlining specific areas of opposition in the readoption of regulation NJAC 11:15-12. (9/94)
- R6.** Risk Management Plan for 1996 approved. (2/96) Fund approved the amendment to the compensation section of the professional service agreement to Buckelew and Assoc. for the 1996 Fund year.(6/97)
- R7.** John Kelly appointed as the Fund's representative to the RCF (12/97)(1/99) Scott MacFadden appointed as the Fund's representative to the RCF (11/02)(10/04)(10/05) Bill Garofalo appointed as the Fund's representative to the RCF (7/06)
- R8.** Executive Committee approves amendment to the bylaws of the RCF(7/98)

- R9** Executive Committee authorizes transfer of Fund year 1994 liabilities (6/98) , approved 1995 liabilities transfer (7/99) Fund authorizes the transfer of the run in liabilities to the RCF (1/99) Fund authorizes the transfer of the run in liabilities to the RCF (7/01) Fund authorizes the transfer of 1998 run in liabilities to the RCF (9/02) Fund authorizes the transfer of 1999 run in liabilities to the RCF (5/03) Fund authorizes the transfer of 2000 run in liabilities to the RCF(7/04) Fund authorizes the transfer of 2001 run in liabilities to the RCF(7/05) Fund authorizes the transfer of 2002 run in liabilities to the RCF(7/05) Fund authorizes the transfer of 2003 run in liabilities to the RCF(7/07) Fund authorizes the transfer of 2004 run in liabilities to the RCF(7/08). Fund authorizes the transfer of 2005 liabilities to the RCF (7/09). Fund authorizes the transfer of 2006 liabilities to the RCF (7/10). Fund authorizes the transfer of 2007 liabilities to the RCF (7/11). Fund authorizes the transfer of 2008 liabilities to the RCF (7/12). Fund authorizes the transfer of 2009 liabilities to the RCF (7/13). Fund authorizes the transfer of 2010 liabilities to the RCF (7/14). Fund authorizes the transfer of 2011 liabilities to the RCF (7/15). Fund authorizes the transfer of 2012 liabilities to the RCF (7/16)
- R10** Fund revises risk management plan to reflect changes in property program (12/01). Motion approving amendment made to 2014 Risk Management Plan. (7/14)
- R11** Fund renews its membership in RCF for 3 year period. (1/04) Fund renews its membership in RCF for 3 year period. (1/06). Fund renews its membership in RCF for 3 year period. (3/10). Fund renews its membership in RCF for 3 year period. (3/12). Fund renews its membership in RCF for 3 year period. (9/15)
- R12.** Motion adopted to approve 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 authorize the Fund's TPA to destroy claim files for non-litigated property and tort claims which have been closed for seven years or more after final settlement and non-litigated WC claims which have been closed for six years or more after final payment. (3/13).
- R13.** Motion passed authorizing the total return of premium to Toms River on behalf of Silverton FAS (\$23,678) and Toms River FAS (\$20,755) effective January 1, 2014. (7/14)
- S1.** Service agent for claims, Vozza Administrative Services. (2/87) Fund authorizes the executive director to negotiate with the fund's tpa up to 50k for additional investigation and claims services (1/01)
- S2.** Executive Committee agreed to return \$464,730.09 surplus in 1989 for 1987 Fund Year. (4/89)
- S3.** Fund adopted three safety incentive plans; kickoff, awards dinner for Safety Department, community night best safety progress. (2/90) 1991 program winners were Ship Bottom (\$1,000), Pine Beach (\$750) and Harvey Cedars (\$500). \$2,250 expense approved for 1995 awards plus \$500 for TV/VCR for Ocean Gate. (2/94) 1995 Safety Incentive Award approved. (11/94)
- S4.** Seaside Park expressed interest in joining Fund. Executive Director in receipt of underwriting information. (5/93) Membership application approved. (6/93) Declined membership offer. (7/93) Has made inquiry to join. board does not waive \$1,500 application fee. (2/94) Application approved for membership. (5/94) Joins Fund effective 6/22/94. (6/94)
