

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MAY 9, 2019
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 2019 EXECUTIVE COMMITTEE:

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

APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT

Jason Thorpe, PERMA
Christopher Vaz, Seaside Heights
Matt von der Hayden, Stafford Twp.
James Holzapfel, Esq.
Lauren Holman, Holman Frenia Allison
Jennifer Goldstein, Medlogix
Joe Mirarchi, JA Montgomery

APPROVAL OF MINUTES: March 14, 2019

MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE:

None

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. He also reported on the Bills List for the months that was enclosed within the agenda booklet.

April 2019

FUND YEAR	AMOUNT
2018	\$44,094.16
2019	\$1,232,589.24
TOTAL	\$ 1,276,683.40

**MOTION TO APPROVE RESOLUTION # 12-19
APPROVAL FOR PAYMENT OF APRIL 2018 BILLS LIST**

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

May 2019

FUND YEAR	AMOUNT
Closed	\$1,937,709.93
2018	\$1,475.00
2019	\$160,872.28
TOTAL	\$2,100,057.21

**MOTION TO APPROVE RESOLUTION # 13-19
APPROVAL FOR PAYMENT OF MAY 2019 BILLS LIST**

MOTION: Commissioner Gross
SECOND: Commissioner Carney
ROLL CALL VOTE: Unanimous

**MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR MARCH
AND APRIL 2019 AS CERTIFIED BY THE TREASURER**

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

2019 ASSESSMENTS – Mr. Garofalo reminded the Board that second installments payments are due and payable by May 30, 2019.

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

EXECUTIVE DIRECTOR:

AUDITOR AND ACTUARY YEAR-END REPORTS - Ms. Lauren Holman was present to review the 2018 year-end audit. Prior to the Auditor beginning her report, Mr. Sacco referred to the Financial Fast Track report as of March 31st. He noted that over the past month, eight 2018 claims that had reserve changes that went to the JIF retention of \$300,000. Mr. Sacco further noted that the 2018 fund year has a deficit of 3.3 million and it is mostly caused by Workers' Comp and Property. Mr. Sacco informed the Board that he and the other Fund Professionals have met, and will continue to meet, to discuss the best course of action moving forward. He then asked Ms. Holman to provide her report. Ms. Holman reported that the Independent Audit Report had a clean opinion and that it was unmodified with no exceptions. She further reported that the Review of Internal Controls drew no comments or findings. Ms. Holman asked if there were any questions from the Board on the Auditors' report. Hearing none, Mr. Sacco indicated that a motion was needed to approve the audit, adopt the enclosed Resolution certifying the audit, and execute the Group Affidavit.

MOTION TO APPROVE 2018 YEAR-END FINANCIALS, ADOPT RESOLUTION #14-19 AND EXECUTE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.

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

2019 MEL/RCF/EJIF MARCH 29TH MEETING & RETREAT - Mr. Sacco reported that the MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 29th. He then referred to Commissioner Laureigh's reports.

MEL MEMBERSHIP RENEWAL - Mr. Sacco reported that the Fund is scheduled to renew their MEL membership effective July 1, 2019. He referred to Resolution 15-19, as well as, the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2019 through June 30, 2022. Mr. Sacco asked if there were any questions. Hearing none, he asked for a motion to adopt Resolution 15-19.

MOTION TO ADOPT RESOLUTION 15-19 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2019 THROUGH JUNE 30, 2022.

MOTION: Commissioner Gross
SECOND: Commissioner Gilsenan
ROLL CALL VOTE: Unanimous

2019 FINANCIAL DISCLOSURE FORMS - The Fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Ocean JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline was April 30th.

DUE DILIGENCE REPORTS - Mr. Sacco advised that he had nothing further to report.

ATTORNEY:

Mr. Holzapfel advised that he had nothing to report.

SAFETY DIRECTOR:

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

Lastly, Mr. Mirarchi informed the Board that J.A. Montgomery is strongly encouraging that each member have two representatives attend one of the DER training courses as it is very informative. He noted that it is a six hour course.

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

UNDERWRITING MANAGER:

Mr. Cooney reported that cyber security continues to be a popular topic in the news. He informed the Board that he had been contacted by the FBI to assist with the JIF's recent cyber issues. He asked that members continue to participate in the Cyber Risk Management Program and noted that 85 members in the entire MEL system are compliant.

Mr. Cooney also reported that Hurricane season is approaching. He advised that J.A. Montgomery will be releasing a bulletin pertaining to best practices for the season.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT:

Mr. Avalone reported that the 2020 data renewal process has begun. He noted that part of the process this year will include the required statutory bond renewal underwriting process for all members renewing with the Ocean JIF in 2020.

