

SUBURBAN MUNICIPAL JOINT INSURANCE FUND

POLICIES & PROCEDURES MANUAL

Private

The information contained herein should not be disclosed to unauthorized personnel. It is meant solely for use by authorized Suburban Municipal Joint Insurance Fund representatives.

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INTRODUCTION

In 1984 the legislature of the State of New Jersey enacted a revision to Title 40A permitting communities to form joint self-insurance funds. Title 40A was subsequently revised in 1990 to include any contracting unit as defined in Section 2 of P.L. 1971, C.198 (C.40A:11-12). The enactment of this legislation was extremely timely because in the mid 1980's public entities found themselves in the midst of a crisis of insurability wherein coverage was either not available in the commercial market place or was unavailable because the cost was prohibitive.

As of April 1, 2017, there are 19 local affiliated joint insurance funds that participate in the MEL, in the State of New Jersey, providing insurance coverage to 375 municipalities, 71 utility authorities, 1 county, 40 Fire & First Aid Districts, 2 Health Commissions 89 housing authorities and 1 parking authority.

AUTHORITY

A Fund finds its authority for existence in the following regulations:

- **N.J.S.A. 40A:10-36 et seq.**
- **N.J.A.C. 11:15-2**

In addition, a Fund comes under state regulatory divisions of:

- **Department of Banking and Insurance**
- **Department of Community Affairs**

Under Title 40A:10-36 Joint Insurance Funds are not insurance companies; instead they are construed to be public entities. Therefore, a Joint Insurance Fund shall be subject to and operate in compliance with the provisions of the:

- **Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq)**
- **Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq)**
- **Open Public Meetings Act (N.J.S.A. 10:4-6 et seq)**
- **Various Statutes authorizing the investment of public funds, including but not limited to, N.J.S.A. 40a:10-10(b), 17:12(b)-241 and 17:9-4.1**
- **Affirmative Action Requirements**
- **Local Government Ethics Act**

The Fund has various sources of official communications; specifically:

- **Bylaws**
- **Plan of Risk Management**
- **Coverage Documents**
- **Meeting Minutes**
- **Policies and Procedures Manual and any combination thereof**

PURPOSE

While all lines of coverage provided by the Suburban Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund (MEL) are specifically addressed in the coverage documents found in the Coverage Document(s), there remain certain criteria, procedures, and policies which fall to the discretion of the Fund.

The policies presented herein are of that nature. Therefore, this Policies & Procedures Manual covers a wide spectrum of topics and concerns and is designed to serve as a companion to all other Fund references since inception. While the Policies & Procedures Manual can be used independently, it is intended to be most effective when used in conjunction with the Fund Bylaws, Risk Management Plan, Meeting Minutes, and Coverage Document(s).

The Policies and Procedures established by the Suburban Municipal Fund and the MEL are expected to be adhered to by its member local units, appointed officials and the Fund Commissioners. The manual is also a "living" guideline, and, as such, is subject to additions or deletions as they become appropriate and approved by the Fund Commissioners. These changes will be issued as bulletins during the course of the year.

INFORMATIONAL DIRECTORY

Organization

The Suburban Municipal Joint Insurance Fund commenced operations on January 1, 1994 with 7 charter members. The Fund presently has the following 10 members:

	<u>Date Joined</u>
* City of Summit	1/01/94
* Township of Scotch Plains	1/01/94
* Borough of Mountainside	1/01/94
* Borough of Bernardsville	1/01/94
* Town of Westfield	1/01/94
* Borough of Watchung	1/01/94
* Borough of Fanwood	1/01/94 - 1/01/97
*Township of Bedminster	1/01/94
Township of Bernards	1/01/96
Borough of Far Hills	1/01/98
Township of Hillsborough	1/1/99 – 1/01/00
Township of Harding	1/1/10

* Denotes Charter Member

Fund Commissioners

Each participating member appoints one commissioner to the Fund who shall be either a member of its governing body or one of its employees. In addition, each member may elect to appoint one alternate to attend either regular or special meetings on behalf of the municipality in the absence of the Fund Commissioner who exercises the full power and authority of the Fund Commissioner in his/her absence.

The Fund Commissioners' responsibilities include:

- **Authorized and empowered to operate the Fund in accordance with its Bylaws, State Laws and Regulations**
- **Cast one vote**

Meetings

The Fund has an organizational meeting usually in January to elect two officers, Chairperson and Secretary and an Executive Board.

The officers and the Fund Commissioners conduct **monthly meetings on the second Thursday of each month at 8:00 a.m. at:**

**Scotch Plains Municipal Building
Township of Scotch Plains
430 Park Avenue
Scotch Plains, NJ 07076**

Officials

The Fund also has the following four appointed officials:

- **Executive Director/Administrator**
- **Treasurer**
- **Auditor**
- **Attorney**

In addition, the Fund also contracts for the following services:

- **Safety Director**
- **Claims Servicing Company**
- **Underwriting Manager**
- **Actuary**
- **Asset Manager**
- **Internal Auditor**
- **Managed Care Organization**

All appointed officials and contractors are retained pursuant to the "Local Public Contracts Law."

The Suburban Municipal Board of Fund Commissioners decided to award professional service agreements in accordance with a fair and open process. The Board of Fund Commissioners established criteria to evaluate qualification.

