

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
January 13, 2022
Via Zoom Teleconference
3:00 P.M.**

SINE DIE MEETING

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

Pledge of Allegiance

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Diane Lapp, Township of Manchester	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Present
Veronica Laureigh, Secretary, Twp. of Lacey	Present
Joanne Bergin, 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	Present
Matthew von der Hayden, Township of Stafford, Alternate #2	Present

APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT

Joseph Mirarchi, J.A. Montgomery
Kathleen Flanagan
Brenda Kuhn, Barnegat Light Borough
Sean Asay, Island Heights
Maryanne Capasso, Lakehurst Borough
Mike Brosnan, J.A. Montgomery
Pauline Kontomanolis, Perma
Patricia Applegate, Bay Head Borough
Meredith Storch, Conner Strong & Buckelew
Edward Zakar, Beachwood Borough

Robert Brice, Lavallette Borough
Rodney Haines, Little Egg Harbor Twp.
Robyn Walcoff, Perma
Alice Lihou, Qual-Lynx
Chris Vaz, Seaside Heights
Daina Dale, Harvey Cedars
Joseph Hrubash, Perma
Frank Pannucci, Point Pleasant Borough

APPROVAL OF MINUTES:

November 10, 2021

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE

None

2021 OLD BUSINESS

None.

MOTION TO ADJOURN SINE DIE MEETING:

MOTION:	Commissioner Laureigh
SECOND:	Senator Singer
VOTE:	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:

2022 Roll Call				
<u>Municipality</u>	<u>FC</u>	<u>Alternate</u>	<u>Present</u>	<u>Absent</u>
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	Sharon Boehler		X
Beachwood Borough	Edward Zakar		X	
Brick Township	Joanne Bergin		X	
Eagleswood Township	Debra Rivas	Kathleen Wells	X	
Harvey Cedars Borough	John Imperiale	Daina Dale	X	
Island Heights Borough	Sean Asay		X	
Jackson Township	Terrance Wall			X
Lacey Township	Veronica Laureigh		X	
Lakehurst Borough	Maryanne Capasso		X	
Lakewood Township	Senator Robert Singer		X	
Lavallette Borough	Robert Brice	Donnelly Amico	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	Leonard Grilletto	Dominick Cuozzo		X
Point Pleasant Borough	Frank Pannucci		X	
Pt Pleasant Beach	Christine Riehl	Eileen Farrell		X
Seaside Heights Borough	Christopher Vaz	Joyce Tinnes	X	
Seaside Park	Frank McHugh	Thomas Seaman		X
Ship Bottom Borough	Kathleen Flanagan		X	
South Toms River Borough	Joseph Kostecki		X	
Stafford Township	Matthew von der Hayden	Gregory Myhre	X	
Surf City Borough	Michael Gross		X	
Toms River Township	Ralph Stocco		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 Gross
VOTE: Unanimous

NOMINATING COMMITTEE REPORT: Executive Director presented the following 2022 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
Joanne Bergin, Township of Brick
Michael Gross, Borough of Surf City
Matthew von der Hayden, Township of Stafford
Joseph Kostecki, Borough of South Toms River
Senator Robert Singer, Township of Lakewood, Alternate #1
Ralph Stocco, Township of Toms River, 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 Bergin
VOTE: Unanimous

Executive Director asked Fund Attorney to swear in the 2022 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 2022 EXECUTIVE COMMITTEE:

Executive Committee

Diane Lapp, Chairperson, Township of Manchester
Charlene Carney, Vice Chairperson, Borough of Pine Beach
Veronica Laureigh, Secretary, Township of Lacey
Joanne Bergin, Township of Brick
Michael Gross, Borough of Surf City
Matthew von der Hayden, Township of Stafford
Joseph Kostecki, Borough of South Toms River
Senator Robert Singer, Township of Lakewood, Alternate #1
Ralph Stocco, Township of Toms River, Alternate #2