Mr. Avalone advised that the Attorney General announced that a two-day training session on resiliency and coping methods for stress and mental anguish for law enforcement officers is being planned for October in Trenton.

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

MANAGED CARE:

Ms. Goldstein began by thanking the Board for reappointment on behalf of Medlogix. She then referred to her report contained in the agenda booklet. She

informed the Board that for the month of March there was a savings of \$520,347.90 or 53.37% on the medical billing for Workers' Compensation claims and for the month of April there was a savings of \$384,088.25. Ms. Goldstein then referred to the quarterly injury report that was distributed prior to the meeting which breaks down the different types of injuries reported during the 1st quarter of 2019.

OLD BUSINESS:

None.

NEW BUSINESS:

Mr. Avalone introduced Mr. Matt von der Hayden to the Board and advised that he was the new Fund Commissioner for Stafford Township.

MEETING OPENED TO PUBLIC FOR COMMENT:

No Public Comments were made.

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

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Carney
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Gross
VOTE:	Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS AS DISCUSSED IN EXECUTIVE SESSION, THE FOLLOWING PARS WERE APPROVED:

Workers Compensation
2019155518
001246345
2019169677
2019163740
2019160921
2019161283
2018127936
2019168393
2019159032
2019147312
001213823

GL, AL, and Property claims

001249486
2017102512
2017102520
2019168647
001258391
001256956

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

MOTION TO ADJOURN MEETING:

MOTION: Commissioner Laureigh
SECOND: Commissioner Gross
VOTE: Unanimous

Meeting Adjourned at: 3:38 PM

NEXT MEETING: July, 2019 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. 12-19

APRIL 2019

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>
001639			
001639	BEACHWOOD BOROUGH	SIP: THOMAS RENKIN AWARD 2018	1,000.00
001639	BEACHWOOD BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			1,250.00
001640			
001640	TOMS RIVER TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 3/2019	250.00
			250.00
001641			
001641	J.A. MONTGOMERY RISK CONTROL	RIGHT TO KNOW 2018	34,193.00
			34,193.00
001642			
001642	SEASIDE HEIGHTS BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001643			
001643	POINT PLEASANT BEACH BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001644			
001644	DREW & ROGERS, INC	INDOOR/OUTDOOR LANTERN 3.21.19	807.00
			807.00
001645			
001645	BAY HEAD BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001646			
001646	SEASIDE PARK BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001647			
001647	BARNEGAT LIGHT BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001648			

001648	CLARION HOTEL & CONFERENCE CENTER	SAFETY BREAKFAST 3.25.19	839.16
			839.16
001649	ASSET WORKS, INC.	BUILDING APPRAISALS 2/19	1,320.00
			1,320.00
001650	PERRY TROPHY CO.	AWARDS 3.7.19	185.00
			185.00
001651	LACEY TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001652	BRICK TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001653	JACKSON TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001654	PINE BEACH, BOROUGH OF	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001655	SURF CITY, BOROUGH OF	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001656	BARNEGAT TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001657	LAKEWOOD TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001658	OCEAN TOWNSHIP	SIP: EXTRAORDINARY EFFORT AWARD 2018	500.00
001658	OCEAN TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			750.00
001659	PLUMSTED TOWNSHIP	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001660	POINT PLEASANT BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001661	LAKEHURST BOROUGH	SIP: MOST IMPROVED AWARD 2018	500.00
001661	LAKEHURST BOROUGH	SIP: MAINTAINING THE COURSE AWARD 2018	250.00
			750.00
001662	OCEAN GATE, BOROUGH OF	SIP: MAINTAINING THE COURSE AWARD 2018	250.00

250.00

Total Payments FY 2018

44,094.16

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001663			
001663	APEX INSURANCE SVS, c/o XL INSURANCE	TECH ERRORS & OMISSIONS 2OF2 INSTALL'19	15,828.50
			15,828.50
001664			
001664	APEX INS SVS, c/o QBE INSURANCE	VOLUNT EMERG SERV DIR & OFF 2OF2 2019	10,744.50
001664	APEX INS SVS, c/o QBE INSURANCE	POL & EPL 2 OF 2 INSTALL'19	809,308.50
			820,053.00
001665			
001665	APEX INS SVS, c/o BEAZLEY	TECH ERRORS & OMISSIONS 2OF2 INSTALL'19	7,874.00
			7,874.00
001666			
001666	QUAL-LYNX	PERFORMANCE BOND # 106451936 - 2019	665.00
001666	QUAL-LYNX	OUTSIDE ADJUSTER 4/19	5,824.25
001666	QUAL-LYNX	CLAIM ADJUSTING SERVICES 4/19	59,828.17
001666	QUAL-LYNX	DEP. ERR TO OCEAN FOR CTY OF OCEAN 4.19	829.45
			67,146.87
001667			
001667	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/19	10,723.77
			10,723.77
001668			
001668	PERMA	LOSS FUND MANAGEMENT 4/19	2,362.33
001668	PERMA	EXECUTIVE DIRECTOR 4/19	25,478.42
			27,840.75
001669			
001669	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 4/19	3,927.75
			3,927.75
001670			
001670	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT FEE 3/19	14,077.01
001670	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 3/19	3,674.08
			17,751.09
001671			
001671	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 4/19	24,489.75
001671	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 3/19	24,489.75
001671	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 1/19	24,489.75
001671	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 2/19	24,489.75
			97,959.00
001672			
001672	WILLIAM GAROFALO	TREASURER 4/19	3,040.42
			3,040.42
001673			
001673	ALLSTATE INFORMATION MANAGEMNT	ACCT#411 - ARC & STOR - 2.28.19	70.09