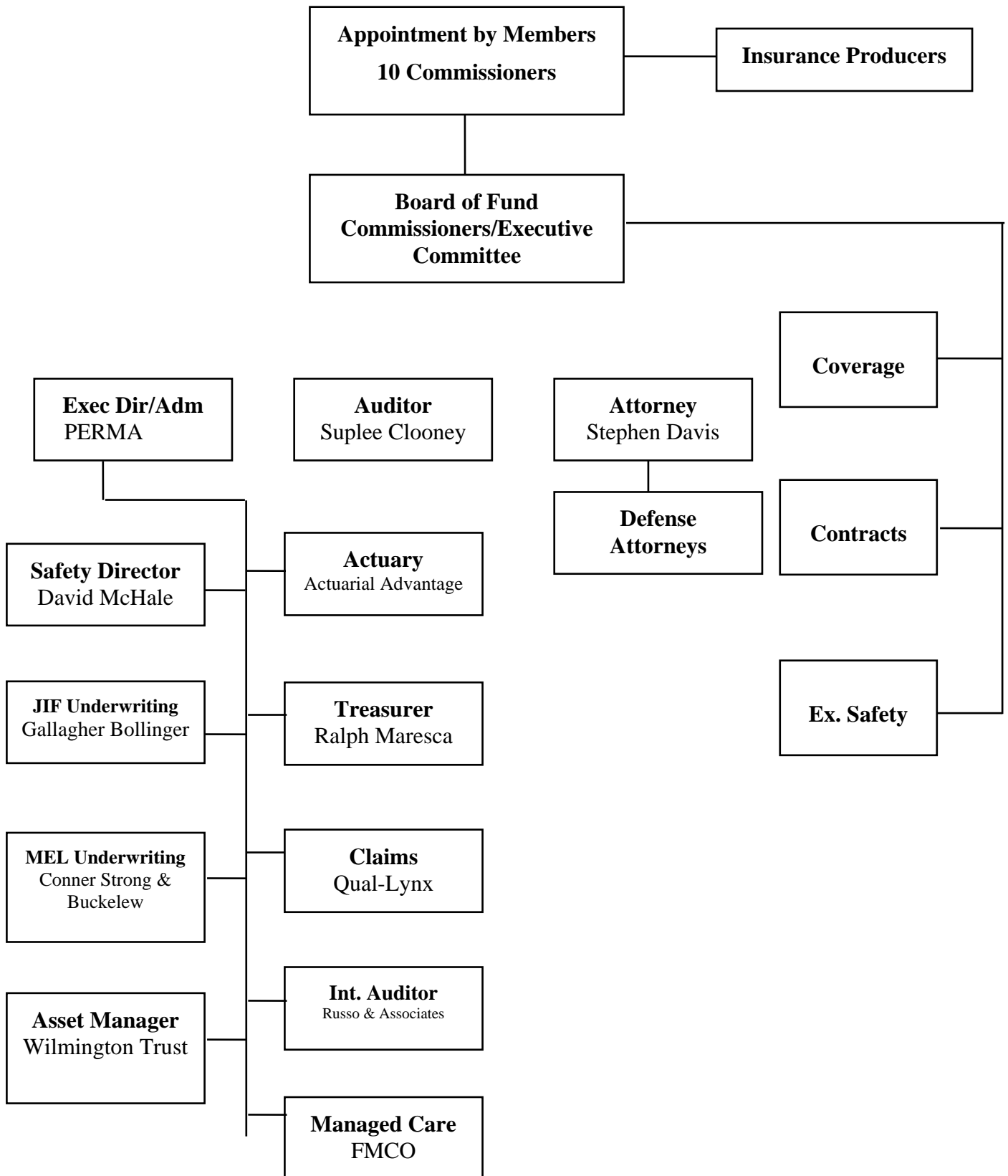
Additionally, as a condition of its membership, members may elect to appoint an Insurance Producer. The Insurance Producer advises its members on matters relating to the Fund's operation and coverages provided.

Please visit the Suburban Municipal Joint Insurance Fund information at www.smjif.org for the following information:

- **List of names and addresses of various Fund professionals**
- **Organizational Chart**
- **Listing of current members' appointed commissioners addresses and phone numbers**

Note: Please refer to Articles II and III in the Fund Bylaws for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials.

Suburban Municipal Joint Insurance Fund 2017 Organizational Chart



2017 Standing Suburban Municipal JIF Committees

Safety Committee - Chairperson
Megan Champney, City of Summit
Johnathan Ellis, Township of Scotch Plains
Douglas Walker, Borough of Bernardsville
Bob Burns, Borough of Watchung
Gail Dillin, Township of Bernards
Ron Romak, Mountainside
Paul Cascais, City of Summit
Anthony Tiller, Town of Westfield
Claudia Dunn, Borough of Far Hills
Kevin Murray, Township of Bedminster
Tracey Bisgaard, Risk Manager
Lisa Sharp, Harding Township
Jack Dibble, Risk Manager
J.A. Montgomery Representative
PERMA Representative

Coverage Committee –Chairperson
Tom Atkins, Borough of Watchung
Alex Mirabella, Township of Scotch Plains
Chan Coddington, JIF Underwriter
Jack Dibble, JIF Underwriter
Craig Sutherland, RMC
MEL Underwriting Manager
PERMA Representative

**Contracts Review - Chairperson
Committee**
James Gildea, Town of Westfield
Tom Atkins, Borough of Watchung
Bruce McArthur, Bernards
PERMA Representative

**Membership -Chairperson
Committee**
Bruce McArthur, Bernards
Gail McKane, Harding
Jack Dibble, JIF Underwriter
PERMA Representative

**Fund Chairman is ex officio member of all committees.*

COMMUNICATIONS POLICY

Each member will receive on a monthly basis a monthly agenda booklet, which contains:

- **Minutes**
- **Executive Director's reports**
- **Five Pro Forma reports**
 - **Financial Fast Track**
 - **Loss Ratio Report**
 - **Accident Frequency Report**
 - **Investment Report**
 - **Claim Activity Report**

Closed Session minutes are distributed at the time of the meeting, approved in Open Session and then collected in order to maintain confidentiality.

