

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
JANUARY 9, 2020  
TOMS RIVER MUNICIPAL BUILDING  
3:00 P.M.**

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**SINE DIE MEETING**

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 Gilsean, Township of Brick	Present
Michael Gross, Borough of Surf City	Present
Joseph Kostecki, Borough of South Toms Rivers	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Absent
Christopher Parlow, Borough of Bay Head, Alternate #2	Absent

**APPOINTED OFFICIALS PRESENT:**

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

**ALSO PRESENT**

Jason Thorpe, PERMA  
Katie Walters, CS&B  
Jennifer Goldstein, Medlogix  
Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:**

November 14, 2019

**MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETING**

<b>MOTION:</b>	Commissioner Kostecki
<b>SECOND:</b>	Commissioner Laureigh
<b>ROLL CALL VOTE:</b>	Unanimous

**CORRESPONDENCE:**

None.

**OLD BUSINESS:**

None.

**MOTION TO ADJOURN SINE DIE MEETING:**

<b>MOTION:</b>	Commissioner Rodgers
<b>SECOND:</b>	Commissioner Laureigh
<b>VOTE:</b>	Unanimous

Mr. Sacco indicated that in accordance with the By-Laws of the Fund, it is necessary to elect a Chairperson, Secretary, Executive Committee and Fund Alternates. He requested that Mr. Thorpe call the roll of Fund Commissioners to determine if a quorum was present to proceed with a reorganization of the Fund.

**ROLL CALL OF FUND COMMISSIONERS:**

2020 Roll Call	FC	Alternate	PRESENT	ABSENT
Barneгат Light Borough	Brenda Kuhn	Kathleen Flanagan	x	
Barneгат Township	Martin Lisella	Thomas Lombarski		x
Bay Head Borough	Patricia Applegate	Chris Parlow	x	
Beach Haven Borough	Sherry Mason	Shari Boehler		x
Beachwood Borough	Ed Zakar		x	
Brick Township	Joseph Gilsenan		x	
Eagleswood Borough	Debra Rivas			x
Harvey Cedars Borough	John Imperiale	Daina Dale	x	
Island Heights Borough	Joseph Kostecki		x	
Jackson Twp	Terrence Wall		x	
Lacey Township	Veronica Laureigh	Mark Dykoff	x	
Lakehurst Borough	Maryanne Capasso			x
Lakewood Township	Senator Singer	Menashe Miller/Meir Lichtenstein		x
Lavallette Borough	Robert Brice	Donnelly Amico		x
Little Egg Harbor Township	Rodney Haines		x	
Long Beach Township	Kyle Ominski	Lynda Wells		x
Manchester Township	Diane Lapp		x	
Ocean Gate Borough	Paul Kennedy			x
Ocean Township	Diane Ambrosio		x	
Pine Beach Borough	Charlene Carney		x	
Plumsted Township	Eric Sorchik	Jack Trotta		x
Point Pleasant Borough	Robert Forsyth		x	
Pt. Pleasant Beach Boro	Christine Riehl	Eileen Farrell	x	
Seaside Heights Borough	Christopher Vaz		x	
Seaside Park Borough	Sandy Rice	Fritz McHugh		x
Ship Bottom Borough	Kathy Flanagan		x	
South Toms River Borough	Joseph Kostecki		x	
Stafford Township	Gregory Myhre	Matthew von der Hayden	x	
Surf City Borough	Michael Gross		x	
Toms River Twp	Thomas Rodgers		x	
Tuckerton Borough	Jenny Gleghorn			x

It was established a quorum of the Fund Commissioners was present, thus Mr. Sacco indicated the Reorganization of the Fund would continue. He further explained that in accordance with the by-laws, the Fund elects a Chairperson, Secretary, Five (5) member Executive Committee, and Alternates.

**MOTION TO OPEN FLOOR FOR NOMINATIONS OF CHAIRPERSON, SECRETARY, EXECUTIVE COMMITTEE, AND ALTERNATES:**

MOVED: Commissioner Gilsenan  
 SECOND: Commissioner Kostecki  
 VOTE: Unanimous

**NOMINATING COMMITTEE REPORT:** Commissioner Laureigh said the Nominating Committee would recommend the following slate:

Diane Lapp, Chairperson, Township of Manchester Charlene Carney, Vice Chairperson, Borough of Pine Beach Veronica Laureigh, Secretary, Township of Lacey Thomas Rodgers, Township of Toms River Joseph Gilsenan, Township of Brick Michael Gross, Borough of Surf City Joseph Kostecki, Borough of South Toms River Senator Robert Singer, Township of Lakewood, Alternate #1 Matthew von der Hayden, Township of Stafford, Alternate #2
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Mr. Sacco asked for additional nominations. Hearing none, Mr. Sacco asked for a motion to close nominations and confirm elections as presented by the nominating committee.

**MOTION TO CLOSE NOMINATIONS AND CONFIRM THE SLATE AS PRESENTED BY THE NOMINATING COMMITTEE**

MOVED: Commissioner Gilsenan  
SECOND: Commissioner Gross  
VOTE: Unanimous

Mr. Sacco asked Mr. Zabarsky to swear in the 2020 Executive Committee and complete the Oaths of Office.

Oaths of Office made a part of the Minutes.

Mr. Sacco requested a roll call of the newly elected Executive Committee and Alternates.