At the direction of Chairperson Lapp, Executive Director continued the meeting noting the total of fourteen resolutions included within the agenda for review, at the completion of the review, unless there are any individual questions from members of the Executive Committee, Fund Commissioners or members of the public, all resolutions will be considered for adoption as a consent agenda:

- Resolution 1-22 - Election of Chairman & Secretary**
- Resolution 2-22 - Appointment of Banking Manager**
- Resolution 3-22 - Appointment of Asset Manager**
- Resolution 4-22 - Appointment of Fund Qualified Purchasing Agent**
- Resolution 5-22 – Establishing Public Meeting Procedures**

Executive Director noted the Claims Committee Meetings will take place at 1:00 PM in lieu of 11:00 AM

- Resolution 6-22 – Establishing a Remote Meeting Procedure**
- Resolution 7-22 – Establishing a Fiscal Management Plan**
- Resolution 8-22 – Establishing a Fund Records Program**
- Resolution 9-22 – 9A-22, 9B-22, 9C-22 – Appointing Legal Defense**

Executive Director referred to Resolution 9A-22 wherein defense panel fees have increased from \$155.00 to \$165.00 per hour.

- Resolution 10-22 – Plan of Risk Management**
- Resolution 11-22 – Named Storm Deductible**
- Resolution 12-22 – Award of POL/EPL Contract**
- Resolution 13-22 – Award of VD&O Contract**
- Resolution 14-22 – 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 1-22 through 14-22.

MOTION TO ADOPT RESOLUTIONS 1-22 THROUGH 14-22 AS PRESENTED

MOVED: Commissioner Laureigh
SECOND: Senator Singer
ROLL CALL VOTE: Unanimous

Committee Appointments

Executive Director referred to the list of five standing committees and the description of their charges. Chairperson Lapp advised that if any Commissioner is interested in serving on a committee they may reach out directly to her or to the Fund office.

TREASURER:

Fund Treasurer referred to the following bill lists:

December 2021 – Bill List - Resolution 33-21

FUND YEAR	AMOUNT
2021	\$1,431,839.60
TOTAL	\$ 1,431,839.60

MOTION TO APPROVE RESOLUTION # 33-21 APPROVAL FOR PAYMENT OF DECEMBER 2021 BILLS LIST

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

December 2021 – Resolution #34-21 - Dividend Distribution

FUND YEAR	AMOUNT
Closed Year	\$ 702,253.00
TOTAL	\$ 702,253.00

MOTION TO APPROVE RESOLUTION # 34-21 APPROVAL FOR PAYMENT OF DIVIDENDS LIST

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

Executive Director reminded members that if their entity is not appearing on the dividend bill list, this is due to the member applying their dividend to their first installment of the 2022 annual assessment.

January 2022 – Bill List - Resolution #15-22

FUND YEAR	AMOUNT
2021	\$23,186.41
2022	\$1,950,658.36
TOTAL	\$1,973,844.77

MOTION TO APPROVE RESOLUTION #15-22 APPROVAL FOR PAYMENT OF JANUARY 2022 BILLS LIST

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

Fund Treasurer confirmed that the OCCARES Grant was processed to the Fund in an approximate amount of \$1.7M for workers compensation claims relating to COVID 19.

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

EXECUTIVE DIRECTOR

2022 Professional Contracts

Executive Director said the Fund is currently in the second year of the three-year contract term for most of the Fund Professionals and Servicing Organizations. The Fund reserves the right to extend the competitive contract for an additional two (2) years under the authority of N.J.S.A. 40A:11-4.2 and N.J.S.A.40A:11-15. Executive Director referred to memorandum providing a summary of contracts currently in force and sets forth compensation for Fund year 2022.

2022 Assessments

Executive Director said the 2022 assessment billings were issued during the second week of December, in accordance with the Fund's bylaws. First installments are due and payable by **January 15, 2022.**

MEL/EJIF/RCF 2022 Reorganization Meetings

Executive Director said each statewide fund held their reorganizational meetings on January 6, 2022, Commissioner Laureigh, Fund representative, had no further comments on reports of each meeting as reviewed and distributed.