The pro forma reports, which should be filed in the members' manual, provides its members with a snapshot picture of the Fund's:

- **Financial position**
- **Accident severity by line of coverage**
- **Accident frequency by participant**
- **Report time on Workers' Compensation claims**

Also, on a quarterly basis the Fund participants receive claims register from the claims service company outlining individual losses by participant.

Members will be sent, by the Fund's Safety Director, copies of survey reports.

The Fund members receive coverage documents annually.

On an "as needed" basis, Fund participants will be forwarded:

- **Coverage Bulletins**
- **Safety Bulletins**
- **Policies and Procedures Bulletins**

COVERAGE

The Suburban Municipal Fund and the Municipal Excess Liability Joint Insurance Fund offers the following lines of coverage to its members:

- **Workers' Compensation**
- **General Liability**
- **Auto Liability**
- **Property/Boiler & Machinery**
- **Auto Physical Damage**
- **Public Officials/Employment Practices Liability Coverage through QBE Specialty Insurance Company**
- **Non-owned Aircraft Liability**
- **Environmental Impairment Liability through the New Jersey Municipal Environmental Risk Management Joint Insurance Fund**

UNDERWRITING/OPERATIONS

New Municipalities

Any municipality seeking membership into the Fund shall submit an application for membership along with the necessary resolution and copies of current policies, five year historical claim information, latest budget, latest auditor's report, and an application fee of \$1,000. Candidates should meet the following criteria:

- (a) Be located in Union, Somerset counties, or close proximity.
- (b) Be homogeneous in size and operation to existing members of the Fund.
- (c) Show a favorable loss history for at least five years.
- (d) Has shown a proven dedication to loss prevention/control.
- (e) Show a willingness to participate in Fund activities and development.
- (f) Agree to comply with the state regulations which govern the Fund, the Fund Bylaws, and Policies promulgated by the Fund.
- (g) Not to exceed a population of 35,000

The Executive Director/Administrator reviews applications for completeness, accuracy and compliance with established underwriting guidelines. The Executive Director/Administrator then forwards the necessary underwriting information to the Fund's actuary who will develop annualized loss projections by line of coverage based on the applicant's loss experience and exposures. In addition, the Executive Director/Administrator simultaneously requests the Fund's safety director to undertake a comprehensive physical inspection of the applicant's locations.

Once the process is completed, the Executive Director/Administrator presents the new applicants to the Fund Commissioners for approval consideration. The Commissioners will review such items as:

- **New member data summary**
- **Compatibility studies**
- **Loss information**
- **Safety Inspection Reports**
- **Proposed Annual Assessments**

The application requires a two-third vote of the Executive Committee.

Fire Districts

Revisions made to N.J.S.A. 40A:10-36 allow fire districts to join a joint insurance fund. The Fund has adopted the following membership criteria for fire districts:

- (a.) Sponsorship: Only fire districts sponsored by a member municipality will be considered.
- (b.) Financial Responsibility: The sponsoring member municipality must accept all financial responsibility arising from participation of the fire district including assessments, supplemental contributions, additional assessments and return dividends.
- (c.) Billing & Vouchering: The Executive Director/Administrator will bill each fire district separately from that of the member municipality.
- (d.) Representation: The fire district will be represented solely by the Fund Commissioner of the sponsoring member municipality.
- (e.) Risk Management Consultant: The fire district will be served by the risk management consultant of the sponsoring member municipality.
- (f.) Underwriting Guidelines: Fire districts will be underwritten as if they were applying as a new member. This process includes completion of a full application, actuarial review and safety inspection.
- (g.) Acceptance of a Fire District: Fire districts may only be admitted by a majority vote of the Fund Commissioners following membership review. The criteria for admission will be the compatibility of the fire district to other fire service exposure currently insured by the Fund.
- (h.) Termination of Coverage: A fire district may be terminated by the Fund Commissioner from coverage for failure to follow safety and loss control guidelines set forth by the safety director. Termination of a fire district will not effect membership of sponsoring member municipality. However, the fire district's membership will be concurrently terminated if the sponsoring member municipality terminates its membership for any reason.
- (i.) Legal Requirement: As a condition to membership by the fire district, a resolution must be received from the sponsoring member municipality evidencing its agreement with the Suburban Municipal Fund as respects its financial responsibility for the fire district. Likewise, a resolution by the fire district must be executed evidencing representation by the sponsoring member municipality and compliance to safety directives.

Renewal Process

N.J.A.C. 11:15-2:15(c) requires that the Fund certify each member's annual assessment no later than December 1 of the coming fiscal year. Therefore, the Fund begins its renewal process in June.

Guidelines for Assessing Members

The Fund seeks to equitably distribute to its members a proportionate share of the overall annual cost of the Fund. Accordingly the following guidelines are offered for consideration.