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

<p><b>Diane Lapp</b>, Chairperson, Township of Manchester - Present <b>Charlene Carney</b>, Vice Chairperson, Borough of Pine Beach -Present <b>Veronica Laureigh</b>, Secretary, Township of Lacey - Present <b>Thomas Rodgers</b>, Township of Toms River - Present <b>Joseph Gilsenan</b>, Township of Brick – Present <b>Michael Gross</b>, Borough of Surf City - Present <b>Joseph Kostecki</b>, Borough of South Toms River - Present <b>Senator Robert Singer</b>, Township of Lakewood, Alternate #1 - Absent <b>Matthew von der Hayden</b>, Township of Stafford, Alternate #2 - Present</p>
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Mr. Sacco indicated that he would review the reorganization resolutions with the committee. He then requested the following Resolutions be considered for adoption with one motion as a consent agenda, unless a Fund Commissioner or Executive Committee member objected:

Resolution No. 1-20 Certifying the Election of Chairman and Secretary.

2-20 Appointing Certain Professionals and Service Organizations. – Mr. Sacco noted that the JIF Treasurer is now Ms. Julie Tarrant for a 1-year term.

3-20 Establishing Public Meeting Procedures.

4-20 Establishing a Fiscal Management Plan. Commissioner Carney was chosen for the additional check signatory.

5-20 Establishing a Fund Records Program

6a-20, 6b-20, and 6c-20 Appointing approved counsel

7-20 Establishing the 2020 plan of risk management.

8-20 Named Storm Deductible Risk Sharing Program

9-20 Award of POL/EPL Contract

10-20 Award of VD&O Contract

11-20 Award of Cyber Liability Contract

12-20 Award of Excess Cyber Liability Contract

Upon conclusion, the acting Chairman asked if there were any questions on the resolutions. Hearing none, Mr. Sacco asked for a motion to approve Resolutions 1-20 through 12-20

**MOTION TO ADOPT RESOLUTIONS 1-20 THROUGH 12-20 AS PRESENTED**

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

**COMMITTEE APPOINTMENTS** – Mr. Sacco referred to the list of five standing committees and the description of their charges. He advised that if a Commissioner is interested in serving on a committee, they should contact him or Chairperson Lapp.

Mr. Sacco then turned the meeting over to Chairperson Lapp.

**TREASURER:**

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

December 2019

FUND YEAR	AMOUNT
2019	\$158,451.86
<b>TOTAL</b>	<b>\$ 158,451.86</b>

**MOTION TO APPROVE RESOLUTION # 27-19  
APPROVAL FOR PAYMENT OF DECEMBER 2019 BILLS LIST**

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

December 2019

FUND YEAR	AMOUNT
Closed Year	\$ 765,239.00
<b>TOTAL</b>	<b>\$ 765,239.00</b>

**MOTION TO APPROVE RESOLUTION # 28-19  
APPROVAL FOR PAYMENT OF DIVIDENDS LIST**

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

December 2019

FUND YEAR	AMOUNT
2019	\$1,142,500.80
<b>TOTAL</b>	<b>\$1,142,500.80</b>

**MOTION TO APPROVE RESOLUTION # 29-19  
APPROVAL FOR PAYMENT OF DECEMBER 2019 SUPPLEMENTAL BILLS  
LIST**

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

January 2020

FUND YEAR	AMOUNT
2019	\$42,310.14
2020	\$1,561,299.33
<b>TOTAL</b>	<b>\$1,603,609.47</b>

**MOTION TO APPROVE RESOLUTION # 13-20  
APPROVAL FOR PAYMENT OF JANUARY 2020 BILLS LIST**

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

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

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

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

**EXECUTIVE DIRECTOR:**

**JIF CRIME POLICY RE-WRITE** – Mr. Sacco referred to the JIF Crime Policy re-write enclosed within the agenda packet. He then asked Mr. Cooney to provide the Board with a brief overview. Mr. Cooney reported that the re-write of the JIF Crime Policy has been approved by the MEL Coverage Committee and advised that each JIF is being asked to approve the same. He noted that the purpose of the re-write is to bring the policy language up to more current standards. Mr. Cooney added that there is no change in coverage.

**MOTION TO APPROVE THE JIF CRIME POLICY RE-WRITE EFFECTIVE  
JANUARY 1, 2020**

**MOTION:** Commissioner Laureigh  
**SECOND:** Commissioner Rodgers

**ROLL CALL VOTE:** Unanimous

**2020 ASSESSMENTS** - Mr. Sacco advised that all member municipalities have been sent their first installment billings and they are due and payable by January 15, 2020.

**MEL/ E-JIF/ RCF 2020 REORGANIZATION MEETINGS** - Mr. Sacco reported that the MEL, E-JIF, and RCF all held their Reorganization Meetings on January 6, 2020. He then referred to Commissioner Laureigh's reports on the meetings that were distributed to the Board.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the Financial Fast Track chart as of November 30th contained within the agenda booklet. He reported that a deficit in 2018 is being monitored, but noted that there is enough surplus in the other fund years to extinguish that deficit. Mr. Sacco reported that the Fund's statutory surplus position is \$9.8 million and noted that the Fund is in excellent financial shape.

Lastly, Mr. Sacco thanked the Committee for Perma's re-appointment.

**ATTORNEY:**

Mr. Zabarsky thanked the Committee for his firm's re-appointment.