- S5.** Approve \$250,000 refund for 1987 year. (10/93) At November meeting Executive Committee rescinded release of \$250,000 surplus. Instead passed Resolution #24-93 authorizing \$165,000 transfer from '87-'88; \$35,000 from '87 to '90 and \$50,000 from '87 to '91. (11/93) (12/93)
- S6.** Borough of Eagleswood to appoint special commissioner for 1994. (1/94)
- S7.** Fund approves \$2,500 from 1994 safety budget for Safety Expo. (1/94)

- S8.** Safety Director's 1994 contract amended from 3 to 2 town surveys per year. (6/94) Fund approves requested fee increase contained in 2000 fee request letter. (6/00)
- S9.** Fund adopts resolution permitting the MEL to act as lead agency and to pay on behalf of the Ocean Fund the ordinary cost of conducting an examination. (11/94)
- S10.** Fund adopts resolution supporting Senate Bill 488.(5/96)
- S11.** Executive Committee approves Resolution 39-96 re builders risk coverage for Stafford Municipal Complex effective 10/1/96. (10/96) Fund approves coverage to the Township of Stafford's Skateboard Facility (1/00). Fund authorized coverage to Eagleswood Skate Board facility. (5/03) . Fund authorized coverage to Ocean Township SkateBoard facility. (3/05)
- S12** Fund adopts resolution supporting Senate bill 1421(10/98); 1092 (9/98); 2404 (1/11); 2333 (1/11); 166 (3/12) Opposes 3715 (9/01)
- S13** Fund approves Scibal request to dispose of all files except minor cases covering the period of 1/1/87 to 12/31/94 (9/01) Fund approves request to dispose of WC cases covering period 1/1/95 to 12/31/96. (5/03) Fund approves Scibal request to dispose of closed GL cases on or before 12/31/96. (3/04) Fund approves Scibal request to dispose of closed GL and WC cases from 1/1/99 to 9/2000. (10/06)
- S14** Fund joins MEL Safety Institute (MSI) at the cost of \$25 per employee (1/02)
- S15** Fund authorizes ED to survey the membership to see which town's would be interested in joining the County in a Storm Water grant. (1/04)
- S16** Coverage granted to Seaside Heights SID. (5/04)
- S17** Resolution adopted granting Executive Director claim authority to \$100,000 for any covered claim arising out of Super Storm Sandy. (12/12). Motion appointing Commissioner Paul Shives as the Fund's representative on the Super Storm Sand Special Claims Committee. (6/13)
- S18** Motion approving a payment of \$300 for the Fund's portion of the "Slow Down, Get Around" program subscription. (12/12)
- S19** Motion to offer Seaside Heights a 3-installment payment plan on their total 2013 Assessment Bill and include all parameters set forth by the Executive Committee. (3/13)
- S20** Resolution adopted amending the Fund's Plan of Risk Management. (11/13)
- S21** Resolution adopted supporting repeal of Sick Leave Injury. (1/11)
- S22** Motion to waive cap restriction for attendance at MEL sponsored EPL seminar and issue full credit to municipalities affected. (5/11)
- S23** Resolution adopted amending the Fund's Standard Contract Provisions. (3/15)
- T1.** Municipalities must comply with Toxic Catastrophic Prevention Act by September 1988. Primary effect to municipalities is chlorine; especially if municipality stores 500 or more pounds in a single location. Municipalities should replace gas chlorine with liquid. (8/88)
- T2.** The MEL would extend Errors & Omissions coverage to Municipal Tax Search Officers if third party claimant is seeking monetary damages against member town or the member entered into an indemnification agreement with tax official prior to occurrence. Not covered are claims between municipality and tax search officer. (3/91)

- T3.** Fund authorizes various transfers involving the 88, 89, 90, and 91 Fund years. (11/92) Authorizes transfers 1988-1992 years. (11/94)
- T4.** Fund supports A-1712, which would grant certain immunities to public employees under the Tort Claims Act. (11/92)