Mr. Hrubash noted that the Underwriting Manager has been discussing cyber quite often in the recent past and advised that the MEL is currently reviewing the feasibility of starting a Cyber JIF. The considerations for services would include training, education and items along the same lines. Members will be advised as we explore the Once there is additional information on this topic, members of the MEL will be notified.

Employment Practices Compliance Program

Executive Director said we are in the final stages of updating the EPL Compliance Program report the updated report will be included in the next agenda.

DUE DILIGENCE REPORTS

Executive Director referred to the Financial Fast Track as of November 30th noting an decrease in surplus of \$879,288 for the month, \$2,293,151 for the year resulting in a statutory surplus of \$6,772,264. Executive Director said the decrease is inclusive of the dividend released to members. Also reviewed were the deficit years of 2017, 2018; 2018 being a terrible year and fund years 2020 and 2021 are still developing and not yet finalized.

Executive Director referred to the Expected Loss Ratio Report which compares the budgeted line items to the total incurred losses by year, for example, the 2021 fund year was budgeted for \$910,00; as of November 30th, the total incurred losses is \$1,451,329, exceeding the budgeted amount, the workers compensation line is also trending high.

Executive Director said following recent Claims Committee meeting and conversations with the Fund Risk Management Consultant and Safety Director we felt this may be a great opportunity to reach the business administrators and fund commissioners to stress the importance of addressing safety concerns relating to claims experience within the Fund. Executive Director said we realize that municipal government can be a dangerous job for municipal positions such as first responders, police, public works etc. and given the danger, we must encourage our department heads to continue to stress the importance of safety. In review of the recent claims presented there were several preventable claims that related to workers compensation, property and auto. Executive Director encouraged the use of the Safety Director and or Risk Management services, advising that they are available to assist members in any way possible and can attend your safety meeting with your department heads. Executive Director said addressing preventable claims does have an effect on the Fund financially, and can assist in keeping budgets within the increased cap and further provides the ability to release dividends to the membership. However, given the current financial status, a dividend recommendation of \$900,000 would not be feasible, reminding members that dividends are not sustainable if the surplus is not available.

In response to Senator Singer, Executive Director said discussions of discipline of employees are handled at the municipal level and not directed by Joint Insurance Funds, noting that safety and

risk management services are provided to members to address areas of concern as it relates to safety issues surrounding a claim.

Risk Management Consultant also conveyed prior conversations wherein the suggestion of addressing the impacts not only for the employee, but the financial impact to the municipality when an injury occurs which will be discussed during site visits and or safety meetings. Risk Management Consultant said they understand and all are advised of the messaging at the direction of the governing body of the Fund.

ATTORNEY

Fund Attorney said there was nothing to report at this time however, he wanted to take this time to acknowledge and thank the executive committee and each of the commissioners and fund members for allowing his firm the honor and privilege to continue to serve the fund since the inception of the Fund of February of 1987. He further stated that he has serviced the Fund for a total of twenty-five years, although challenging, he finds it to be something to look forward to in pursuit of his legal career and wanted to take this time to thank everyone for giving him the honor and wished everyone a very safe, healthy and peaceful new year.

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 communications released through the NJMEL app and summarized within the distributed newsletter and the MSI Now & MSI DVD usage outline.

As a result of decreased safety training within the Fund, Safety Director took this time to appeal to members present for support in providing the means for employees to take the online training courses available to them through the MSI. It has been noted that there is lack in training due to not having the resources to complete training, such as providing a large screen television, internet, a place to take the training all of which must be addressed. After some discussion, the suggestion of utilizing part of the federal funding provided to municipalities be allocated to purchase the proper equipment for the training should funding be an issue.

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

UNDERWRITING MANAGER

Underwriting Manager provided a couple of updates including the MEL renewal which was an incredible success in spite of an extremely difficult marketplace which will be discussed in further detail during the much anticipated Zoom meetings that will be become available to all fund commissioners, risk management consultants. The meetings will also outline any changes or tasks to complete for 2022 in preparation of the 2023 Fund year. Once scheduled all respective parties will be notified. Underwriting Manager referred to the current Cyber Risk Management status report reminding members that the program is now solely focused on version two of the program, members must meet the requirements for approval of Tiers 1, 2 & 3 for full compliance. Once again, Underwriting Manager offered assistance from his team or from himself should any member have questions relating to version two of the program and/or the changes from version one.

Underwriting Manager said as previously reported, the MEL has formed a committee to focus even more so on cyber coverage. The committee will study the future of cyber insurance and risk management for the program, in spite of what is currently being done, there is still very much to do because of the current marketplace, insurance is not being provided from many carriers which is becoming quite problematic.

Underwriting Manager also reviewed the certificate of insurance listing and advised all members that the renewal auto id cards, workers compensation posting notices and certificates of insurance were released to members of the Fund for the 2022 year.

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

RISK MANAGEMENT CONSULTANT

Risk Management Consultant wished all members and the Executive Committee of the Fund a happy and healthy 2022 year and expressed appreciation for servicing the fund for more than four decades inclusive of the very challenging 2020 year with uninterrupted services and is looking to providing continued service this year. Risk Management Consultant advised that now that the focus has moved from the employment practices/public officials liability compliance we are now focusing on the cyber risk management version 2 which was discussed earlier which is fundamental to the performance of the safety of our employees and the financial impact associated with serious injuries some of which can be prevented.

Risk Management Consultant referred to the agenda report as distributed emphasizing the importance of exposure changes and the proper reporting or deleting of exposures which can jeopardize coverage if not reported accurately. Risk Management Consultant also thanked Executive Director, Steve Sacco and Cate Kiernan as they were very instrumental in assisting with the EPL/POL compliance and members that were near completion.

As Underwriting Managers for the EJIF, Risk Management Consultant advised that the 2022 policies have been released to all members of the EJIF. In addition, the excess renewal was successful although very challenging; the EJIF was able to provide excess coverage without a Per-and Polyfluoroalkyl Substance (PFAS) Exclusion with one of the very few insurance carriers offering this coverage.

Lastly, Risk Management Consultant announced the hiring of Senior Account Manager, Meredith Storch providing service to the Ocean JIF. Ms. Storch joins Conner Strong & Buckelw with a very talented, professional background from Sedgwick, a Global Claims and Risk Management firm and we believe she is a terrific addition to our team.

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

MANAGED CARE

Managed Care provided referred to the agenda report as distributed advising during the first year of services provided there were 4,692 bills submitted with 96% network utilization. The charges of the bills submitted totaled \$6,159,461, the allowed amount applied after Qual-Cares rates was \$2,105,910 for a savings of \$4,051,551 or 66%. Managed Care provider also referred to the Covid Claims report wherein the number of claims reported from November to December were at a high, however not surprising due to the increase in cases associated with the Omicron variant. Managed Care provider said communications were released earlier this week, assuring the Funds of their preparedness to

handle the increase in Covid claims in addition to the day-to-day workflow and further detailed the additional methods of reporting claims via fax or email.

Managed Care provider thanked the executive committee for allowing Qual-Lynx to serve as the managed care provider with 2021 being the first year of service and on behalf of their staff it has been a great experience as we look forward to the 2022 fund year.

Risk Management Consultant thanked Qual-Lynx for services surrounding the pandemic and the reinstated restrictions further noting the rebuttal of Covid with respects to our first responders, proving to be very impactful. We are certainly pleased with Lisa and her team as they are all on board and ready to go again with respects to the claim intake and management on behalf of the Fund and the Risk Management team.

OLD BUSINESS:

None.

NEW BUSINESS:

In response to Chairperson Lapp and supporting Commissioners, Executive Director noted the request for the Finance Committee to change the billing due dates from January 15th and May 15th to quarterly installments as the current billing cycle conflicts with municipal temporary budgets. Executive Director said the request will be reviewed and reported back to the Executive Committee and further advised of the 30-day grace period to pay the first installment; members can advise of their late payment and the treasurer will be advised of same.

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:

Claims Administrator said the Claims Committee met on Monday, January 10, 2022 and reviewed 25 PARs, the Committee approved the recommendation to have the PARs approved as presented. Claims Administrator respectfully requested a motion for same,

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

Claim #	Type
2022249149	WC
2019165374	WC
2022248191	WC
2021237755	WC
2022247566	WC
2021213966	WC
2022250302	WC

Claim #	Type
2022245069	WC
2020188622	WC
2022255648	WC
2022246396	WC
2022247367	WC
2021238346	WC
2021239413	WC

Claim #	Type
2020182432	WC
2021232684	WC
2020202862	WC
2021235358	WC
2021211680	WC
2021232346	WC
2022248723	Prop

Claim #	Type
2020181780	GL
2022255915	Prop
2020186658	AL
2022249531	Prop

MOTION:	Commissioner Bergin
SECOND:	Senator Singer
ROLL CALL VOTE:	Unanimous

In response to the formal introduction by the Claims Administrator, Ms. Alice Lihou, President and CEO of Qual-Lynx thanked the Executive Committee for the 2022 reappointment of Claims Administration and Managed Care services as it has proven to be a great partnership and said they are pleased that they are able to continue to provide services to the Fund.

Ms. Lihou continued announcing the sad news for us, but good news for Ms. Gemma Armenia as she has decided after a very long time, to retire. Gemma has provided almost three decades of claims management service and dedication to Qual-Lynx as well as to her clients. She has handled literally thousands and thousands of claims on behalf of the Ocean JIF, we know that she has not made this decision lightly and, in fact, has thought about this for quite some time knowing this is the best thing for her. Gemma has been a role model, very respected by her peers and from a personal note, a very dear friend. Gemma has a very strong sense of right and wrong; handling each claim as if it were her own, protecting each dollar of the Fund as if it were her own. Gemma always strived to make sure decisions made provided some level of satisfaction while interacting with employers as well as an injured worker.

Ms. Lihou said she was touched following the similar announcement made during the Monmouth Municipal Joint Insurance Fund meeting, by hearing some of the very kind words said on her behalf. We are going to miss Gemma and we will do everything we can to make sure that her shoes are filled with the same like, kind, quality, dedication and professionalism she provided.

Thank you, Happy New Year!

Gemma thanked Ms. Lihou and everyone present for the very kind words.

MOTION TO ADJOURN MEETING:

MOTION:	Senator Singer
SECOND:	Commissioner von der Hayden
VOTE:	Unanimous

Meeting Adjourned at: 4:01 PM

NEXT MEETING: March 10, 2022 - 3:00 PM

RESOLUTION NO. 1-22

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 2022 and until their successors shall be elected and qualified.

ADOPTED:

this day before the Governing Body,

RESOLUTION NO. 2-22

**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 higher end federal funds rate less .25% with a floor of .40%. - 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 Municipal Excess Liability 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 higher end federal funds rate less .25% with a floor of .40%. - 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. 3-22

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, 2022.
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. 4-22

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the “FUND”)

AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACT TO THE CANNING GROUP TO SERVE AS THE FUND’S QUALIFIED PURCHASING AGENT

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 Ocean County Municipal Joint Insurance Fund (hereinafter the Fund) found it necessary and appropriate to appoint certain professionals as defined in the Local Public Contracts Law, (N.J.S.A. 40A-12 et. seq.) for the 2022 Fund year; and,

WHEREAS, the Fund seeks to award a Professional Service Agreement in accordance with a non-fair and open process pursuant to NJSA 19:44A-21.4 et. seq.; and,

WHEREAS, the Fund’s Executive Committee recommended the award of the contract to the below listed Professional Service Provider based on a review of their experience and prior service provided at the rates established by the Fund Executive Committee; and,

WHEREAS, the Fund Treasurer has issued a certificate of available funds indicating sufficient funds exist for the award of these contracts in the usual and customary accounts.

NOW, THEREFORE, BE IT FURTHER RESOLVED, that the Fund's Executive Committee hereby recommends the appointment of the following Fund Professional at its January 2022 reorganization meeting in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq.

Sean Canning of The Canning Group as Qualified Purchasing Agent in the amount of \$7,000.

BE IT FURTHER RESOLVED, all Professional Service Providers are appointed pursuant to this Resolution shall service the Fund in accordance with the terms and conditions of the Professional Service Agreements and the Local Public Contracts Law.

BE IT FURTHER RESOLVED, notice of this action shall be printed in the official newspaper of the Fund in accordance with the Local Public Contract Laws of the State of New Jersey

ADOPTED: *this day by the Governing Body,*

RESOLUTION NO: 5-22

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

ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2022, 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 2022 at 3:00 PM on the following dates:

January 13, 2022	July 14, 2022	November 10, 2022
March 10, 2022	September 8, 2022	December 8, 2022
May 12, 2022	October 13, 2022	January 12, 2023

The meetings are currently scheduled to take place via Zoom and are subject to change at which time members will be notified and notice will be formally advertised.

- II.** In addition, the Ocean County Municipal Joint Insurance Fund Claims Committee will meet during the year 2022 at 1: 00 PM via Zoom on the following dates:

January 10, 2022	May 9, 2022	September 6, 2022	January 9, 2023
February 7, 2022	June 6, 2022	October 11, 2022	
March, 7, 2022	July 11, 2022	November 7, 2022	
April 11, 2022	August 8, 2022	December 5, 2022	

- 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

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: 6-22

**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 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 13th day of January 2022;

RESOLUTION NO: 7-22

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

ESTABLISHING A FISCAL MANAGEMENT PLAN

FOR THE 2022 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
Edward Koreivo	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.

ADOPTED: *this day before the Governing Body:*

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
2022 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. 8-22

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 2022 Fund Year.

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

1. 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.

2. Tracy Lopez, Account Manager for PERMA Risk Management Services is hereby designated as **Assistant Fund Secretary**.

3. 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.

4. 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-22

**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 2022**

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, 2022, \$165.00 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 13, 2022, 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 LITIGATION**

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RESOLUTION NO. 9B-22

**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 2022**

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, 2022, 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 13, 2022, 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-22

**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 2022**

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 13, 2022 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 10-22

Ocean County Municipal Joint Insurance Fund (hereinafter the "Fund" or the "OCE JIF")

ESTABLISHING THE 2022 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2022 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, 2022:

- 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, 2021)
- Terrorism

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 MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 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, High Hazard Flood Zone: \$52,500,000
 - a. Aggregate : \$75,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
 - All Other: \$2,500
 - Automobile Physical Damage: \$2,500
 - Equipment Breakdown: \$5,000
 - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
 - 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

12. Terrorism

Aggregate: \$125,000,000

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
12. **Terrorism:** \$0

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
9. **Environmental Impairment Liability:** EJIF}
10. **Terrorism:** The Fund purchases this coverage from the MEL

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. 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 13th day of January, 2022 by the Commissioners:*

RESOLUTION NO. 11-22

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 13, 2022.

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION NO. 12-22

**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 \$1,883,269 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 2022 budget in the amount of \$1,883,269 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 2022 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,883,269.00 inclusive of commission.

RESOLUTION NO. 13-22

**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 2022 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 2022 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. 14-22

**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 \$92,628 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 2022 budget in the amount of \$92,628 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 2022 budget year for primary cyber security liability coverage in the amount of not to exceed \$92,628 inclusive of commission.

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

Resolution No. 33-21

DECEMBER 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 2021			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002140			
002140	MUNICIPAL EXCESS LIABILITY JIF	FPB Q4 2021	5,387.25
			5,387.25
002141			
002141	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY Q4 2021	265,197.75
002141	MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2021	947,936.83
			1,213,134.58
002142			
002142	QUAL-LYNX	TPA 12/21	62,245.26
002142	QUAL-LYNX	OUTSIDE ADJ 12/21	6,059.59
			68,304.85
002143			
002143	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 12/21	11,157.00
002143	J.A. MONTGOMERY RISK CONTROL	POLICE RISK MGT 12/21	2,500.00
			13,657.00
002144			
002144	PERMA	POSTAGE 10/21	44.55
002144	PERMA	ED 12/21	26,507.76
002144	PERMA	LOSS FUND MGT 12/21	2,457.78
			29,010.09
002145			
002145	QualCare Inc	MANAGED CARE 12/21	25,479.16
			25,479.16
002146			
002146	THE ACTUARIAL ADVANTAGE	ACTUARY 12/21	4,086.50
			4,086.50
002147			
002147	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT AS OF 11.30.2021	18,018.00
002147	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 11/30/21	3,822.50
			21,840.50
002148			
002148	JULIE TARRANT	TREASURER 12/21	3,163.25
			3,163.25
002149			
002149	MUNICIPAL EXCESS LIABILITY JIF	MSI Q4 2021	45,801.67
			45,801.67
002150			
002150	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 12/21	1,033.00
			1,033.00
002151			
002151	EXECU-TECH, INC.	WEBSITE 12/21	200.00
			200.00
002152			
002152	THE CANNING GROUP LLC	QPA 11/21	583.33
			583.33
002153			
002153	ACCESS	ARC SERVICE AND STORAGE 10/21	158.42
			158.42
		Total Payments FY 2021	1,431,839.60
		TOTAL PAYMENTS ALL FUND YEARS	\$ 1,431,839.60

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

Resolution No. 34-21

DECEMBER 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.

<u>FUND YEAR CLOSED</u>	<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	002154			
	002154	BARNEGAT LIGHT BOROUGH	DIVIDEND 2021	3,639.00
				3,639.00
	002155			
	002155	HARVEY CEDARS BOROUGH	DIVIDEND 2021	5,057.00
				5,057.00
	002156			
	002156	MANCHESTER TOWNSHIP	DIVIDEND 2021	66,939.00
				66,939.00
	002157			
	002157	PINE BEACH BOROUGH	DIVIDEND 2021	7,038.00
				7,038.00
	002158			
	002158	SOUTH TOMS RIVER BOROUGH	DIVIDEND 2021	6,191.00
				6,191.00
	002159			
	002159	BEACH HAVEN BOROUGH	DIVIDEND 2021	15,187.00
				15,187.00
	002160			
	002160	JACKSON TOWNSHIP	DIVIDEND 2021	42,282.00
				42,282.00
	002161			
	002161	BARNEGAT TOWNSHIP	DIVIDEND 2021	21,208.00
				21,208.00
	002162			
	002162	OCEAN TOWNSHIP	DIVIDEND 2021	11,929.00
				11,929.00
	002163			
	002163	BRICK TOWNSHIP	DIVIDEND 2021	87,329.00
				87,329.00
	002164			
	002164	PLUMSTED TOWNSHIP	DIVIDEND 2021	6,384.00
				6,384.00
	002165			
	002165	POINT PLEASANT BEACH BORO	DIVIDEND 2021	23,786.00
				23,786.00
	002166			
	002166	EAGLESWOOD TOWNSHIP	DIVIDEND 2021	4,615.00
				4,615.00
	002167			
	002167	LITTLE EGG HARBOR TOWNSHIP	DIVIDEND 2021	18,588.00
				18,588.00
	002168			
	002168	SHIP BOTTOM BOROUGH	DIVIDEND 2021	12,899.00
				12,899.00
	002169			
	002169	LACEY TOWNSHIP	DIVIDEND 2021	45,890.00
				45,890.00
	002170			
	002170	SEASIDE HEIGHTS BOROUGH	DIVIDEND 2021	53,414.00
				53,414.00
	002171			
	002171	SEASIDE PARK BOROUGH	DIVIDEND 2021	41,520.00
				41,520.00
	002172			
	002172	ISLAND HEIGHTS BOROUGH	DIVIDEND 2021	4,922.00
				4,922.00
	002173			
	002173	LAKEWOOD TOWNSHIP	DIVIDEND 2021	77,975.00
				77,975.00
	002174			
	002174	POINT PLEASANT BOROUGH	DIVIDEND 2021	29,750.00
				29,750.00
	002175			
	002175	SURF CITY BOROUGH	DIVIDEND 2021	13,528.00
				13,528.00
	002176			
	002176	BAY HEAD	DIVIDEND 2021	5,615.00
				5,615.00
	002177			
	002177	STAFFORD, TOWNSHIP OF	DIVIDEND 2021	41,537.00
				41,537.00
	002178			
	002178	LAKEHURST BOROUGH	DIVIDEND 2021	7,562.00
				7,562.00
	002179			
	002179	LAVALLETTA BUROUGH	DIVIDEND 2021	21,735.00
				21,735.00
	002180			
	002180	LONG BEACH TOWNSHIP	DIVIDEND 2021	25,734.00
				25,734.00
			Total Payments FY CLOSED	702,253.00
			TOTAL PAYMENTS ALL FUND YEARS	\$ 702,253.00

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

Resolution No. 15-22

JANUARY 2022

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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002181			
002181	PERMA	POSTAGE 11/21	43.92
			43.92
002182			
002182	QualCare Inc	FIELD CASE MGT Q3 2021	1,275.00
			1,275.00
002183			
002183	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 12/21	17,324.25
002183	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 12/21	3,822.50
			21,146.75
002184			
002184	ASBURY PARK PRESS	AD 2022 BUDGET 12.26.2021	54.80
			54.80
002185			
002185	THE CANNING GROUP LLC	QPA 12/21	583.33
			583.33
002186			
002186	ACCESS	ARC SERVICE & STORAGE 11.30.2021	82.61
			82.61
		Total Payments FY 2021	23,186.41

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002187			
002187	MUNICIPAL EXCESS LIABILITY JIF	FPB Q1 2022	5,337.75
			5,337.75
002188			
002188	MUNICIPAL EXCESS LIABILITY JIF	MEL PROP Q1 2022	322,901.25
002188	MUNICIPAL EXCESS LIABILITY JIF	MEL Q1 2022	1,046,868.48
			1,369,769.73
002189			
002189	N.J. MUNICIPAL ENVIRONMENTAL	EJIF FIRST INSTALL 2022	233,161.00
			233,161.00
002190			
002190	QUAL-LYNX	TPA 1/22	63,490.17
002190	QUAL-LYNX	OUTSIDE ADJ 1/22	6,180.75
			69,670.92
002191			
002191	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 1/22	11,380.14
002191	J.A. MONTGOMERY RISK CONTROL	POLICE RISK MGT 1/22	2,500.00
			13,880.14
002192			
002192	PERMA	LOSS FUND MGT 1/22	2,506.91
002192	PERMA	EXEC DIRECTOR 1/22	27,037.91
			29,544.82
002193			
002193	QualCare Inc	MANAGED CARE 1/22	25,988.75
			25,988.75
002194			
002194	JULIE TARRANT	TREASURER 1/22	3,226.50
			3,226.50
002195			
002195	MUNICIPAL EXCESS LIABILITY JIF	MSI Q1 2022	27,777.50
			27,777.50
002196			
002196	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 1/22	1,063.00
			1,063.00
002197			
002197	CONNER STRONG & BUCKELEW	RMC FIRST INSTALL 2021	171,238.25
			171,238.25
		Total Payments FY 2022	1,950,658.36

TOTAL PAYMENTS ALL FUND YEARS \$ 1,973,844.77