**SAFETY DIRECTOR:**

Mr. Mirarchi reviewed the December activities and the January 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.

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

**UNDERWRITING MANAGER:**

Mr. Cooney reported that the MEL's insurance renewal went very well. He noted that insurance is entering a hard market, but the MEL is doing well claim wise with risk management and loss control. Mr. Cooney informed the Board that across the country, public entities are being affected by the hard market to the tune of 20%, 50%, and 100% increases. He added that MEL's increase was approximately 2%.

Lastly, Mr. Cooney reported that the cyber deductible for members that are not in compliance with the MEL Cyber Risk Management Program has been increased from \$10,000 to \$25,000.

*List of Certificates made part of the Minutes.*

**RISK MANAGEMENT CONSULTANT:**

Mr. Avalone began by thanking the Board for re-appointment on behalf of Conner Strong & Buckelew.

Mr. Avalone reported that the Risk Management team continues to work with the members who are not in compliance with the MEL Cyber Risk Management Program to get them in compliance. He advised that the Stafford, Ship Bottom, and South Toms River have all recently achieved Tier 2 compliance in the program. Mr. Avalone added that the deductible for members not in compliance has been increased from \$10,000 to \$25,000.

Mr. Avalone informed the Board that the Elected Officials' trainings are being scheduled and notice will be sent to the membership.

Mr. Avalone reported that the every 2 year cycle of the mandatory Managers & Supervisors training and Police Command Staff training will take place this year. He advised that members will be notified when training sessions are scheduled.

Lastly, Mr. Avalone reminded the audience that it is important to report all exposure changes to avoid jeopardizing coverage.

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

**MANAGED CARE:**

Ms. Goldstein began by thanking the Board for re-appointment on behalf of Medlogix. She then referred to her report contained in the agenda booklet. She informed the Committee that through the month of December, there has been a savings of \$4,007,729.32 or 54.77% on the medical billing for Workers' Compensation claims.

**OLD BUSINESS:**

None.

**NEW BUSINESS:**

None.

**MEETING OPENED TO PUBLIC FOR COMMENT:**

No Public Comments were made.

**CLAIMS SERVICE:**

Ms. Kissane began by thanking the Committee for Qual-Lynx's reappointment. She then reported that the Claims Committee met on January 7<sup>th</sup> and reviewed 10 PARs. She noted that there was one amendment to a property PAR per the Claims Committee's recommendation. Chairperson Lapp advised that entering into closed session was unnecessary. Chairperson Lapp then asked for a motion to approve the claims.

**MOTION TO APPROVE PAYMENT OF CLAIMS AS REVIEWED AND RECOMMENDED BY THE CLAIMS COMMITTEE**

**Workers Compensation**  
**2020182431**  
**2020186809**



2017105873

2020190091

2019168776

**GL, AL, and Property claims**

2019171854

2019172021

2020190203

2020189105

2019161525

<b>MOTION:</b>	Commissioner Rodgers
<b>SECOND:</b>	Commissioner Kostecki
<b>ROLL CALL VOTE:</b>	Unanimous

**MOTION TO ADJOURN MEETING:**

<b>MOTION:</b>	Commissioner Laureigh
<b>SECOND:</b>	Commissioner Rodgers
<b>VOTE:</b>	Unanimous

Meeting Adjourned at: 3:28 PM



## RESOLUTION NO. 2-20

### OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND (Hereinafter referred to as the "FUND")

#### APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

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

**WHEREAS**, The FUND found it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-12 et. seq.) for the 2018, 2019 & 2020 Fund years; and,

**WHEREAS**, NJSA 40a11-15 (6) allows for a contract duration of three (3) years; and,

**WHEREAS**, a notice soliciting proposals was published in the Fund's official newspaper and on the Fund's website; and,

**WHEREAS**, responses were received from professional service providers and service organizations as listed below on July 26, 2017 at 2:00 PM; and,

**WHEREAS**, the Fund's Operations Committee recommended the award of contracts to the below listed Professional Service Providers and service organizations based on a review of their; responses, experience and prior service provided at the rates established by the Fund Executive Committee; and,

**WHEREAS**, the Fund's Executive Committee resolve to appoint the Fund Professionals – noted below – to three year terms commencing on January 1, 2018 and ending on December 31, 2020 (unless otherwise noted) at its January 2018 Reorganization Meeting in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

- I. **PERMA Risk Management Services as Administrator, Stephen Sacco** is hereby appointed as **Executive Director, Joseph P. Hrubash and David Grubb as Deputy Executive Directors** and as **agents for process of service**. \$1,000,843 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$311,856 has been appropriated in the Administrator Line Item of the 2020 budget and the amount of \$28,915 is appropriated to the Loss Fund Management Line item in the 2020 budget.
- II. **Ms. Julie Tarrant** is hereby appointed as **Fund Treasurer**. The annual amount of \$37,215 has been appropriated in the Treasurer Line Item of the 2020 budget. *Contract term to be one year (1/1/20 – 12/31/20)*
- III. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. –At an annual fee of 5 basis points of the market value of the FUND's invested assets.
- IV. **Mr. Robert Allison of Holman Frenia Allison, P.A.** is hereby appointed as **Fund Auditor**. \$62,871 is the estimated dollars that will be expended in connection with the Auditor contract over its three-year term. The annual amount of \$21,094 has been appropriated in the Auditor Line Item of the 2020 budget.

- V. **Michael Avalone of Conner Strong and Buckelew** is hereby appointed as **Risk Management Consultant** for the FUND. \$1,909,762 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$648,863 has been appropriated in the Risk Manager Line Item of the 2020 budget.
- VI. **Qual-Lynx** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. \$2,363,796 is the estimated dollars that will be expended in connection with the Claims Administrator contract over its three-year term. The annual amount of \$732,297 has been appropriated in the Claims Administration Item of the 2020 budget and the amount of \$71,289 has been appropriated in the Additional WC adjuster line item of the 2020 Budget.
- VII. **Medlogix (formerly CSG)** is hereby appointed as the **Managed Care Provider for Workers Compensation Claims**. \$887,509 is the estimated dollars that will be expended in connection with the Managed Care contract over its three-year term. The annual amount of \$299,755 has been appropriated from the Managed Care Line Item of the 2020 budget.
- VIII. **The Actuarial Advantage** is hereby appointed to serve as the FUND's **Actuary**. \$141,418 is the estimated dollars that will be expended in connection with the Actuary contract over its three-year term. The annual amount of \$48,076 has been appropriated in the Actuary Line Item of the 2020 budget.
- IX. **J.A. Montgomery Risk Control** is hereby appointed to provide **Loss Control Services and Right-to-Know (RTK) Services** to the FUND. \$490,751 is the estimated dollars that will be expended in connection with the Safety Director and RTK contracts over its three-year term. The annual amount of \$131,259 has been appropriated in the Safety Director Line Item of the 2020 budget and the amount of \$35,575 has been appropriated to the Right to Know line item of the 2020 budget.
- X. **Conner Strong and Buckelew** is hereby appointed **Underwriting Manager** for the FUND. \$36,033 is the estimated dollars that will be expended in connection with the Underwriting Manager contract over its three-year term. The annual amount of \$12,250 has been appropriated in the Underwriting Manager Line Item of the 2020 budget.
- XI. **Execu-Tech, Inc.** is hereby is appointed to serve as the FUND's **Web Site Development & Hosting Manager**. The annual amount of \$2,750 has been appropriated in the Miscellaneous Line Item of the 2020 budget.
- XII. **Steven A. Zabarsky, Esq. of Citta, Holzapfel, & Zabarsky** is hereby appointed as **Fund Attorney**. The annual amount of \$44,970 has been appropriated in the Attorney Line Item of the 2020 budget. The amount of \$240,404 is also designated for the Fund Attorney for Litigation Management and is appropriated in the Litigation Management Line Item of the 2020 budget. *Contract term to be one year (1/1/20 – 12/31/20)*

**BE IT FURTHER RESOLVED**, all Professional Service Providers and Service Organizations appointed pursuant to this Resolution shall service the Fund in accordance with the terms and conditions of the Professional Service Agreements

**BE IT FURTHER RESOLVED**, that in accordance with NJSA 19:44A-20.7, the decision of the Fund's Executive Committee that the procurement process utilized, constitutes a fair and open process, shall be final.

**ADOPTED:** *this day by the Governing Body,*

**RESOLUTION NO: 3-20**

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the "FUND")**

**ESTABLISHING PUBLIC MEETING PROCEDURES**

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

**NOW, THEREFORE BE IT RESOLVED**, by the Governing Body of the FUND that:

- I.** The Governing Body shall conduct Public Meetings at the Toms River Municipal Building, 33 Washington Street, Toms River, New Jersey 08754 to conduct the official business of the FUND on the **second Thursday of January, March, May, July, September, October, November, December** at **3:00 P.M.** for the 2020 Fund Year including January 14, 2021.
- II.** In addition, **the Ocean County Municipal Joint Insurance Fund Claims Committee** will meet on the Monday before the second Thursday of every month at 11 AM at the Conner Strong & Buckelew Office, Toms River, NJ.
- III.** Each Public Comments session is limited to thirty (30) minutes; any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; citizens who have spoken once during the session will not be recognized a second time; and speakers are required to state their names and addresses.
- IV.** The following is hereby designated the official newspaper (s) of the Fund:  
  

**THE ASBURY PARK PRESS**  
[www.NJMEL.org](http://www.NJMEL.org)  
**Fund Website – www.ocjif.org**
- V.** The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**ADOPTED:** *this day by the Governing Body,*

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION NO: 4-20**

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as "THE FUND")

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2020 FUND YEAR**

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

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

**NOW, THEREFORE BE IT RESOLVED**, THE FUND's Executive Committee that:

- I.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution, shall be required:

DIANE LAPP	CHAIRPERSON
VERONICA LAUREIGH	SECRETARY
JULIE TARRANT	TREASURER
CHARLENE CARNEY	COMMISSIONER

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

Julie Tarrant	Treasurer
Alice H. Lihou	Qual-Lynx
David S. Ruber	Qual-Lynx
Janet Buggle	Qual-Lynx

FOR WIRE TRANSFERS - that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

- III.** The Cash and Investment Policy attached herewith, shall be adopted.
- IV.** The rate of interest assessed by the Fund, for delinquent assessments shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1st) assessment installment paid to be

January 31, and the second (2nd) assessment installment paid to be July 31.

- V. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.
  
- VI. In accordance with the MEL's Retrospective Rating Program, the FUND does hereby transfers the aggregate excess contingency line item collected with 2020 Fund assessments to the Aggregate Loss Fund Contingency Account.

**ADOPTED:** *this day before the Governing Body:*

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2020 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Ocean County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-1.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.



Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 5-20**

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**(Hereinafter the "FUND")**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2020 Fund Year.

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

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

**II.** Jason Thorpe, **Senior Account Manager** for PERMA Risk Management Services is hereby designated as **Assistant Fund Secretary**.

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

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

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Route 80, Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall make sure that all records are properly indexed and accessible.

**ADOPTED:** *this day before the Governing Body*

**RESOLUTION NO. 6A-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
APPOINTMENT OF APPROVED PANEL OF ATTORNEYS TO DEFEND  
GENERAL LITIGATION CASES ON BEHALF OF THE FUND  
FOR  
FUND YEAR 2020**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund is constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Executive Committee finds that it is necessary and appropriate to obtain the services of legal counsel to defend general litigation actions on behalf of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, the appointment of such professionals is required and necessary to meet the purposes of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, although the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., authorizes the award of contracts for "Professional Services" without competitive bids, the Ocean County Municipal Joint Insurance Fund published a request for proposals for professional service contracts in accordance with a competitive negotiation procedure which satisfies the requirements of a fair and open process under N.J.S.A. 19:44A:20.4 et seq.; and

**WHEREAS**, pursuant to the recommendation of the Fund Committee on Professional Services, the Ocean County Municipal Joint Insurance Fund has established as approved.

- 1) Cases assigned for a defense on or after January 1, 2020, \$155.00 per hour, plus actual out-of-pocket costs as approved by the Fund attorney;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Ocean County Municipal Joint Insurance Fund assembled in a public session on January 9, 2020, that it does hereby establish and adopt as approved attorneys to handle general litigation on behalf of the Fund, at the established rate, the attorneys listed on the annexed Schedule A.

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**SCHEDULE A  
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OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND – GENERAL LITIGATION**

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**RESOLUTION NO. 6B-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
APPOINTMENT OF APPROVED PANEL OF ATTORNEYS TO DEFEND  
WORKER'S COMPENSATION CASES ON BEHALF OF THE FUND  
FOR  
FUND YEAR 2020**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund is constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Executive Committee finds that it is necessary and appropriate to obtain the services of legal counsel to defend worker's compensation actions on behalf of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, the appointment of such professionals is required and necessary to meet the purposes of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, although the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., authorizes the award of contracts for "Professional Services" without competitive bids, the Ocean County Municipal Joint Insurance Fund published a request for proposals for professional service contracts in accordance with a competitive negotiation procedure which satisfies the requirements of a fair and open process under N.J.S.A. 19:44A:20.4 et seq.; and

**WHEREAS**, pursuant to the recommendation of the Fund Committee on Professional Services, the Ocean County Municipal Joint Insurance Fund has established as approved attorney billing rates for worker's compensation litigation, the following schedule:

Cases assigned for a defense on or after January 1, 2020, shall be paid on a fee of \$750.00 flat rate through the first day of trial, and \$135.00 per hour for any trial, plus actual out-of-pocket costs, approved by the Fund.

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Ocean County Municipal Joint Insurance Fund assembled in a public session on January 9, 2020, that it does hereby establish and adopt as approved attorneys to handle worker's compensation litigation on behalf of the Fund, at the established rate, the attorneys listed on the annexed Schedule A.

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

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**RESOLUTION NO. 6C-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
APPOINTMENT OF APPROVED ATTORNEY TO LITIGATE  
SUBROGATION CASES ON BEHALF OF THE FUND  
FOR  
FUND YEAR 2020**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund is constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Executive Committee finds that it is necessary and appropriate to obtain the services of legal counsel to litigate subrogation cases on behalf of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, the appointment of such a professional is required and necessary to meet the purposes of the Ocean County Municipal Joint Insurance Fund; and

**WHEREAS**, although the Local Public Contracts Law, N.J.S.A. 40A:11-1 *et seq.*, authorizes the award of contracts for "Professional Services" without competitive bids, the Ocean County Municipal Joint Insurance Fund published a request for proposals for professional service contracts in accordance with a competitive negotiation procedure which satisfies the requirements of a fair and open process under N.J.S.A. 19:44A:20.4 *et seq.*; and

**WHEREAS**, pursuant to the recommendation of the Fund Committee on Professional Services, the Ocean County Municipal Joint Insurance Fund has established as approved attorney billing rates for litigating subrogation cases, the following schedule:

Cases assigned for a defense will be compensated at one-third (1/3) of the actual recovery amount, plus actual out-of-pocket costs as approved by the Fund attorney.

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Ocean County Municipal Joint Insurance Fund assembled in a public session on January 9, 2020 that it does hereby establish and adopt as an approved attorney to litigate subrogation on behalf of the Fund, at the established rate, James J. Gluck, Esq., Gluck & Allen, LLC, 217 Washington Street, Toms River, New Jersey 08753.

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION NO. 07-20**  
**Ocean County Municipal Joint Insurance Fund**

**(hereinafter the "Fund" or the "OCE JIF")**

**ESTABLISHING THE 2020 PLAN OF RISK MANAGEMENT**

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

Definitions:

“Commissioners” mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

“Member” means: A local unit of government that has joined the Fund

“Sexual Abuse” means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

**Section I – Coverage**

**Insurance Coverages**

The following coverages are provided to the Fund's members, effective January 1, 2020:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2019)

**Limits of Coverage**

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles. All references to the “MEL” stand for the “Municipal Excess Liability Joint Insurance Fund”. **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

**1. Workers' Compensation**

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000

- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Included
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. **Liability** (*includes General, Automobile, Employee Benefits and Law Enforcement Liability*)

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Quasi Municipal Organization Liability: Included (if approved)
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
    - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
    - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
    - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
  - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
    - a. Subject to 0% member coinsurance of the first \$100,000
  - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
  - Failure to Supply Utility: \$5,000,000 Per Occurrence
  - Garagekeepers Liability: \$2,000,000 Per Occurrence
  - New Jersey Personal Injury Protection (NJ PIP): \$250,000
  - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000



### 3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total);

The Fund purchases Optional JIF Shared Aggregate Excess Liability Limits excess of \$20,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

### 4. **Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.

### 5. **Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

### 6. **Optional Volunteer Directors & Officers Liability**

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

<b>Option</b>	<b>Limit of Liability</b>	<b>Deductible</b>
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

## 7. **Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member’s auditor’s recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:
    - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
    - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

## 8. **Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

## 9. **Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund’s local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF’s Plan of Risk Management.

## 10. Cyber

The Fund is 100% commercially insured for Cyber insurance with Indian Harbor Insurance Company (primary insurer) and Beazley (excess insurer) for the following limits:

- Limits:
  - Fund Annual Aggregate: \$12,000,000
  - Third Party, Per Claim: \$6,000,000
  - First Party, Per Claim: \$6,000,000
- Member Retention, Per Claim: \$25,000

## 11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$100,000,000
  - Aggregate, Flood (includes Storm Surge): \$100,000,000
    - a. Per Location, Special Flood Hazard Area (SFHA): \$52,500,000
  - Named Storm: Included
  - Vehicles: \$15,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
  - All Other: \$2,500
  - Automobile Physical Damage: \$2,500
  - Equipment Breakdown: \$5,000
  - SFHA Flood :
    - a. Building: \$500,000
    - b. Contents: \$500,000
    - c. Time Element: \$500,000
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
    - a. Property Damage: 1% of TIV at location, per occurrence
    - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
    - c. Minimum, per location: \$500,000
    - d. Maximum, per occurrence: \$1,000,000

### Individual Self-Insured Retentions

Seaside Heights has an individual deductible of \$10,000 for police professional liability.

### Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
  -
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
  -
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
  -
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
  - Equipment Breakdown: \$0
  - SFHA Flood: \$0
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
  - 
  - Unmanned Aircraft Systems (UAS):\$100,000

#### **Commercial Insurance / Reinsurance Purchased**

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL

4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage from Indian Harbor Insurance Company and Beazley
9. **Environmental Impairment Liability:** EJIF

## Section II – Conditions

### **The Amount of Unpaid Claims to be Established**

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

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of

- Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
  7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
  8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

#### **Procedures Governing Loss Adjustment and Legal Expenses**

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. General Re and Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

#### **Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking

- and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
  5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
  6. The Fund will retain all records in accordance with the Fund's record retention program.

#### **Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

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

**The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$10,000 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

**ADOPTED:**    *this 9th day of January, 2020 by the Commissioners:*

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**



**RESOLUTION NO. 8-20**

**RESOLUTION AUTHROIZING THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND'S PARTICIPATION IN THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE NAMED STORM DEDUCTILBE RISK SHARING PROGRAM**

**Whereas**, the Ocean County Municipal Joint Insurance Fund (hereinafter the “OCMJIF”) is a member the of the Municipal Excess Liability Joint Insurance Fund (hereinafter the “MEL”)

**Whereas**, the MEL provides excess property coverage underwritten by Zurich Insurance Company to various member Joint Insurance Funds; and

**Whereas**, as respects loss or damage caused by or resulting from a “Named Storm”, any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Property Damage deductible of 1% of the value per the Schedule of Values for the “Location” where the direct physical loss or damage occurred, per “occurrence”; and

**Whereas**, as respects loss or damage caused by or resulting from a “Named Storm”, any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Time Element deductible of 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the “Occurrence” by use of the facilities at the “Location” where the direct physical loss or damage occurred and all other “Locations” where Time Element loss ensues, per “occurrence”; and

**Whereas**, the above deductibles (hereinafter the “NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM”) are subject to a minimum deductible of \$500,000 for Property Damage and Time Element, combined, per Location, and a maximum deductible of \$1,000,000 per occurrence; and

**Whereas**, for purposes of this resolution, a “Named Storm” means: Any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent; and

**Whereas**, a “Named Storm” also includes “Storm Surge”; and

**Whereas**, for purposes of this resolution, covered property shall not include vehicles; and

**Whereas**, the Atlantic, Burlington, Central, FIRST, Mid Jersey, Monmouth, NJPHA, and Ocean JIFs have members subject to this deductible; and

**Whereas**, the Board of Fund Commissioners of the OCMJIF recognizes that its members could bear a financial hardship in event of a “Named Storm” as a result of this deductible; and

**Whereas**, the MEL has agreed to act as a lead agency to administer an agreement between member JIFs subject to this deductible.

**Now, Therefore Be It Resolved** that the Board of Fund Commissioners of the OCMJIF resolve to enter into an agreement with other members JIFs subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year; and
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision; and
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

**Be it further resolved** that a copy of this Resolution be provided to the OCMJIF Executive Director's office, the OCMJIF Underwriter, the MEL Executive Director, the MEL Underwriting Office.

This Resolution was duly adopted by the Ocean County Municipal Joint Insurance Fund at a public meeting held on January 9, 2020.

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION NO. 9-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH  
QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC  
OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

**WHEREAS**, there is a need for public officials/employment practices coverage for the Ocean County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,670,460.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$1,670,460.00 inclusive of commission from:

Line Items: POL/EPL Premium and Land Use Liability

**NOW, THEREFORE, BE IT RESOLVED**, that the Ocean County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2020 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,670,460.00 inclusive of commission.

**RESOLUTION NO. 10-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH  
QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL VOLUNTEER  
DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE**

**WHEREAS**, there is a need for optional volunteer director's and officer's liability coverage for the Ocean County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for optional volunteer director's and officer's liability coverage in the amount of \$ 21,489 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$ 21,489 inclusive of commissions from:

Line Items: Volunteer Director's and Officer's Liability

**NOW, THEREFORE, BE IT RESOLVED**, that the Ocean County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2020 budget year for optional volunteer director's and officer's liability coverage in the amount of not to exceed \$ 21,489 inclusive of commissions.

**RESOLUTION NO. 11-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH  
INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER SECURITY  
LIABILITY COVERAGE**

**WHEREAS**, there is a need for primary cyber security liability coverage for the Ocean County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$39,572 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Indian Harbor Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Indian Harbor Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Indian Harbor Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$39,572 inclusive of commission from:

Line Items:    Cyber Security Liability

**NOW, THEREFORE, BE IT RESOLVED**, that the Ocean County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$39,572 inclusive of commission.

**RESOLUTION NO. 12-20**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH  
BEAZLEY INSURANCE COMPANY, INC FOR EXCESS CYBER SECURITY LIABILITY  
COVERAGE**

**WHEREAS**, there is a need for excess cyber security liability coverage for the Ocean County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Beazley Insurance Company, Inc for excess cyber security liability coverage in the amount of \$15,810 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Beazley Insurance Company, Inc will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Beazley Insurance Company, Inc has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Beazley Insurance Company, Inc from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2020 budget in the amount of \$15,810 inclusive of commission from:

Line Items:      Cyber Security Liability

**NOW, THEREFORE, BE IT RESOLVED**, that the Ocean County Joint Insurance Fund authorizes the Executive Director to enter into a contract with Beazley Insurance Company, Inc for the 2020 budget year for primary cyber security liability coverage in the amount of not to exceed \$15,810 inclusive of commission.

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

Resolution No.27-19

DECEMBER 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.

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001790			
001790	QUAL-LYNX	OUTSIDE ADJUSTER 12/19	5,824.25
001790	QUAL-LYNX	CLAIM ADJUSTING SERVICES 12/19	59,828.16
			<b>65,652.41</b>
001791			
001791	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/19	10,723.77
			<b>10,723.77</b>
001792			
001792	PERMA	POSTAGE 11/19	2.00
001792	PERMA	EXECUTIVE DIRECTOR 12/19	25,478.42
001792	PERMA	LOSS FUND MANAGEMENT 12/19	2,362.33
			<b>27,842.75</b>
001793			
001793	THE ACTUARIAL ADVANTAGE	ACTUARY - BERKELEY 12/19	400.00
001793	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/19	3,927.75
			<b>4,327.75</b>
001794			
001794	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT 11/19	16,371.50
001794	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 11/19	3,674.08
			<b>20,045.58</b>
001795			
001795	MEDLOGIX	WORKERS COMP MANAGED CARE SVCS 12/19	24,489.75
			<b>24,489.75</b>
001796			
001796	WILLIAM GAROFALO	TREASURER FEE 12/19	3,040.42
			<b>3,040.42</b>
001797			
001797	ASBURY PARK PRESS	ACCT:ASB-028930 - PROPBUD - 10.29.19	56.12
			<b>56.12</b>
001798			
001798	ALLSTATE INFORMATION MANAGEMNT	ACCT#411 - ARC & STOR - 10.31.19	74.31
			<b>74.31</b>
001799			
001799	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 12/19	998.00
001799	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/19	1,001.00
			<b>1,999.00</b>
001800			
001800	EXECU-TECH, INC.	WEBSITE MAINTENANCE FEE 12/19	200.00
			<b>200.00</b>
		<b>Total Payments FY 2019</b>	<b>158,451.86</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$158,451.86</b>

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

Resolution No. 28-19

DECEMBER 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.

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001768			
001768	BARNEGAT LIGHT BOROUGH	2019 DIVIDEND	3,638.00
			<b>3,638.00</b>
001769			
001769	TOMS RIVER TOWNSHIP	2019 DIVIDEND	171,178.00
			<b>171,178.00</b>
001770			
001770	MANCHESTER TOWNSHIP	2019 DIVIDEND	68,498.00
			<b>68,498.00</b>
001771			
001771	PINE BEACH BOROUGH	2019 DIVIDEND	6,963.00
			<b>6,963.00</b>
001772			
001772	SOUTH TOMS RIVER BOROUGH	2019 DIVIDEND	6,366.00
			<b>6,366.00</b>
001773			
001773	JACKSON TOWNSHIP	2019 DIVIDEND	43,384.00
			<b>43,384.00</b>
001774			
001774	BARNEGAT TOWNSHIP	2019 DIVIDEND	20,935.00
			<b>20,935.00</b>
001775			
001775	BEACHWOOD BOROUGH	2019 DIVIDEND	16,273.00
			<b>16,273.00</b>
001776			
001776	OCEAN TOWNSHIP	DIVIDEND 2019	11,935.00
			<b>11,935.00</b>
001777			
001777	BRICK TOWNSHIP	2019 DIVIDEND	85,934.00
			<b>85,934.00</b>
001778			
001778	PLUMSTED TOWNSHIP	2019 DIVIDEND	6,450.00
			<b>6,450.00</b>
001779			
001779	POINT PLEASANT BEACH BORO	2019 DIVIDEND	23,667.00
			<b>23,667.00</b>
001780			
001780	LITTLE EGG HARBOR TOWNSHIP	2019 DIVIDEND	18,692.00
			<b>18,692.00</b>
001781			
001781	SHIP BOTTOM BOROUGH	2019 DIVIDEND	12,831.00
			<b>12,831.00</b>
001782			
001782	LACEY TOWNSHIP	2019 DIVIDEND	45,948.00
			<b>45,948.00</b>
001783			
001783	SEASIDE HEIGHTS BOROUGH	2019 DIVIDEND	51,556.00
			<b>51,556.00</b>
001784			
001784	SEASIDE PARK BOROUGH	2019 DIVIDEND	40,526.00
			<b>40,526.00</b>
001785			
001785	ISLAND HEIGHTS BOROUGH	2019 DIVIDEND	4,989.00
			<b>4,989.00</b>
001786			
001786	LAKWOOD TOWNSHIP	2019 DIVIDEND	77,291.00
			<b>77,291.00</b>
001787			
001787	POINT PLEASANT BOROUGH	2019 DIVIDEND	29,442.00
			<b>29,442.00</b>
001788			
001788	SURF CITY BOROUGH	2019 DIVIDEND	13,271.00
			<b>13,271.00</b>
001789			
001789	BAY HEAD	2019 DIVIDEND	5,472.00
			<b>5,472.00</b>
		<b>Total Payments FY 2019</b>	<b>765,239.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$765,239.00</b>



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

Resolution No. 29-19

DECEMBER 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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001801			
001801	MUNICIPAL EXCESS LIABILITY JIF	FPB - 4TH QTR 2019	5,227.00
			<b>5,227.00</b>
001802			
001802	MUNICIPAL EXCESS LIABILITY JIF	PROP - 4TH QTR 2019	247,863.00
001802	MUNICIPAL EXCESS LIABILITY JIF	MEL - 4TH QTR 2019	864,857.30
			<b>1,112,720.30</b>
001803			
001803	MUNICIPAL EXCESS LIABILITY JIF	MSI - 4TH QTR 2019	24,463.00
			<b>24,463.00</b>
001804			
001804	TROPHY KING OF PARSIPPANY	1-P5371 W/ENGRAVING 12.6.19	90.50
			<b>90.50</b>
		<b>Total Payments FY 2019</b>	<b>1,142,500.80</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,142,500.80</b>

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

Resolution No. 13-20

JANUARY 2020

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

**BE IT RESOLVED** that the 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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001805			
001805	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT 12/19	15,152.50
001805	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 12/19	3,674.08
			<b>18,826.58</b>
001806			
001806	ASBURY PARK PRESS	ACCT:ASB-028930 - AD - 12.19.19	53.24
			<b>53.24</b>
001807			
001807	ASSET WORKS, INC.	PROPERTY APPRAISALS 12/19	23,356.00
			<b>23,356.00</b>
001808			
001808	ALLSTATE INFORMATION MANAGEMENT	ACCT#411 - ARC & STOR - 11.30.19	74.32
			<b>74.32</b>
		<b>Total Payments FY 2019</b>	<b>42,310.14</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001809			
001809	MUNICIPAL EXCESS LIABILITY JIF	FPB - 1ST QTR 2020	5,273.75
			<b>5,273.75</b>
001810			
001810	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 1ST QTR 2020	263,759.00
001810	MUNICIPAL EXCESS LIABILITY JIF	MEL - 1ST QTR 2020	840,538.50
			<b>1,104,297.50</b>
001811			
001811	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 1ST INSTALL 2020	233,195.00
			<b>233,195.00</b>
001812			
001812	PERMA	LOSS FUND MNGMNT 1/20	2,409.58
001812	PERMA	EXEC DIRECTOR 1/20	25,988.00
			<b>28,397.58</b>
001813			
001813	MUNICIPAL EXCESS LIABILITY JIF	MSI - 1ST QTR 2020	26,898.75
			<b>26,898.75</b>
001814			
001814	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/20	1,021.00
			<b>1,021.00</b>
001815			
001815	CONNER STRONG & BUCKELEW	RMC FEE - 1ST QTR 2020	162,215.75
			<b>162,215.75</b>
		<b>Total Payments FY 2020</b>	<b>1,561,299.33</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,603,609.47</b>