- T5.** Fund Treasurer, Dennis O'Neill disclosed he is Clerk/Comptroller for Dover Township and Township is aware of his work for the Ocean County JIF. (1/93) Fund adopts resolution to approve the purchase of a computer for the Fund's Treasurer (6/97) Fund approves the purchase of a CD ROM drive for the Treasurer (11/97) Treasurer requests to dispose of old records and Fund authorizes same (11/97) Fund approves the treasurer's cost associated w/ e-mail (1/99) Fund authorizes treasurer to dispose of records from the 1997 Fund Year. (3/04). Resolution adopted authorizing the Fund Treasurer to process contracted payments and Fund Expenses. (5/12)
- T6.** Fund agrees to participate in Tail Fund Study on the feasibility of purchasing insurance or reinsurance for older claim years at a fee not to exceed \$5,000. (3/93)
- T7.** Board approves notice of Tort Claim Form. (4/94)
- T8.** Board authorizes the other MEL affiliated members to attend JIF training seminars if seating is available (10/01)
- T9.** Board adopts motion to accept the Toms River Fire Co. #2 as an endorsement to Dover Township at an annual premium of \$4,347.32 effective 11/1/06. (11/06)
- T10.** fund appoints William Garofalo as Fund Treasurer for FY 2009, 2010 and 2011. (5/08)
- T11.** Motion approving assessment reduction for Toms River Fire District #1 in the amount of \$20,000. (1/12)
- U1.** Fund to provide Underinsured/Uninsured motorist coverage with a combined single limit of liability of \$200,000. (8/88) Limit reduced to 15,000/30,000. (2/94)
- U2.** Fund to pursue appeal of the appellate decision on Uninsured/Underinsured Motorist coverage and will ask MEL for assistance with cost of appeal. (6/93)
- U3.** Fund authorizes the fund professionals to release a quotation to the borough of Mantoloking and to underwrite the township of Jackson and release a quote to Jackson Township as long as they meet the established criteria and pass a safety inspection, as discussed in closed session.(9/07)
- V1.** Commissioner La Point resigned position. Executive Committee elects not to hold general election, instead alternate position to be utilized to fill vacancy. (7/93)
- V2.** Motion authorizing Joseph Harvey LLC to be added to the Ocean JIF's approved vendors list at a rate of \$75 per hour plus any hard costs as discussed in closed session. (11/10). Motion authorizing Executive Directors office to withhold payments to vendors that have not supplied an EIN until submitted by respective vendor. (3/14)
- V3.** Resolution adopted affirming that Workers' Compensation coverage is provided to volunteer instructors. (1/14)
- W1.** Fund endorses workers' compensation cost containment program. Funding to be through MEL's budget. Program to include supervisory training seminars. (8/90)
- W2.** Fund elects to petition MEL to return \$158,307 in windstorm deductible account, \$77,877 (1988); \$80,430 (1989). (5/92)

- W3.** Whiting First Aid Squad approved for Fund membership, effective 10/24/92. (11/92).
- W4.** Fund Attorney, TPA, Safety Director present three prong approach to control Workers' Compensation losses; litigation management, aggressive claim investigation, stronger loss control. (8/93)
- W5.** Fund authorized Willis Corroon to complete applications for Windstorm Coverage and submit to the Fair Plan for an expenditure not to exceed \$60,000. (2/94) Application for Seaside Heights submitted. (4/94) 1994 Risk Management Plan amended to include Windstorm Coverage. (6/94) Dover application to be completed. (7/94)
- W6.** Windstorm coverage provided through 1995 Property Coverage. Fund cancels Windstorm coverage purchased through the Fair Plan effective 2/95. (1/95)
- W7.** Fund approves contract with First Managed Care Option for medical Management of Workers Compensation cases from 7/1/95 through 6/30/96. (6/95)
- W8.** Executive Committee accept amendment to Willis Corroon's scope of service portion of their contract(7/98)
- W9.** Motion to decline the purchase of wage enhancement coverage from XL Insurance. (10/12)
- W10.** Motion to award a contract to Execu-Tech for the implantation and design of a web site for the Fund. (1/13)