

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
SEPTEMBER 13, 2018
TOMS RIVER MUNICIPAL BUILDING
3:00 P.M.**

Meeting Called to Order by Chairperson Lapp. Open Public Meeting Statement read into the record.

Pledge of Allegiance

ROLL CALL OF 2018 EXECUTIVE COMMITTEE:

Diane Lapp, Chairperson, Township of Manchester	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Absent
Veronica Laureigh, Secretary, Twp. of Lacey	Present
Thomas Rodgers, Twp. Of Toms River	Present
Joseph Gilsenan, Township of Brick	Absent
Michael Gross, Borough of Surf City	Absent
Joseph Kostecki, Borough of South Toms Rivers	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Present
William Akers, Borough of Seaside Heights, Alternate #2	Present

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services.	Stephen Sacco	Present
Attorney	Citta, Holzapfel, Zabarsky	Steven Zabarsky, Esq.	Present
Treasurer		Bill Garofalo	Present
Claims Service	Qual-Lynx	Gemma Armenia	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Present
Safety Director	JA Montgomery	Keith Hummel	Absent
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Jason Thorpe, PERMA
Kathleen Flanagan, Ship Bottom
Kathy Kissane, Qual-Lynx
Jennifer Goldstein, Medlogix
Joe Mirarchi, JA Montgomery

APPROVAL OF MINUTES: July 12, 2018

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Kostecki
SECOND: Commissioner Rodgers
ROLL CALL VOTE: Unanimous

CORRESPONDENCE:

Mr. Sacco referred the notice from the Fund Office notifying the membership that Environmental Engineer, Chris Gulics, has left PS&S and Matt Mee has taken over his responsibilities.

TREASURER:

Mr. Garofalo reviewed the report he distributed prior to the meeting detailing the financial portfolio of the Fund as well as the cash investments and imprest/transfers. Mr. Garofalo also reported on the Bills List for the month that was enclosed within the agenda booklet.

August 2018

FUND YEAR	AMOUNT
2018	\$412,453.70
TOTAL	\$412,453.70

**MOTION TO APPROVE RESOLUTION # 20-18
APPROVAL FOR PAYMENT OF AUGUST 2018 BILLS LIST**

MOTION: Commissioner Rodgers
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

September 2018

FUND YEAR	AMOUNT
2018	\$153,952.80
TOTAL	\$153,952.80

**MOTION TO APPROVE RESOLUTION # 21-18
APPROVAL FOR PAYMENT OF SEPTEMBER 2018 BILLS LIST**

MOTION: Commissioner Laureigh
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

**MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR JULY
AND AUGUST 2018 AS CERTIFIED BY THE TREASURER**

MOTION: Commissioner Laureigh
SECOND: Commissioner Rodgers
ROLL CALL VOTE: Unanimous

Copy of the Treasurer's Report made a part of the Minutes.

EXECUTIVE DIRECTOR:

2019 RENEWAL/BUDGET PROCESS – Mr. Sacco informed the Board that the Risk Management Consultant's office and Perma are currently confirming data within the online database for accuracy toward completion of the 2019 renewal process and to begin the 2019 budget process. He advised that Mr. Thorpe will contact the Finance Committee to schedule a preliminary 2019 Budget workshop.

MEL MEETING – Mr. Sacco informed the Board that the MEL met on September 5, 2018 in Jamesburg and referred to Chairperson Lapp's report of the meeting.

RESIDUAL CLAIMS FUND (RCF) - Mr. Sacco informed the Board that the Residual Claims Fund met on September 5, 2018, amended its 2018 Budget, and introduced the proposed 2019 Budget. He added that the public hearing on the RCF budget will be held on October 17, 2018 at 10:30 AM at the Forsgate Country Club. Mr. Sacco then referred to Chairperson Lapp's report of the meeting.

CLAIM TRANSFERS (RCF) – Mr. Sacco indicated that all RCF members have been asked to adopt resolutions at their September meetings to transfer their 2014 claim liabilities to the RCF. He noted that the local JIFs will be determined by the valuation as of December 31, 2018. He then referred to Resolution # 22-18 for review and adoption.

**MOTION TO AUTHORIZE THE OCEAN JIF MEMBERS TO
TRANSFER THEIR FUND YEAR 2014 CLAIM LIABILITIES TO
THE RCF AND ADOPT RESOLUTION # 22-18.**

MOTION: Commissioner Laureigh
SECOND: Commissioner Rodgers
ROLL CALL VOTE: Unanimous

RCF MEMBERSHIP RENEWAL – Mr. Sacco indicated that the Ocean JIF is scheduled to renew their membership in the RCF effective January 1, 2019. He then referred to Resolution #23-18 which renews the Ocean JIF’s membership.