			70.09
001674			
001674	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/19	1,001.00
			1,001.00
001675			
001675	EXECU-TECH, INC.	WEBSITE MONTHLY MAINTENANCE 4/19	200.00
			200.00
001676			
001676	CONNER STRONG & BUCKELEW	RMC FEE 2ND INSTALLMENT 2019	159,173.00
			159,173.00
		Total Payments FY 2019	1,232,589.2
			4

TOTAL PAYMENTS ALL FUND YEARS \$1,276,683.40

CHAIRPERSON

Attest: _____ Dated: _____
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

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

Resolution No. 13-19 _____

MAY 2019

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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001677			
001677	MEL RESIDUAL CLAIMS FUND	2018 RCF ASSESSMENT	1,904,062.94
			1,904,062.94
001678			
001678	MEL RESIDUAL CLAIMS FUND	JIF ACTIVITY-NET OF FUNDS 1/2017-1/2018	33,646.99
			33,646.99
		Total Payments FY Closed	1,937,709.93

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001679			
001679	J.A. MONTGOMERY RISK CONTROL	CDL SPEAKR/VENDR - STEVE FERRIS 4.15.19	475.00
			475.00
001680			
001680	EAGLESWOOD TOWNSHIP	MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001681			
001681	STAFFORD TOWNSHIP	MAINTAINING THE COURSE AWARD 2018	250.00
			250.00
001682			
001682	MANCHESTER, TOWNSHIP OF	MAINTAINING THE COURSE AWARD 3/19	250.00
			250.00
001683			
001683	LAVALLETTE, BOROUGH OF	MAINTAINING COURSE AWARD 2018	250.00
			250.00
		Total Payments FY 2018	1,475.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001684			
001684	QUAL-LYNX	OUTSIDE ADJUSTER 5/19	5,824.25
001684	QUAL-LYNX	CLAIM ADJUSTING SERVICES 5/19	59,828.17
			65,652.42
001685			
001685	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 5/19	10,723.77
			10,723.77
001686			
001686	PERMA	LOSS FUND MANAGEMENT 5/19	2,362.33
001686	PERMA	EXECUTIVE DIRECTOR 5/19	25,478.42
			27,840.75
001687			
001687	THE ACTUARIAL ADVANTAGE	ACTUARY FEES 5/19	3,927.75
			3,927.75
001688			
001688	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT 5/19	14,766.25
001688	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 5/19	3,674.08
001688	CITTA, HOLZAPFEL & ZABARSKY PC	LEGAL SERVICES 5/19	3,000.00
			21,440.33
001689			
001689	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 5/19	24,489.75
			24,489.75
001690			
001690	WILLIAM GAROFALO	TREASURER FEE 5/19	3,040.42
			3,040.42
001691			
001691	ALLSTATE INFORMATION MANAGEMNT	ACCT#411 - ARC & STOR - 3.31.19	70.09
			70.09
001692			
001692	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 5/19	1,001.00
001692	CONNER STRONG & BUCKELEW	POSITION BOND - P# B6024107 - 5/19	2,486.00
			3,487.00
001693			
001693	EXECU-TECH, INC.	WEBSITE MAINTENANCE FEE 5/19	200.00
			200.00
		Total Payments FY 2019	160,872.28

TOTAL PAYMENTS ALL FUND YEARS \$2,100,057.21

Chairperson

Attest: _____

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

Resolution No. 14-19

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2018**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2018 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the Fund Commissioners have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Fund Commissioners of the **Ocean County Municipal Joint Insurance Fund**, hereby state that they have complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON: MAY 9, 2019

RESOLUTION NO. 15-19
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, the **Ocean County Municipal Joint Insurance Fund**, 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 to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL 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 MEL 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 MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Ocean County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

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 renew membership in the MEL for a period of three (3) years, the commencement of which shall be July 1, 2019 and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the

- above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Ocean County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL 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 MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND