

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
JANUARY 14, 2021  
Via Zoom Teleconference  
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 2020 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
Michael Gross, Borough of Surf City	Present
Joseph Kostecki, Borough of South Toms Rivers	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Absent
Matthew von der Hayden, Borough of Bay Head, Alternate #2	Present

**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>Managed Care Provider</b>	Qual-Lynx	Lisa Gallo	Present
<b>Risk Management</b>	Conner Strong & Buckelew	Mike Avalone	Present
<b>Consultants</b>			

**ALSO PRESENT**

Joseph Hrubash, Perma  
Angela Hutchinson, Perma  
Pauline Kontomanolis, Perma  
Mike Brosnan, J.A. Montgomery  
Gerard Torsiello, Perma  
Robyn Walcoff, Perma  
Jennifer Conicella, Perma  
Nikita Stephens, Perma

Katie Walters, CS&B  
Tracy Lopez, Perma  
Kyle  
Mrotek, Actuarial Advantage  
Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:** November 12, 2020

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

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

**CORRESPONDENCE**

Executive Director referred to correspondence from Qual-Lynx outlining the Team personnel for the Ocean JIF in addition to the updated Emergency Claim Reporting Procedure.

Executive Director also referred to the MEL Online Training announcement for Anti-Harassment and Discrimination; members may also obtain the credit of \$250 for elected officials that attend the training. Attendance instructions are outlined within the announcement.

**2020 OLD BUSINESS**

None.

**MOTION TO ADJOURN SINE DIE MEETING:**

<b>MOTION:</b>	Commissioner Rodgers
<b>SECOND:</b>	Commissioner Gross
<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 Ms. Lopez 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:**

<b>2021 Roll Call</b>				
<b>Municipality</b>	<b>FC</b>	<b>Alternate</b>	<b>Present</b>	<b>Absent</b>
Barnegat Light Borough	Brenda Kuhn	Kathleen Flanagan	X	
Barnegat Township	Martin Lisella	Thomas Lombarski	X	
Bay Head Borough	Patricia Applegate		X	
Beach Haven Borough	Sherry Mason		X	
Beachwood Borough	Edward Zakar		X	
Brick Township	Joanne Bergin		X	
Eagleswood Township	Kathleen Wells			X
Harvey Cedars Borough	John Imperiale	Dina Dale	X	
Island Heights Borough	Sean Asay		X	
Jackson Township	Terrance Wall	Barbara Weldon		X
Lacey Township	Veronica Laureigh		X	
Lakehurst Borough	Maryanne Capasso		X	
Lakewood Township	Senator Robert Singer			X
Lavallette Borough	Robert Brice		X	
Little Egg Harbor Township	Rodney Haines		X	
Long Beach Township	Kyle Ominski			X
Manchester Township	Diane Lapp		X	
Ocean Gate Borough	Paul Kennedy			X
Ocean Township	Diane Amborisio			X
Pine Beach Borough	Charlene Carney		X	
Plumsted Township	Eric Sorchik			X
Point Pleasant Borough	Robert Forsyth		X	
Pt Pleasant Beach	Christine Riehl	Eileen Farrell	X	
Seaside Heights Borough	Christopher Vaz		X	
Seaside Park	Frank McHugh	Micahel Capabianco	X	
Ship Bottom Borough	Kathleen 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 Township	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. Executive Director 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 Laureigh  
**SECOND:** Commissioner Rodgers  
**VOTE:** Unanimous

**NOMINATING COMMITTEE REPORT:** Executive Director presented the following 2021 slate as recommended by the Nominating Committee:

**Executive Committee**

**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  
**Joanne Bergin**, 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

Executive Director asked for additional nominations. Hearing none, Executive Director 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 Laureigh  
SECOND: Commissioner Kostecki  
VOTE: Unanimous

Executive Director asked Fund Attorney to swear in the 2021 Executive Committee and complete the Oaths of Office.

Oaths of Office made a part of the Minutes.

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

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

**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  
**Joanne Bergin**, 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

At the direction of Chairperson Lapp, Executive Director continued the meeting noting that he would review the reorganization resolutions with the committee. The following Resolutions are to be considered for adoption with one motion as a consent agenda, unless a Fund Commissioner, Executive Committee member or member of the public objected:

**Resolution 1-21 - Election of Chairman & Secretary**

- Resolution 2-21 – Appointment of Fund Professionals**
- Resolution 3-21 - Appointment of Banking Manager**
- Resolution 4-21 - Appointment of Asset Manager**
- Resolution 5-21 – Establishing Public Meeting Procedures**
- Resolution 6-21 – Establishing a Remote Meeting Procedure**
- Resolution 7-21 – Establishing a Fiscal Management Plan**
- Resolution 8-21 – Establishing a Fund Records Program**
- Resolution 9-21 – 9A-21, 9B-21, 9C-21 – Appointing Legal Defense**
- Resolution 10-21 – Plan of Risk Management**
- Resolution 11-21 – Named Storm Deductible**
- Resolution 12-21 – Award of POL/EPL Contract**
- Resolution 13-21 – Award of VD&O Contract**
- Resolution 14 -21 – Award of Cyber Liability Contract**

Upon conclusion, the acting Chairman asked if there were any questions on the resolutions. Hearing none, Executive Director asked for a motion to approve Resolutions 1-21 through 14-21.

**MOTION TO ADOPT RESOLUTIONS 1-21 THROUGH 14-21 AS PRESENTED**

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

**COMMITTEE APPOINTMENTS** – Executive Director referred to the list of five standing committees and the description of their charges. Any Commissioner interested in serving on a committee should contact the Fund office or Chairperson Lapp.

**TREASURER:**

Fund Treasurer 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. Fund Treasurer noted the increase of \$4,000,000 within the Fund’s portfolio from the prior year. Fund Treasurer also reported on the Bills List for the month that was enclosed within the agenda booklet.

December 2020 – Bill List - Resolution 35-20

<b>FUND YEAR</b>	<b>AMOUNT</b>
2020	\$1,307,619.18
<b>TOTAL</b>	<b>\$ 1,307,619.18</b>

**MOTION TO APPROVE RESOLUTION # 35-20**  
**APPROVAL FOR PAYMENT OF DECEMBER 2020 BILLS LIST**

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

December 2020 – Resolution #36-20 - Dividend Distribution

<b>FUND YEAR</b>	<b>AMOUNT</b>
Closed Year	\$ 897,623.00
<b>TOTAL</b>	<b>\$ 897,623.00</b>

**MOTION TO APPROVE RESOLUTION # 36-20 APPROVAL FOR PAYMENT OF DIVIDENDS LIST**

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

January 2021 – Bill List - Resolution #15-21

<b>FUND YEAR</b>	<b>AMOUNT</b>
2020	\$19,403.07
2021	\$1,662,677.81
<b>TOTAL</b>	<b>\$1,682,080.88</b>

**MOTION TO APPROVE RESOLUTION #15-21 APPROVAL FOR PAYMENT OF JANUARY 2021 BILLS LIST**

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

**MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR NOVEMBER AND DECEMBER 2020 AS CERTIFIED BY THE TREASURER**

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

Fund Treasurer thanked the Executive Committee for the reappointment as Fund Treasurer.

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

**EXECUTIVE DIRECTOR**

**2021 ASSESSMENTS**

Executive Director said all member municipalities have been sent their first installment billings in the second week of December, in accordance with the Fund's bylaws. Amounts are due and payable by **January 15, 2021.**

**MEL, EJIF & RCF 2021 REORGANIZATION MEETING**

Executive Director said each of the statewide Funds held their public reorganization meeting on January 6, 2021. Commissioner Laureigh's reports on each meeting was reviewed as distributed. In response to Executive Director, Mr. Hrubash the MEL and RCF Executive Director added that personnel manual and EPL handbook have been written for volunteers which will be rolled out to members shortly in addition guidance on the issue of mandatory vaccines will also be made available.

**Due Diligence Reports**

Executive Director referred to the Financial Fast Track as of November 30<sup>th</sup> noting an increase in surplus of \$388,088 for the month; \$1,337,441 for the year resulting in a statutory surplus of

\$10,885,148 which does not account for the dividend amount as released. Executive Director said the Fund is in excellent financial shape.

Lastly, Executive Director said on behalf of himself, Mr. Hrubash, Tracy Lopez we appreciate the support of the Executive Committee and members and the reappointment of services to the Fund; we look forward to a successful 2021.

### **ATTORNEY**

Fund Attorney thanked the Committee for his firm's re-appointment and further noted that the Ocean JIF was formed in 1987 after legislation was passed and began with eleven members. Fund Attorney acknowledged and thanked all of the Fund professionals and founders such as David Grubb, Jim Kickham, Joseph Buckelew, Al Tasker and the Perma staff as they each laid the groundwork for the Fund. The Fund now has 31 members for which the firm has been a part of since its inception and Fund Attorney himself has provided services since 1997. Fund Attorney noted on behalf of the firm, he is very honored and privileged to have been a part of the Fund for the last 24 years and looks forward to continued services with Mr. Sacco, Mr. Avalone, the Executive Committee members and all the fund professionals to continue to make it as successful as it is.

### **SAFETY DIRECTOR**

Safety Director reviewed the November and December activities which outlined loss control and law enforcement surveys completed. Safety Director also referred to the Safety Director Bulletins and Messages previously released, MSI Now video and streaming activity by member. Safety Director encouraged members to view the MSI website which has become much easier to navigate when signing up for online training webinars which has seen increased member activity.

Mr. Shives took this opportunity to thank the Executive Committee and members for their continued confidence in J.A. Montgomery which we recognize is mostly due to the excellent work provided by Joe Mirarchi and we look forward to the continued work with the Fund.

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

### **UNDERWRITING MANAGER**

Underwriting Manager said due to the current hardening marketplace several changes have been made to the MEL program; at the Fund local level the one major change you may see is outlined by the Cyber Program as the market has become incredibly difficult for this line of coverage. The Fund will retain its coverage of \$3M per claim with a \$6M aggregate limit however, the excess cyber coverage is purchased at the MEL level as a group purchase for the entire MEL system at a share in \$6M limit with a \$9M aggregate limit which is a good limit at this time.

Underwriting Manager referred to the listing of certificates of insurance previously issued in addition to the cyber compliance status report and further noted the updated cyber risk management program is most likely going to be distributed in February or shortly thereafter.

*List of Certificates and Cyber Compliance Status report made part of the Minutes.*

### **RISK MANAGEMENT CONSULTANT**

Mr. Avalone said on behalf of Conner Strong & Buckelew as well as himself, we thank you for the re-appointment of services, adding that it is a privilege and pleasure to continue to serve the members of the Fund and each of its members.

Mr. Avalone noted that most of his report is informational with exception to one action item, the submission of Police Accreditation Grant application from the Borough of Ship Bottom in the amount of \$20,000. The submitted paperwork is in order, therefore we ask for the Board's consideration of acceptance.

**MOTION TO APPROVE THE RELEASE OF THE POLICE ACCREDITATION GRANT TO THE BOROUGH OF SHIP BOTTOM IN THE AMOUNT OF \$20,000 BASED ON THE SUBMISSION OF AGREEMENT FOR SAME.**

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

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

**MANAGED CARE**

Executive Director introduced Ms. Lisa Gallo as the representative from Qual-Lynx, newly appointed Managed Care Provider to the Fund.

Ms. Gallo thanked the Executive Committee and members of the Fund on behalf of Qual-Lynx/QualCare for the appointment to the Fund noting that she is very excited to be the representative and is looking forward to working with everyone.

**OLD BUSINESS:**

None.

**NEW BUSINESS:**

None.

**MEETING OPENED TO PUBLIC FOR COMMENT**

No Public Comments were made.

Zoom Chat Feature – Checked – no comments

Zoom Raised Hand feature – checked – no comments

**CLAIMS SERVICE:**

Ms. Kissane thanked the Committee for Qual-Lynx's reappointment and further but also took this opportunity to thank all of the members as 2020 was a very tough year with Covid-19 as this particular Fund had over 500 Covid claims reported to their office through the end of December. Ms. Kissane noting the stressful work conditions employees faced and they still provided invaluable communications to our office in a timely manner and wanted to publicly thank everyone for their efforts as we each know what a trying year 2020 has been.

Ms. Kissane noted that the Claims Committee met on Monday, January 11, 2021 and reviewed 11 PARs and the Committee has made a recommendation that the PARs be approved as presented. We respectfully request a motion for same,



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

**Workers Compensation**

20120209	2020179539
2020200223	2020180582
2019155518	2017098085
2018121789	

**GL, AL, and Property claims**

2020208536  
2018143507  
2019176232  
2020190930

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

Executive Director asked if anyone had any questions prior to adjourning the meeting. Hearing none,

**MOTION TO ADJOURN MEETING:**

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

Meeting Adjourned at: 3:29 PM

NEXT MEETING: March, 2021 3:00 PM

**RESOLUTION NO. 1-21**

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

**CERTIFYING THE ELECTION OF  
CHAIRPERSON AND SECRETARY**

**BE IT RESOLVED**, by the Governing Body of the Fund that the following persons have been elected as Chairperson and Secretary:

**DIANE LAPP**

Chairperson

**VERONICA LAUREIGH**

Secretary

**BE IT FURTHER RESOLVED**, that the Chairperson and Secretary shall serve for the year 2021 and until their successors shall be elected and qualified.

ADOPTED:

this day before the Governing Body,

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND (FUND)**  
**RESOLUTION # 2-21**  
**AUTHORIZING THE APPOINTMENT OF FUND PROFESSIONALS THROUGH THE**  
**COMPETITIVE CONTRACTING PROCESS**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund (FUND) authorized the procurement of the following positions through the competitive contracting process, legally advertised and received on August 27, 2020; to wit; Treasurer, Auditor, Executive Director, Claims Service Organization, Actuary, Managed Care Provider, Underwriting Manager, Safety Director/ Right to know Provider, Fund Risk Management Consultant and Fund Attorney.

**WHEREAS** such services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1 et. Seq., and

**WHEREAS** the FUND rating committee evaluated services in accord with the procedures as set forth in the New Jersey Local Publics Contract Law (N.J.S.A.40A:11-4.1 et. seq. and N.J.A.C. 5:34-4 et. Seq.,) of Price and Other Factors; and

**WHEREAS**, as per statute the process was administered by the Qualified Purchasing Agent (N.J.S.A 40A:11-4.5(d));

**NOW, THEREFORE, BE IT RESOLVED** by the Ocean County Municipal Joint Insurance Fund, State of New Jersey, appoints the following vendors as follows for the term as indicated:

- I. PERMA Risk Management Services as Administrator, Stephen Sacco** is hereby appointed as **Executive Director for a three (3) year term, Joseph P. Hrubash and David Grubb as Deputy Executive Directors** and as **agents for process of service**. \$1,063,752.19 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$318,093 has been appropriated in the Administrator Line Item of the 2021 budget and the amount of \$29,493 is appropriated to the Loss Fund Management Line item in the 2021 budget.
- II. The Actuarial Advantage** is hereby appointed to serve as the FUND's **Actuary**. \$150,075.90 is the estimated dollars that will be expended in connection with the Actuary contract over its three-year term. The annual amount of \$49,038 has been appropriated in the Actuary Line Item of the 2021 budget.
- III. Steven A. Zabarsky, Esq. of Citta, Holzapfel, & Zabarsky** is hereby appointed as **Fund Attorney**. \$890,827.35 is the estimated dollars that will be expended in connection with the Fund Attorney contract over its three-year term. The annual amount of \$45,870 has been appropriated in the Attorney Item of the 2021 budget. The annual amount of \$245,212 has been appropriated in the Litigation Management Item of the 2021 budget.
- IV. Qual-Lynx** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years. \$2,508,481.34 is the estimated dollars that will be expended in connection with the Claims Administration contract over its three-year term. The annual amount of \$746,943 has been appropriated in the Claims Administration Item of the 2021 budget. The Amount of \$72,715 has been appropriated in the Additional WC Adjuster Item of the 2021 budget.
- V. Ms. Julie Tarrant** is hereby appointed as **Fund Treasurer**. \$116,169.72 is the estimated dollars that will be expended in connection with the Treasurer contract over its three-year term. The annual amount of \$37,959 has been appropriated in the Treasurer Line Item of the 2021 budget.

- VI. Holman, Frenia and Allison Company** is hereby appointed as **Fund Auditor**. \$65,847.57 is the estimated dollars that will be expended in connection with the Auditor contract over its three-year term. The annual amount of \$21,516 has been appropriated in the Auditor Line Item of the 2021 budget.
- VII. Conner Strong and Buckelew** are hereby appointed as **Fund Risk Management Consultant** for a three (3) year term for the FUND. \$2,055,128.99 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$671,523 has been appropriated in the Fund Risk Management Line Item of the 2021 budget.
- VIII. Conner Strong and Buckelew** are hereby appointed as Underwriting Manager for a three (3) year term for the FUND. \$38,239.70 is the estimated dollars that will be expended in connection with this contract over its three-year term. The annual amount of \$12,495 has been appropriated in the Underwriting Manager Line Item of the 2021 budget.
- IX. Qual-Lynx** is hereby appointed as the **Managed Care Provider for Workers Compensation Claims**. \$935,717.30 is the estimated dollars that will be expended in connection with the Managed Care contract over its three-year term. The annual amount of \$305,750 has been appropriated from the Managed Care Line Item of the 2021 budget
- I. J.A. Montgomery Risk Control** is hereby appointed to provide **Loss Control Services and Right-to-Know (RTK) Services** to the FUND. \$642,442.23 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 \$133,884 has been appropriated in the Safety Director Line Item of the 2021 Budget, \$30,000 has been appropriated in the Police Risk Management Line Item of the 2021 budget and the amount of \$46,037 has been appropriated to the Right to Know line item of the 2021 budget.

**BE IT FURTHER RESOLVED**, the fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2 and N.J.S.A.40A:11-15.

I hereby certify the above to be a true copy of a resolution passed by the Ocean County Municipal Joint Insurance Fund at a duly convened meeting held on January 14, 2021

**RESOLUTION NO. 3-21**

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

**APPOINTING BANKING MANAGER**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund (hereinafter the Fund), finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named; and

**WHEREAS** Investors Bank for Banking Manager at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the federal funds rate less .25%. with a floor of .50% is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

**NOW, THEREFORE, BE IT RESOLVED**, by the Ocean County Municipal Joint Insurance Fund, that Investors Bank for Banking Manager at an earnings rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the federal funds rate less .25%. with a floor of .50% is hereby approved by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f) and that sums so deposited may be withdrawn upon a check, draft or order of the Board of Fund Commissioners; and

**BE IT FURTHER RESOLVED** that a certified copy of this Resolution, duly executed, be delivered to the proper officers of Investor Bank

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

**RESOLUTION NO. 4-21**

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**(Hereinafter the "FUND")**

**AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACT TO  
WILMINGTON TRUST TO SERVE AS THE FUND'S ASSET MANAGER**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund (hereinafter "the Fund") finds it necessary and appropriate to obtain certain professional services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11-1 et. seq.), to serve as the Fund's Asset Manager; and

**WHEREAS**, the Fund Treasurer has indicated that sufficient funds exist for the award of this contract in the usual and customary accounts; and

**WHEREAS**, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., requires that the resolution authorizing the award of a contract for professional services without competitive bidding, and the contract itself, be available for public inspection.

**NOW, THEREFORE, BE IT RESOLVED**, by the Board of Fund Commissioners of the Ocean County Municipal Joint Insurance Fund ("the Fund") as follows:

1. The Fund hereby awards and authorizes execution of a professional service agreement with **Wilmington Trust**– At an annual fee of 5 basis points of the market value of the Fund's invested assets; and
2. This contract is awarded for a 1-year term effective January 1, 2021.
3. This contract is awarded without competitive bidding as a professional services contract in accordance with the provisions of the Local Public Contracts Law at N.J.S.A.40A:11-5.
4. Notice of this action shall be published as required by law.
5. A copy of this resolution shall be provided to the Fund Treasurer.

A copy of this resolution and contract will be on file in the Fund office, located at 9  
Campus Drive, Suite 216, Parsippany, NJ 07504.

**RESOLUTION NO: 5-21**

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

**ESTABLISHING PUBLIC MEETING PROCEDURES**

**WHEREAS**, the FUND must establish meeting procedures for Fund Year 2021, and

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

- I.** The Governing Body shall conduct Public Meetings during the year 2021 as follows: 3:00 PM via Zoom on the second Thursday of January, March & May. Meetings for July, September, October, November, December will take place at 3:00 PM at the Toms River Municipal Building, 33 Washington Street, Toms River, New Jersey 08754 including January 13, 2022 to conduct the official business of the FUND.
- 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 via Zoom during the months of January, March and May. For the months of July, August, September, October, November and December the meetings will take place 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: 6-21**

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT  
INSURANCE FUND  
TO ESTABLISH REMOTE MEETING PROCEDURES  
APPLICABLE DURING A DECLARED STATE OF EMERGENCY**

**WHEREAS**, on March 9, 2020 in response to COVID-19, Governor Phil Murphy issued Executive Order 103, which declared a state of emergency that has been extended by the Governor and remains in full force to this day; and

**WHEREAS**, by way of additional Executive Orders, the Governor has established extensive social distancing protocols to protect the health, safety and welfare of New Jersey citizens; and

**WHEREAS**, in accordance with the Executive Orders relating to COVID-19 and the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. (“OPMA”), local government units, including the Ocean County Municipal Joint Insurance Fund (“Fund”), have continued to hold public meetings via remote platforms to ensure the continued operation of local government with participation by the public, in a way that limits public health risk; and

**WHEREAS**, in March 2020, the New Jersey Department of Community Affairs, Division of Local Government Services (“DLGS”) issued “Local Operational Guidance – COVID-19: Guidance for Remote Public Meetings in New Jersey,” which provided specific guidance regarding holding remote public meetings under the OPMA; and

**WHEREAS**, on September 24, 2020, the DLGS issued Local Finance Notice 2020-21 (“LFN 2020-21”), which provided a synopsis of newly promulgated emergency regulations N.J.A.C. 5:39-1.1 through 1.7, which establish standard protocols for remote public meetings governed by the OPMA and held during a Governor-declared state of emergency; and

**WHEREAS**, LFN 2020-21 additionally stated that the emergency regulations presently in effect are proposed for permanent adoption in the October 19, 2020 New Jersey Register, with comments submitted no later than November 18, 2020; and

**WHEREAS**, under emergency regulation N.J.A.C. 5:39-1.4(h), a local government unit is required to adopt by resolution standard procedures and requirements for public comment made during remote public meetings, as well as for public comments submitted in writing ahead of the remote public meeting.

**NOW THEREFORE BE IT RESOLVED** that the Executive Director’s Office of the Fund, does hereby resolve and agree to adopt the following procedures regarding public comments during remote public meetings:

1. Public comments for a remote public meeting may be made during the designated public comment section of the meeting or submitted in writing to the Executive Director’s Office of the Fund no later than four (4) hours prior to published start time of the remote meeting. Written public comments must be emailed to the Executive Director’s Office at: [steves@permainc.com](mailto:steves@permainc.com) or mailed to the Executive Director’s Office at: 9 Campus Drive – Suite 216, Parsippany, NJ 07054. Written public comments may not be submitted via any other form of electronic communication.



2. Written public comments submitted via email or mail must include the individual's name, full address and contact information (telephone number and/or email address), as the Executive Director's Office reserves the right to verify the submitter's identity.
3. Written public comments submitted in accordance with this resolution shall be read into the remote meeting record at the end of the last public comment section, subject to any time limit in place for in-person comments. Written public comments containing profanity or vulgarity will not be read into the record. The chair and/or presiding officer of the remote meeting reserves the right to read similar or duplicative comments into the record in a summary fashion and will do so uniformly for all similar/duplicative comments.
4. Written public comments received after the four (4) hour deadline set forth by this resolution will not be read into the record or become part of the meeting record.
5. The procedures and requirements for making public comments during a remote meeting, along with an explanation of the audio muting function of the electronic communications platform being used, shall be announced at the beginning of the remote public meeting.
6. With respect to public participation at a remote public meeting, the following procedures shall be incorporated:
  - a. A member of the public who has submitted written comments prior to the meeting in accordance with this resolution, attends the remote public meeting, and wishes to participate during the public comment portion, will be deemed and treated as having already had the floor once.
  - b. If a member of the public disrupts a remote public meeting, the chair and/or presiding officer of the remote public meeting shall facilitate a dialogue with that member of the public to the extent reasonably permitted by the electronic communications technology.
  - c. The chair and/or presiding officer of the meeting shall mute or continue muting, or direct appropriate staff to mute or continue muting, the disruptive member of the public and warn them that continued disruption may result in their being prevented from speaking during the remote public meeting or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption and use of profanity.
  - d. A member of the public who continues to act in a disruptive manner after receiving an initial warning shall be muted while other members of the public are allowed to proceed with their questions or comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to make comment. Should the person remain disruptive, the individual may be muted or kept on mute for the remainder of the remote public meeting, or removed from the remote public meeting.

- e. The chair and/or presiding officer of the remote meeting shall reserve the right to take necessary action to protect the rights of the public to participate in the remote public meeting

This Resolution shall take effect immediately.

**ADOPTED** this 14<sup>th</sup> day of January 2021;

**RESOLUTION NO: 7-21**

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

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2021 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:

<b>DIANE LAPP</b>	<b>CHAIRPERSON</b>
<b>VERONICA LAUREIGH</b>	<b>SECRETARY</b>
<b>JULIE TARRANT</b>	<b>TREASURER</b>
<b>CHARLENE CARNEY</b>	<b>COMMISSIONER</b>

- 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

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 2021 Fund assessments to the Aggregate Loss Fund Contingency Account.

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

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2021 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:5-15.1 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. 8-21**

**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 2021 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.** Tracy Lopez, **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. 9A-21**

**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 2021**

**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, 2021, \$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 14, 2021, 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 LIST OF COUNSELORS  
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND - GENERAL  
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**RESOLUTION NO. 9B-21**

**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 2021**

**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, 2021, 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 14, 2021, 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**

**SCHEDULE A LIST OF COUNSELORS  
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
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**RESOLUTION NO. 9C-21**

**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 2021**

**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 14, 2021 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 #10-21**  
**Ocean County Municipal Joint Insurance Fund**  
**(hereinafter the "Fund" or the "OCE JIF")**

**ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT**

BE IT RESOLVED by the Fund's Commissioners that the 2021 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, 2021:

- 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, 2020)

### 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: Per Person
- 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:

Option	Limit of Liability	Deductible
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 purchases Cyber insurance

- Limits and Retention: Please contact your Risk Manager or the MEL

## 11. **Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$900,000 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: \$1,000,000
    - d. Maximum, per occurrence: \$2,500,000

## Individual Self-Insured Retentions

**Optional 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 the MEL
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 14th day of January, 2021 by the Commissioners:*

**RESOLUTION NO. 11-21**

**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 14, 2021.

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION NO. 12-21**

**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 \$1,790,962 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 2021 budget in the amount of \$1,790,962.00 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 2021 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,790,962.00 inclusive of commission.

**RESOLUTION NO. 13-21**

**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 \$21,033 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 2021 budget in the amount of \$21,033 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 2021 budget year for optional volunteer director's and officer's liability coverage in the amount of not to exceed \$21,033 inclusive of commissions.

**RESOLUTION NO. 14-21**

**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 \$46,314 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 2021 budget in the amount of \$46,314 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 2021 budget year for primary cyber security liability coverage in the amount of not to exceed \$46,314 inclusive of commission.

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

Resolution No. 35-20

DECEMBER 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 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001954			
001954	MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2020	5,425.75
			<b>5,425.75</b>
001955			
001955	MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2020	266,529.00
001955	MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2020	841,068.50
			<b>1,107,597.50</b>
001956			
001956	QUAL-LYNX	TPA 12/20	61,024.72
001956	QUAL-LYNX	OUTSIDE ADJ 12/20	5,940.72
			<b>66,965.44</b>
001957			
001957	J.A. MONTGOMERY RISK CONTROL	SD- LOSS CONTROL SERVICES 12/20	10,938.25
001957	J.A. MONTGOMERY RISK CONTROL	POLICE RISK MGMT 12/20	2,500.00
			<b>13,438.25</b>
001958			
001958	PERMA	LOSS FUND MGT 12/20	2,409.58
001958	PERMA	ED FEE 12/20	25,988.00
			<b>28,397.58</b>
001959			
001959	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/20	4,006.37
			<b>4,006.37</b>
001960			
001960	CITTA, HOLZAPFEL & ZABARSKY PC	PROFESSIONAL SERVICES 11/20	14,241.89
001960	CITTA, HOLZAPFEL & ZABARSKY PC	PROFESSIONAL SERVICES 11/25/20	3,747.58
			<b>17,989.47</b>
001961			
001961	MEDLOGIX	MANAGED CARE FEE 12/20	23,999.92
			<b>23,999.92</b>
001962			
001962	JULIE TARRANT	TREASURER FEE 12/20	3,101.25
			<b>3,101.25</b>
001963			
001963	ASBURY PARK PRESS	AD 2021 BUDGET	47.60
001963	ASBURY PARK PRESS	AD 11.20.2020	108.80
			<b>156.40</b>
001964			
001964	MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2020 MSI	27,092.75
			<b>27,092.75</b>



001965				
001965	ALLSTATE INFORMATION MANAGEMNT	ACCT224 ARC SER&STOR 10.31.2020	79.50	
			<b>79.50</b>	
001966				
001966	SOUTH TOMS RIVER, BOROUGH OF	POLICE RE-ACRED 12/20	7,500.00	
			<b>7,500.00</b>	
001967				
001967	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 12/20	1,019.00	
			<b>1,019.00</b>	
001968				
001968	EXECU-TECH, INC.	WEBSITE FEE 12/20	200.00	
			<b>200.00</b>	
001969				
001969	THE CANNING GROUP LLC	QPA SERVICES 11/20	650.00	
			<b>650.00</b>	
		<b>Total Payments FY 2020</b>		<b>1,307,619.18</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>		<b>\$1,307,619.18</b>

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

Resolution No. 36-20

DECEMBER 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001970	BARNEGAT LIGHT BOROUGH	DIVIDENDS 12/20	4,065.00
			<b>4,065.00</b>
001971	TOMS RIVER TOWNSHIP	DIVIDENDS 12/20	187,283.00
			<b>187,283.00</b>
001972	MANCHESTER TOWNSHIP	DIVIDENDS 12/20	74,993.00
			<b>74,993.00</b>
001973	OCEAN GATE BORO	DIVIDENDS 12/20	8,298.00
			<b>8,298.00</b>
001974	PINE BEACH BOROUGH	DIVIDENDS 12/20	7,770.00
			<b>7,770.00</b>
001975	SOUTH TOMS RIVER BOROUGH	DIVIDENDS 12/20	6,959.00
			<b>6,959.00</b>
001976	JACKSON TOWNSHIP	DIVIDENDS 12/20	47,460.00
			<b>47,460.00</b>
001977	BARNEGAT TOWNSHIP	DIVIDENDS 12/20	23,455.00
			<b>23,455.00</b>
001978	BEACHWOOD BOROUGH	DIVIDENDS 12/20	18,220.00
			<b>18,220.00</b>
001979	OCEAN TOWNSHIP	DIVIDENDS 12/20	13,223.00
			<b>13,223.00</b>
001980	BRICK TOWNSHIP	DIVIDENDS 12/20	96,431.00
			<b>96,431.00</b>
001981	PLUMSTED TOWNSHIP	DIVIDENDS 12/20	7,172.00
			<b>7,172.00</b>
001982	POINT PLEASANT BEACH BORO	DIVIDENDS 12/20	26,485.00
			<b>26,485.00</b>
001983	LITTLE EGG HARBOR TOWNSHIP	DIVIDENDS 12/20	20,839.00
			<b>20,839.00</b>
001984	SHIP BOTTOM BOROUGH	DIVIDENDS 12/20	14,375.00
			<b>14,375.00</b>
001985	LACEY TOWNSHIP	DIVIDENDS 12/20	50,930.00
			<b>50,930.00</b>
001986	SEASIDE HEIGHTS BOROUGH	DIVIDENDS 12/20	58,268.00
			<b>58,268.00</b>
001987	SEASIDE PARK BOROUGH	DIVIDENDS 12/20	45,425.00
			<b>45,425.00</b>
001988	ISLAND HEIGHTS BOROUGH	DIVIDENDS 12/20	5,505.00
			<b>5,505.00</b>
001989	LAKWOOD TOWNSHIP	DIVIDENDS 12/20	86,274.00
			<b>86,274.00</b>

001990			
001990	POINT PLEASANT BOROUGH	DIVIDENDS 12/20	32,938.00
			<b>32,938.00</b>
001991			
001991	SURF CITY BOROUGH	DIVIDENDS 12/20	14,886.00
			<b>14,886.00</b>
001992			
001992	STAFFORD, TOWNSHIP OF	DIVIDENDS 12/20	46,369.00
			<b>46,369.00</b>
		<b>Total Payments FY</b>	<b>897,623.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$897,623.00</b>

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

Resolution No. 15-21

JANUARY 2021

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>
001993			
001993	PERMA	POSTAGE 12/20	486.99
001993	PERMA	POSTAGE 11/20	26.65
			<b>513.64</b>
001994			
001994	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 12/20	14,325.25
001994	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY 12/20	3,747.58
			<b>18,072.83</b>
001995			
001995	ASBURY PARK PRESS	AD 12.5.2020	41.30
001995	ASBURY PARK PRESS	AD 11.07.2020	42.20
001995	ASBURY PARK PRESS	AD 11.27.2020	3.60
			<b>87.10</b>
001996			
001996	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 11/30	79.50
			<b>79.50</b>
001997			
001997	THE CANNING GROUP LLC	QPA SERVICES 12/20	650.00
			<b>650.00</b>
		<b>Total Payments FY 2020</b>	<b>19,403.07</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001998			
001998	MUNICIPAL EXCESS LIABILITY JIF	MEL FPB Q1 2021	5,387.25
			<b>5,387.25</b>
001999			
001999	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY Q1 2021	265,197.75
001999	MUNICIPAL EXCESS LIABILITY JIF	MEL Q1 2021	864,443.50
			<b>1,129,641.25</b>
002000			
002000	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 1ST INSTALLMENT 2021	230,812.00
			<b>230,812.00</b>
002001			
002001	QUAL-LYNX	TPA 1/21	62,245.22
002001	QUAL-LYNX	OUTSIDE ADJUSTER 01/21	6,059.55
			<b>68,304.77</b>
002002			
002002	PERMA	LOSS FUND MGT 1/21	2,457.78
002002	PERMA	ED 1/21	26,507.76
			<b>28,965.54</b>
002003			
002003	JULIE TARRANT	TREASURER FEE 1/21	3,163.25
			<b>3,163.25</b>

002004			
002004	MUNICIPAL EXCESS LIABILITY JIF	MSI Q1 2021	27,481.00
			<b>27,481.00</b>
002005			
002005	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 1/21	1,042.00
			<b>1,042.00</b>
002006			
002006	CONNER STRONG & BUCKELEW	RMC FEE Q1 2021	167,880.75
			<b>167,880.75</b>
		<b>Total Payments FY 2021</b>	<b>1,662,677.81</b>

**TOTAL PAYMENTS ALL FUND YEARS      \$1,682,080.88**