MOTION TO ADOPT RESOLUTION #23-18 RENEWING THE OCEAN JIF’S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND EFFECTIVE JANUARY 1, 2019.

MOTION: Commissioner Rodgers
SECOND: Commissioner Laureigh
ROLL CALL VOTE: Unanimous

ENVIRONMENTAL JIF (E-JIF) MEETING – Mr. Sacco informed the Board that the EJIF also met on September 5, 2018 in Jamesburg and introduced its 2019 Budget. He then referred to Chairperson Lapp’s report on the meeting. He advised that the EJIF will hold its public hearing and adopt its 2019 Budget on October 17, 2018 in Jamesburg. Mr. Sacco added that the E-JIF budget is decreasing by 1% and increasing its dividend to \$1,250,000 which will help the Ocean JIF’s 2019 budget.

E-JIF MEMBERSHIP RENEWAL – Mr. Sacco indicated that the Ocean JIF is scheduled to renew their membership in the EJIF effective January 1, 2019. He then referred to Resolution #24-18 which renews the Ocean JIF’s membership.

MOTION TO ADOPT RESOLUTION #24-18 RENEWING THE OCEAN JIF’S MEMBERSHIP IN THE NJ MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND EFFECTIVE JANUARY 1, 2019.

MOTION: Commissioner Laureigh
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

SHIP BOTTOM VOLUNTEER FIRE COMPANY – The Fund Office has been notified that Ship Bottom Volunteer Fire Company purchased insurance coverage from the commercial market in July 2016 resulting in duplication of coverage. This administrative oversight results in a partial return of premium in the amount of \$24,252.82 to Ship Bottom Borough for the exposures underwritten by the Fund from July 2016 through 2018. There were no claims paid for the fire company during this time period. Going forward, Ship Bottom Volunteer Fire Company will only have Workers’ Compensation and Auto Physical Damage coverage through the JIF.

MOTION TO AUTHORIZE A PARTIAL RETURN OF PREMIUM TO SHIP BOTTOM BOROUGH IN THE AMOUNT OF \$24,252.82 RESULTING FROM DUPLICATE COVERAGE FOR THE VOLUNTEER FIRE COMPANY.

MOTION: Commissioner Rodgers
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

RFQ PROCESS - Mr. Sacco informed the Board that the professional service contract for the Fund Attorney and the Defense Panel will expire December 31, 2018 and noted that the Fund Office is requesting authorization to proceed in the RFQ process for the 2019 Fund year. He further noted that the RFQ for the position of CDL Drug & Alcohol Testing Provider would be included in this process.

MOTION TO RELEASE THE RFQ FOR THE PROFESSIONAL SERVICES OF FUND ATTORNEY INCLUDING THE DEFENSE PANEL, AND CDL DRUG & ALCOHOL TESTING PROVIDER PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 19:44A-20.4 ET. SEQ.

MOTION: Commissioner Kostecki
SECOND: Commissioner Rodgers
ROLL CALL VOTE: Unanimous

DUE DILIGENCE REPORTS - Mr. Sacco referred the Committee to the Financial Fast Track chart contained within the agenda booklet. He reported that as of July 31st, the Fund's statutory surplus position is 12.5 million. Mr. Sacco added that the Fund is in excellent financial shape.

ATTORNEY:

Mr. Zabarsky advised that his report will be conducted during closed session.

SAFETY DIRECTOR:

Mr. Mirarchi reviewed the August activities and the September agenda. He advised the Committee of upcoming meetings and trainings. He then referred to the Safety Director's bulletins and announcements that were recently released enclosed within the agenda booklet.

Copy of the Safety Director's Report made a part of the Minutes

UNDERWRITING MANAGER:

Mr. Cooney informed the Board that his team has conducted an analysis based upon the market place, current MEL exposures, and recent losses. He indicated that the renewal looks to be positive as all of the losses are within a good range.

Mr. Cooney informed the Board that the Coverage Committee met on September 10, 2018. He indicated that one of the topics discussed was the possibility of

increasing Liability limits for General, Automobile and Law Enforcement Liability. Mr. Cooney advised that he will receive quotes in early October. He added that first party property coverage for drones was also discussed. Mr. Cooney informed the Board that the Coverage Committee is recommending property damage coverage for member owned drones subject to the \$2,500 deductible and up to the \$100,000 sub-limit. He noted that the Fund currently has general liability coverage for drones. Commissioner Singer added that he introduced legislation earlier in the day on behest of the Prosecutor's Office. He noted that the legislation introduces states that if emergency services are interfered with by a drone it would be a crime of the 4th Degree.

MOTION TO APPROVE PROPERTY DAMAGE COVERAGE FOR MEMBER OWNED DRONES SUBJECT TO THE \$2,500 DEDUCTIBLE AND UP TO THE \$100,000 SUB-LIMIT.

MOTION:	Commissioner Singer
SECOND:	Commissioner Laureigh
ROLL CALL VOTE:	Unanimous

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT:

Mr. Avalone informed the Board that the 2019 renewal data process is fully underway. He thanked the membership for their continued cooperation with the process.

Mr. Avalone reminded the Board that the deadline for the MEL POL/EPL Compliance program is October 1st. He noted that two additional Managers & Supervisors training sessions have been scheduled during the month of September and referred to the notice within his report. Mr. Avalone further noted that an additional Police Command Staff training session will be needed as several members were unable to comply. He advised that the additional session may be conducted as either a group session or a one-on-one session.

Mr. Avalone advised that he will be contacting the membership in regards to their current liability and the optional limits available.

Mr. Avalone informed the Board that the MEL Underwriting Manager's office will be contacting municipal clerks for towns renewing their JIF memberships to secure updated bond applications for statutory positions.

Mr. Avalone informed the Board that the E-JIF has scheduled its annual education seminars for the month of October. He advised that the two local sessions will be held on October 4th in Lacey Township and Wall Township.

Copy of the Risk Manager's Report made a part of the Minutes.

MANAGED CARE:

Ms. Goldstein informed the Board that Ms. Jacob has taken on a new role at Medlogix and that she will be assuming Ms. Jacob’s responsibilities going forward. She then referred to her report contained in the agenda booklet. Ms. Goldstein reported that for the month of July, there was a savings of \$215,639.23 or 54.87% and for the month of August there was a savings of \$238,586.38 or 48.33% on the medical billing for Workers’ Compensation claims. Commissioner Singer asked which departments in the municipalities have the most workers’ comp claims. Ms. Goldstein advised that most of the comp claims come from Police, DPW, and Fire Departments. Commissioner Singer then asked what the most common workers’ comp injuries. Ms. Kissane advised that there have been a lot of lifting injuries, shoulder tears, and cervical lumbar injuries. Commissioner Singer asked if Qual-Lynx is providing Fitness for Duty test for the injured workers. Ms. Kissane advised that the Fitness for Duty test are conducted at the local level and Qual-Lynx conducts the Functional Capacity Evaluation (FCE) before the employee returns to work. Following a brief discussion on how municipalities handle injured employees, Commissioner Singer suggested the claims professionals run a report for each member and meet with the Administrator to discuss. Mr. Avalone suggested having Medlogix run the same type of claims report that is prepared in the Camden JIF and have the Claims Committee and the Executive Committee review first.

OLD BUSINESS:

None

NEW BUSINESS:

None

MEETING OPENED TO PUBLIC FOR COMMENT:

No Public Comments were made,

PUBLIC COMMENT PORTION OF THE MEETING CLOSED

MOTION TO ENTER EXECUTIVE SESSION FOR THE PURPOSE OF DISCUSSING PENDING AND THREATENING LITIGATION:

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Kostecki
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION:

MOTION: Commissioner Singer
SECOND: Commissioner Kostecki
VOTE: Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE EXECUTIVE COMMITTEE, THE FOLLOWING PARS WERE APPROVED:

Workers Compensation

2018143729
2019148403
001223565
2019146992
001203045
001244489
2018143209
2018114163
2019148547
2018110482
001263249

GL, AL, and Property claims

001221930
001238598
001209855
001213152
001206602
001246747
001243550
2019150213
2018108326
001222667
2019147296
2019150214
2019149056
2019148065
001215377

MOTION: Commissioner Singer
SECOND: Commissioner Rodgers
ROLL CALL VOTE: Unanimous

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Rodgers
VOTE:	Unanimous

Meeting Adjourned at: 3:30 PM

NEXT MEETING: October, 2018 3:00 PM
Toms River Municipal Building
33 Washington Street
Toms River, NJ 08754

- Secretary

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 20-18

AUGUST 2018

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

BE IT RESOLVED that the Ocean County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001518			
001518	N.J. MUNICIPAL ENVIRONMENTAL	2018 2ND INSTALLMENT 08/18	240,284.60
			240,284.60
001519			
001519	QUAL-LYNX	CLAIM ADJUSTING SERVICES 08/18	58,655.07
001519	QUAL-LYNX	OUTSIDE ADJUSTER 08/18	5,710.06
			64,365.13
001520			
001520	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 08/18	10,513.50
			10,513.50
001521			
001521	PERMA	LOSS FUND MANAGEMENT 08/18	2,316.08
001521	PERMA	JUNE POSTAGE 08/18	59.09
001521	PERMA	EXECUTIVE DIRECTOR FEE 08/18	24,978.83
			27,354.00
001522			
001522	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 08/18	3,851.00
			3,851.00
001523			
001523	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION FEE 08/18	13,602.25
			13,602.25
001524			
001524	CONSOLIDATED SERVICES GRP, INC	WC MANAGED CARE SERVICES 08/18	24,489.75
			24,489.75
001525			
001525	WILLIAM GAROFALO	TREASURER FEE 08/18	2,980.83
			2,980.83
001526			
001526	ASBURY PARK PRESS	ACCT: ASB-0228930 - 07/03/18 - REPORT	94.60
			94.60
001527			
001527	ALLSTATE INFORMATION MANAGEMNT	MONTHLY ARCH SERV & STOR 5/31/18	65.48
001527	ALLSTATE INFORMATION MANAGEMNT	MONTHLY ARCH SERV & STOR 6/30/18	69.56
			135.04
001528			
001528	CONNER STRONG & BUCKELEW	JIF UNDERWRITING MNGR FEE 08/18	981.00

			981.00
001529			
001529	EXECU-TECH, INC.	WEBSITE MAINTENANCE 08/18	200.00
			200.00
001530			
001530	SOUTH TOMS RIVER BOROUGH	POLICE ACCREDITATION GRANT 8/18	20,000.00
			20,000.00
001531			
001531	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 7/18	3,602.00
			3,602.00
		Total Payments FY 2018	412,453.70

TOTAL PAYMENTS ALL FUND YEARS \$412,453.70

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 21-18

SEPTEMBER 2018

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

BE IT RESOLVED that the Ocean County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001532			
001532	QUAL-LYNX	OUTSIDE ADJUSTER 9/18	5,710.06
001532	QUAL-LYNX	CLAIM ADJUSTING SERVICES 9/18	58,655.07
			64,365.13
001533			
001533	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/18	10,513.50
			10,513.50
001534			
001534	PERMA	JULY POSTAGE 9/18	1.62
001534	PERMA	EXECUTIVE DIRECTOR FEE 9/18	24,978.83
001534	PERMA	LOSS FUND MANAGEMENT 9/18	2,316.08
			27,296.53
001535			
001535	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 9/18	3,851.00
			3,851.00
001536			
001536	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT FEE 9/18	15,603.50
001536	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 9/18	3,602.00
			19,205.50
001537			
001537	CONSOLIDATED SERVICES GRP, INC	WC MANAGED CARE SERVICES 9/18	24,489.75
			24,489.75
001538			
001538	WILLIAM GAROFALO	SEPTEMBER TREASURER FEE 9/18	2,980.83
			2,980.83
001539			
001539	ALLSTATE INFORMATION MANAGEMNT	MONTHLY ARCH SERV & STOR 9/18	69.56
			69.56
001540			
001540	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 9/18	981.00
			981.00

001541			
001541	EXECU-TECH, INC.	WEBSITE MAINTENANCE 9/18	200.00
			200.00
		Total Payments FY 2018	153,952.80

TOTAL PAYMENTS ALL FUND YEARS \$153,952.80

RESOLUTION NO. 22-18
OF THE
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Ocean County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Ocean County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2014	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/18

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION NO. 23-18
RESOLUTION TO RENEW MEMBERSHIP
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

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

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

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

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

WHEREAS, the Executive Committee of the **Ocean County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Ocean County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2019. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Ocean County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund’s Commercial Excess Insurance or Reinsurance, and Bylaws; and,

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

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION NO. 24-18

RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** (“E-JIF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management for member Joint Insurance Funds (“JIF”) against bodily injury and property damage claims arising from environmental impairment liability and legal representation therefor to the extent and for coverages approved by the Commissioner of Banking and Insurance; and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the E-JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, such coverage more specifically includes Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages; and

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

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

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

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

WHEREAS, the **Executive Committee/Fund Commissioners** of the **Ocean County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member Local Unit.

NOW THEREFORE BE IT RESOLVED that the **Executive Committee/Fund Commissioners** of the **Ocean County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2019; and