The Fund will uniformly measure exposure units of all members. This includes:

- (a.)
 - i. Payroll by classification
 - ii. Property values by class
 - iii. Number of police
 - iv. Vehicles by classification
 - v. Number of full time employees
- (b.) Using uniform rates associated with the exposure units, a manual premium will be developed for each member.
- (c.) Based upon the last three years of losses excluding the current year, and limited to the first \$25,000 of loss, each member will receive an experience modification factor for general and auto liability. The formula for this calculation will be promulgated by the Fund Actuary. New members will be eligible only after completing three years.
- (d.) Based upon the loss experience as recorded by the Workers' Compensation the loss experience of the Fund, all members will receive an experience modification factor. The formula for this factor will be that in current use by the New Jersey Workers' Compensation Rating Bureau.
- (e.) The manual premium for each member will be modified by the applicable experience rating factor to develop a modified manual premium.

Schedule(s) of Value

- (a.) **Real and Personal Property**
All known locations must be declared in advance. A statement of values must be prepared at 100% of replacement value.
- (b.) **Other Equipment**
All known portable equipment must be scheduled in advance. This would include but not be limited to, items such as mobile equipment, contractors equipment, communications equipment, data processing equipment, etc. Small items under \$5,000 may be grouped into single value amount.
- (c.) **Special Items**
All known fine arts, such as artwork, antiques and collectibles, must be scheduled in advance. Any individual displayed art work, antique and collectibles valued less than \$25,000 will be covered at an "agreed upon value". Any individual displayed artwork, antique and collectible valued in excess of \$25,000 requires an independent professional appraisal to be filed with the municipal clerk or some other authorized and responsible party. Individual items over \$50,000 require an independent professional appraisal and approval by the Executive Committee or the Underwriting Manger. An independent professional appraisal cannot come from the owner of the item and must be from a company or individual with expertise in this area. Coverage is subject to a \$2,500 deductible per occurrence

and \$750,000 limit per occurrence for all items on display. Aggregate totals for any artwork display that exceeds \$250,000 will require approval by the Executive Committee.

Additional requirements for non-owned artwork are as follows:

- The owner or party displaying the item should be encouraged to carry insurance on their items. The JIF's coverage will be excess of any other valid or collectible insurance. The owner or party displaying the item should be made aware of terms and conditions of the member town's coverage.
- The independent professional appraisal requirement for items valued in excess of \$25,000 will be waived in lieu of evidence of insurance form the owner of or party displaying that particular item.
- Items valued at \$25,000 or less will be covered up to the agreed upon value between the member town and the owner of or party displaying the item(s). This value must be shown on the schedule submitted to the Joint Insurance Fund.
- The member may be asked to provide security measures, ie. Security Guard,
- burglar alarms.

(d.) **Automobiles**

All owned and leased vehicles must be scheduled. Vehicles are grouped into five classifications based on value "new".

- **Under \$50,000**
- **\$50,000 - \$100,000 plus all emergency vehicles**
- **Fire Trucks over 15 years old or vehicles exceeding \$100,000 in value**
- **Fire Trucks 15 years old or less**
- **Buses**

The Suburban Fund provides for deductible reimbursement coverage to "Title 34 Volunteers" for collision and comprehensive damages resulting from motor vehicle accident while volunteering services to the town not to exceed \$2,500 or the deductible on the volunteers' auto policy whichever is less

"Fire Truck" Definition - Coverage:

Any Fire Truck 15 years of age and under is covered on a Replacement Value basis. If truck is beyond 15-year period, substantially refurbished/restored and satisfactory proof of such restoration is submitted, municipality may apply to the Fund Commissioners for Replacement Coverage. In such case, the Fund Commissioners may establish a maximum value that would apply to that apparatus.

Refurbishment/Restoration is defined as a “significant investment in the emergency vehicle with the intent of maintaining the vehicle in service for an additional 10 years”. The approval to grant is subject to receipt of the governing body’s resolution testifying to its intent

(e.) **Employee Payroll/by Department**

The actual annual payroll reported should be the most current years certified payroll based on the following classifications.

<u>Code</u>	<u>Classification</u>
5509	Street Maintenance
7520	Water Department
7539	Electric Department
7580	Sewer
8810	Police Dispatch
7720	Police
7711	Paid Fire
7715	Paid First Aid
8810	Clerical
8838	Library
9015	Building, NOC
9102	Parks
9402	Street Cleaning
9403	Garbage Removal
9410	Municipal Employees NOC

Firemen and **First Aid Volunteer** payrolls derived by taking the number of volunteers x \$1,300 subject to a maximum based on pieces of apparatus. In addition, each member is required to calculate the number of full time and part time employees based on these classifications.

(f.) **Appropriations**

The total general appropriations (both in and out of the "CAP") must be declared for the subsequent reporting period. The appropriations should be adjusted net of the following deductions:

- **Debt service**
- **Capital improvement**
- **Judgments**
- **Contracted services such as garbage removal**

(g.) **Seasonal Exposure**

Those municipalities, which experience increased population during certain seasons, must report its total payroll by month for the entire year.

(h.) **Watercraft**

All owned watercraft must be declared in advance. Liability coverage is limited to 26' length overall, except for watercraft commandeered by a member town for emergency purposes. Each member should provide a schedule that includes:

- **Year, make, model**
- **Serial Number**

(i.) **Police Officers**

The Fund requires the following information, which should be declared in advance:

- **Number of officers who are armed and have arrest powers**
- **Number of officers without arrest powers, school crossing guards, meter maids, etc.**
- **Number of personnel who are not officers; clerical**
- **Number of auxiliary police or reserve**
- **Number of police dogs or horses**

Questionnaires

A separate questionnaire is required for the following exposures:

- **Water, Sewer, Electric Utility**
- **Day Care Centers**
- **Waterfront Exposures**
- **Dams, levels or dikes**
- **Landfill, dump, refuse site**
- **Fire Districts**
- **Parking Authority**
- **Waterfront Exposures**
- **Garagekeepers Liability Exposure**

Reporting Exposures

All known exposures must be declared prior to the beginning of the Fund year. Unless otherwise indicated properties not included on the Statement of Values will not be included for coverage. The Fund's Executive Director/Administrator may increase the values shown on the Statement of Values for premium computation purposes after notification. This does not alleviate the responsibility of the member or the Insurance Producers to report proper values.

Exposure/Change Instruction

Any changes in exposures should be reported in advance to the Fund office. In reporting a change, members should follow these guidelines:

(a) Property

PLEASE NOTE THERE ARE DISTINCT REPORTING REQUIREMENTS FOR:

- Newly Acquired Locations**
- Vacant/Unoccupied Buildings**
- Builders' Risk/Rehabilitation**

IN REPORTING ANY OF THE ABOVE CHANGES, MEMBERS SHOULD VISIT THE MEL WEBPAGE AT WWW.NJMEL.ORG FOR REPORTING REQUIREMENTS, WHICH ARE INCLUDED IN COVERAGE BULLETINS.

(b) Equipment

To add any new item of purchase that may be categorized under other equipment:

- Date of acquisition;
- Year, make and model, if applicable;
- Serial number, if applicable;
- Purchase price;
- Serial number, if applicable;
- Department or location assigned;
- Description and use; and
- Loss payee/additional interest, if any.

(c) Vehicles

To add a new vehicle:

- Date of acquisition;
- Year, make and model, if applicable;
- Serial number, if applicable;
- Purchase price;
- Gross vehicle weight (trucks);
- Department or location assigned;
- Description and use; and
- Loss payee/additional interest, if any.

Additional Assessments for New Exposures

A joint insurance fund's costs are the sum of claims, professional expenses and reinsurance/excess premiums. Each member pays its pro-rata share of this cost based on its exposure and historical claims experience. Therefore, if a member adds an exposure, the only impact to the Fund during that year is the increased claims expectancy. A participating member will ultimately pay for this increase claim expectancy through increased assessments in future years through the experience modification system. Therefore it is not necessary to charge a participant for an additional assessment unless one of the following criteria are met:

- (a.) Additional assessments should not be charged for vehicles valued less than \$25,000 unless the vehicles enter the fleet as a part of the acquisition of a new operation.
- (b.) Additional assessments for all other vehicles should be charged if the additional assessment is at least \$2,500 and the new vehicle(s) represent a material expansion of operations.
- (c.) Additional assessments for all other exposures should be charged if the new exposure generates an additional general liability and/or workers' compensation assessment of \$2,500 or greater.

Note: Builders Risk will always generate an additional assessment.

Excluded Exposures

The Fund excludes the following exposures from its program:

- **Airports**
- **Amusement Parks**
- **Blasting operations**
- **Gas Utilities**
- **Housing Authorities**
- **Hospitals & Clinics***
- **Marina Operator's Legal Liability**
- **Mechanical Amusements Devices/Carnivals***
- **Nursing Homes & Aids Treatment Centers**
- **Penal Institutions/Jails***
- **Racetracks**

- **Schools and Colleges**
- **Skateboard Facilities (Coverage by Endorsement Only)**
- **Ski Facilities**
- **Zoos**

***Note:** Normal Board of Health operations including incidental malpractice are covered by the Fund. Coverage for holding cells is provided.

The Fund's liability coverage includes the sponsorship of street fairs, fair days, Founders Day, and other similar activities. However, the Fund does not extend coverage to participants, vendors, contractors, etc.

Fire Works Displays

The Suburban Municipal JIF follows the same procedure for fireworks displays as the MEL. Please refer to MEL webpage www.njmel.org for the Fire Works Displays/Amusement Rides Bulletin.

Coverage Inquiries

Participants should submit all coverage inquiries to their Insurance Producer for response. If the Insurance Producer is unable to answer, he/she will forward inquiry in writing to Executive Director/Administrator for review and response by JIF Underwriting Manager if deemed appropriate by the Executive Director/Administrator. Written replies go directly to member with copy to the Insurance Producer.

Binding Authority

Executive Director/Administrator authorized to bind if:

- **Request for coverage is in writing.**
- **If, in his judgment, the request is within the policies and/or guidelines.**
- **Receipt of same is acknowledged and a written binder issued.**

Additional assessment is subject to certification by the Fund's Commissioners.

Quasi-Municipal and Athletic Groups

The Fund's participant's insurance program includes all of the member's entities which are under the member's control (either directly or indirectly through the appointment of the board members) and are a part of the member's budget.

The Fund does extend coverage to athletic and quasi-municipal groups if it complies with **one** of the following conditions:

- (a.) The organization is a sub-agency of the municipality subject to the provisions of the Local Public Contracts Law; or

- (b.) The agency was created by an act of the governing body of the member municipality; or
- (c.) The organization is subject to the provisions of the Local Budget Law, Local Fiscal Affairs Law and any full time paid employees of the agency are eligible for membership in the Public Employees Retirement system.

If the group does not meet one of the above criteria, the Fund has established a separate underwriting review process for consideration of coverage with coverage restrictions. The municipality must pass a resolution designating the group as one it wishes covered as an additional insured. Any request to add an athletic or quasi municipal group requires approval by the Fund Commissioners.

For those JIFs which insure quasi entities via their member towns, please be advised that coverage for Class III (All Other Non-Athletic Organizations) and Class IV (Athletic Organizations) quasi entities was amended effective 1/1/94. These entities will be subject to an extensive underwriting process to determine if coverage can continue for the respective entities. The purpose of this review process is to afford coverage only to those quasi entities who provide a municipal service in lieu of the municipality. The coverage limitation effective 1/1/94 will be as follows:

- i) The limit of liability is reduced to \$5 million.
- ii) The coverage for these entities is restricted to general liability and auto non-ownership. The local JIF and MEL will be excess on auto non-ownership.

In order for coverage to be considered, these entities must provide the following information:

- i) A completed Joint Insurance Fund Quasi Entity General Application, including necessary attachments (Class III and IV).
- ii) A completed Joint Insurance Fund Quasi Application including necessary attachments (Class IV only).
- iii) A resolution from the governing body of the applicable member town adding the entity as an "additional named insured" to its coverage document (Class III and Class IV). Please note that this does not constitute acceptance of coverage for that entity.
- iv) Proof that an accidental medical insurance program is in place for sport participants (Class IV only).

The local JIF will review each application against standards for admission applicable to the insured activity. The local JIF's Executive Board will be the sole decision maker on admission or rejection. If admitted for coverage, there will be an additional minimum assessment of \$500 for Class III and Class IV. The JIF's loss control program will also extend to the quasis on an as needed basis. For example, any large festival affairs of a bicentennial committee would be reviewed by the JIF's Safety Consultant prior to the event.

If rejected, the entity must purchase coverage elsewhere.

The original completed applications, resolution and statement on accidental medical insurance, if applicable, should be mailed to the MEL's Executive Director.

A copy of this information should also be mailed to the MEL's Underwriting Manager.

Please note that Class I (Public Safety Associations & Auxiliaries) and Class II (Volunteer Ambulance Corps and Fire Districts) quasi entities are not subject to the coverage restrictions or the underwriting review process. Class I and II quasias will continue for coverage up to the limits purchased by the respective member town.

Annual Audit Certification

The Division of Local Government Services has indicated that Joint Insurance Funds must adhere to the requirements of N.J.A.C. 5:30-6.5. This regulation requires that the Executive Committee pass a resolution certifying to the State of New Jersey Local Finance Board that all members of the Executive Committee have reviewed, at a minimum, the sections of the annual audit entitled "General Comments and Recommendations". In addition, the Executive Committee must also execute a group affidavit indicating that they have done so.

Boiler & Machinery Inspection Certificates

This will serve as a clarification for boiler inspections on objects which require inspection per New Jersey State Law.

In addition to the below information, please refer to the MEL website www.njmel.org for the annual bulletin issued on Property & Boiler Claims Reporting for information on Object Inspections, Object Certificate Issuance, Loss Prevention Checklists

The State of New Jersey requires a number of heating and cooling objects to be inspected and given a certificate of safe operation by a representative of the State. Some of the common objects you may find in your facilities include Low and High Pressure Boilers, Storage Water Heaters (fired and electric), Steam Cookers and Refrigeration Systems.

The Law requires that all steam or hot water boilers, hot water heaters or similar equipment potentially capable of generating steam shall be inspected at least once each year at 12-month intervals. The inspection shall be an internal and external as construction conditions will permit.

The Law also specifies requirements for air conditioning/refrigeration system inspections and certifications. For example, all refrigeration systems using flammable or toxic refrigerants having 36 driving horsepower must be inspected and certified annually by an insurance company commissioned inspector or a State of New Jersey inspector.

As noted above, the State now also requires that “unfired pressure vessels” be inspected every three years (3).

Along with the above, the State of New Jersey has been put into effect as of October 6, 2008 the enforcement of the registration and inspection of pressure vessels and it reads as follows:

“ The State of New Jersey Bureau of Boiler and Pressure Compliance (BB&PVC) has mandated that owners of pressure vessels have their vessels inspected. This inspection is mandatory and must be done when the current boiler and refrigeration inspections are performed. After the initial inspection of the pressure vessel is completed thereafter, it must be inspected every three years. Inspection of pressure vessels is conducted by State and Insurance company inspectors certified by the BB&PVC. Boiler and refrigeration plants will continue to be inspected once per year.”

Zurich will provide the registration, inspection and the New Jersey Certificate object number, this will keep you in compliance with the in force unfired pressure vessel Code.

The State will issue fines for all objects that do not have the certificate up to date. N.J.S.A. 34:7-26 Penalties; Recovery states that the first offense can carry a penalty of **\$500** to **\$10,000** per object. The second offense can carry a penalty as much as **\$25,000** per object. The fines will come directly from the State of New Jersey. The law requires the inspection to be internal and external as construction and conditions permit. In order for the Boiler to be ready for an inspection, *New Jersey Code 12:90-4.10(f)* requires the boiler to be "open, clean, cool and ready for the inspector."

Zurich has licensed inspectors who will perform the state inspections for these objects.

Off Site Storage

Since mid-1992, the property and casualty Funds have had an established off-site storage program. By way of background, although the Funds operate as public entities, many of the files maintained at the Fund office differ considerably than those maintained by municipalities. Therefore, with the assistance of Joseph L. Falca, Records Analyst with the Division of Archives and Records Management with the State of New Jersey, PERMA developed a Records Retention and Disposition Schedule. Using this schedule, all Fund files are reviewed, inactive files identified and inventories entered into the computed by Fund, box number and destruction date.

Climate control, as well as protection from theft, fire, accidental loss and weather damage are crucial in records retention program. After contacting various storage vendors, Allstate Archives in Paterson, New Jersey was selected as a facility which would provide superior protection for the Funds' records. This facility charges \$.22 per month per box for storage as well as some minimal handling charges if we need to retrieve inactive files. All records are maintained in a climate controlled environment with a state of the art burglary system and limited security access. This type of storage is much less expensive than using a self-storage facility which average about \$110 a month for a 10' x 10' space. The Funds have been

storing files at Allstate Archives for several years now, and have had no problems with file retrieval or experienced any breeches in security.

INSURANCE REQUIREMENT

Use of Member's Facility by Outside Organization

Outside organizations which include those groups, committees, associations, clubs, individuals or organizations whose functions or activities are **NOT** sponsored, controlled or regulated by the Borough/Town are **NOT** covered by the municipality's insurance and each municipality should take the following procedures when an outside organization requests use of the member's facilities as per the following guidelines:

Governmental units which are a part of the town.

Definition: Entities subject to the Public Contracts Law, which are under the town's control.

Requirements: None. These entities are a part of the town's insurance program.

Governmental units which are affiliated with the town but are autonomous.

Definition: Entities subject to the Public contracts Law, but are independent of the town's control - (for example, an independent authority or a "fire district").

Requirements: The town may apply to the Fund to include these entities into the town's insurance program. Otherwise, these entities are treated as unaffiliated non-profit organizations for purposes of indemnification and insurance requirements.

Governmental units which are not affiliated with the town.

Definition: Entities subject to the Public Contracts Law, but are not affiliated with the town (for example, another municipality or the county).

Requirements: These entities are treated as unaffiliated, non-profit organizations provided, however, that a member town shall not require another member town to provide an insurance certificate. revised July 14, 1994

Non-Profit Entities (Quasi Municipal)

Definition: Entities which (a) are not subject to the Public Contracts Law, but perform functions which otherwise could be performed by the municipality **and** (b) have been included in the town's insurance program.

Requirements: To be included in the town's insurance program, the town must adopt a resolution requesting coverage from the Fund, which will be considered by the Fund's Executive Committee in accordance with the policy described earlier.

Otherwise, these organizations will be treated as unaffiliated, non-profit entities for purposes of indemnification and insurance requirements.

Non-Profit Entities (Unaffiliated)

Definition: Entities which (a) are not subject to the Public Contracts Law **and** (b) have not been included in the town's insurance program pursuant to the attached quasi municipal procedure.

Requirements: \$1 million coverage, and full indemnification and hold harmless.

Non- Profit Entities (Unaffiliated Individuals)

Definitions: An individual who is holding a function at a municipal or quasi-municipal facility and such function is not sponsored for the benefit of an organization including governmental units, non-profit entities or for profit entities.

Requirement: \$300,000 in liability coverage, and full indemnification and hold harmless.

Exceptions: The governing body of a member municipality may exempt a non-profit organization from these requirements or may reduce the requirements upon a finding that the organization is small enough that it would not normally carry insurance, provided, however that the governing body may not grant such exceptions if:

1. The organization is charging a fee to perform a service which is regularly supplied by for-profit organizations. For example, a day care center must have insurance and cannot be granted an exception.
2. The organization is conducting a regular ongoing sports program. For example, a little league program could not be granted an exception.
3. The organization is charging a fee for a function which includes alcohol. For example, a dinner where alcohol is being served cannot be granted an exception. However, an exception could be granted for a small organization holding an open house where a small amount of wine or beer is available.
revised July 14, 1994 & March 13, 1997

For Profit

Definition: Any organization other than a governmental entity or a non-profit as defined above.

Requirements: \$1 million coverage and full indemnification and hold harmless.

- (a.) A Certificate of Insurance must show minimum limits of \$1,000,000 per loss for general liability. This certificate should name the member as an additional insured and must be received prior to granting use of the facilities. Please note, any event where liquor will be served, you should obtain a hold harmless agreement and a certificate of insurance naming the fund as an additional insured with minimum limits of \$3 million from an insurance company rated no lower than "A-". If you have any question, please contact the Fund's Underwriting Manager. In addition, at the very least, local citizen community groups such as garden clubs, etc., must provide the Fund with a Hold Harmless Agreement.
- (b.) "Hold Harmless" Agreement must be signed which protects the municipality from any liability which may occur during the time the facilities are being used.

Fund approved hold harmless agreements can be found following this section for use in those situations specified previously. Also, the Fund encourages that these agreements be memorialized by resolution at your council meeting.

Groups to whom the municipality grants formal approval under a Special Events permit (*See Note Below) are required to sign a Hold Harmless Agreement, holding harmless the municipality from any and all liability which may occur during the time they are using the facility. In addition, they are required to provide a minimum of \$1 million per loss liability insurance, naming the town as additional insured.

The Fund may require coverage limits excess of the minimum amount shown above if, in its judgment, the special event warrants higher coverage.

Organizations who lease or otherwise use a fire house facility for social use must complete a hold harmless agreement indemnifying the municipality and submit proof of insurance in an amount equal to a minimum of \$1,000,000 or \$3,000,000 if alcoholic beverages are served with a company rated no less than "A-" or AM Best.

revised July 14, 1994 & March 13, 1997

HOLD-HARMLESS

1. "I/we me/my" shall mean one of the following:

AN INDIVIDUAL: Name: _____

or

ORGANIZATION: Name: _____

or

AN INDIVIDUAL: Name: _____

2. "You/Your" shall mean the municipal corporation known as the Borough/Town/Township of _____, its agents, servants, employees, or contractors.

3. GENERAL INFORMATION

Date _____, _____

Site _____

HOURS SITE IS NEEDED _____ a.m./p.m. to _____ a.m./p.m.

ACTIVITY TO BE HELD (describe in detail)

4. I sign this Hold - Harmless as my voluntary act and by this act agree to hold you harmless and indemnify you from any claims, suits, or other actions arising from, caused by, or which are the alleged result of any act or omission of any organization, corporation, guest, invitee, licensee, visitor or other person present on the premises listed above in order to participate in, organize, assist, enjoy, supervise or in any other way further the activity to be held (as described above) on the dates listed above.

5. I state that the activity listed above will not include the consumption of alcoholic beverages but should any person described in paragraph 4 consume alcohol or allow or permit others to consume alcohol then I agree to be bound by the terms of paragraph 6 below.

6. I state that the activity listed above will include the consumption of alcoholic beverages and that because of such consumption I have the following additional duties to You related to the use of the site listed above:

a) that I am solely responsible for the dispensing and consumption of alcohol, including the prudent and responsible dispensing and consumption of alcohol by all persons involved in the activity described above, including but not limited to those persons described in paragraph 4 above;

b) to acknowledge by the signing of this Hold-Harmless that You have no authority, control, or participation in the dispensation or consumption of alcohol on the site and date listed above and that I Will take no step, action, or measure to convey the idea that You in any way have promoted, assisted, or participated in the dispensing and consumption of alcoholic beverages on the site and date listed above;

c) that I will not allow persons under the age of 21 to dispense or consume alcohol at the site during the activity to be held on Your property:

d) to comply with all municipal Ordinances relating to the consumption of alcoholic beverages, including but not limited to obtaining any necessary permits.

7. I also agree that where the municipal officer signing this Hold - Harmless on your behalf feels I should provide to You a "Certificate of Insurance" and proof of "Special Events Insurance" that I shall provide same to that municipal officer as soon as practicable and not less than five (5) business days before the date of the planned activity. The appropriate municipal officer will check below if this paragraph is applicable to the activity listed above. Said Insurance shall be written with a company maintaining a rating of at least "A-", according to A.M. Best's. Said policy shall be in an amount of not less than one million dollars (\$1,000,000) per occurrence (\$3,000,000 per occurrence if liquor is being served). It is understood You will be listed as an additional insured on the policy and Certificate of Insurance.

Applicable _____ Not Applicable _____

In the event said certificate of insurance is not provided as set forth above, I recognize the event must be canceled and not be held as scheduled.

8. (Applicable to Corporations Only) I also agree that I am obligated to reimburse You for all reasonable attorney's fees incurred by You to enforce the terms of this Hold-Harmless or to defend Yourself against any claim, suit, demand for subrogation, or other action which a court of competent jurisdiction later determines by final order or judgment should have been defended by Me at My sole cost and expense pursuant to this Hold-Harmless.

9. **LEGAL SIGNATURE**

or (a) Individual _____

(b) Individual _____ on behalf

Of _____
(organization)

or

(c) Individual _____ Title _____

On behalf of _____ (Corporation)

Address of Individual, Organization or Corporation:

Home phone: _____ - Work Phone _____

And

Signature of Person on behalf of the Municipality:

(signature)

(title)

CORPORATE ACKNOWLEDGMENT

STATE OF NEW JERSEY, COUNTY OF _____

SS.:

I CERTIFY that on _____, 199__
_____ personally came before me and this person acknowledged under
oath, to my satisfaction, that:

a) this person is the _____ of

_____ the corporation named
in the attached document;

- b) this person is the attesting witness to the signing of this document by the proper corporate officer who is _____, the _____ of the corporation;
- c) this document was signed and delivered by the corporation as its voluntary act duly authorized by a proper resolution of its Board of Directors;
- d) this person knows the proper seal of the corporation which was affixed to this document; and
- e) this person signed this proof to attest to the truth of these facts.

Signed and sworn to before me
on _____, 200

***Note:** Outside organizations include:

- i. Profit-making organizations
- ii. Non-profit organizations of such size or structure as would normally carry its own insurance, or any organization that does, in fact, carry its own insurance.
- iii. Events which present a special exposure (fireworks display, concerts, etc.-\$1 million coverage and Hold Harmless Agreement).

USE OF RECREATION FACILITY CHECKLIST

- 1) Hold harmless signed and dated in favor of the member town.
- 2) Evidence of general liability insurance (certificate of insurance).
- 3) The certificate of insurance should be checked for the following items:
 - The "Insured" should read the same as the "Applicant".
 - The "Insurance Company" should be shown in the "*Company Affording Coverage*" section.
 - Under the "General Liability" section of the certificate the following items should be checked
(X):
 - Comprehensive Form or Premises/Operations
 - Contractual Liability
 - Host Liquor Liability (if liquor is being served)
 - The general liability policy number should be shown on the certificate.
 - The policy "effective" and "expiration" dates should be shown.

The "event" date must fall within the policy "effective" and "expiration" dates; otherwise, the insurance will expire before the event.
 - The minimum limits of liability to be shown on the certificate is \$500,000 combined single limit for bodily injury and property damage per occurrence and in the aggregate.

-For profit making organizations and larger non-profit corporations/associations the preferred limit is \$1,000,000 combined single limit for bodily injury and property damage per occurrence and \$2,000,000 in the aggregate.
- For individuals, evidence of insurance is preferred but not required.

- In the "Description of Operations" section, the Township should be named as "Additional Insured" as respects to use of our facility.
- The "Certificate Holder" section should show the full name of the township and the township's address.
- The "Cancellation" section should indicate at least a fifteen (15) day notice of cancellation.
- The certificate must be signed by an "authorized representative" from the renter/user's insurance company.

Contractors

Prior to beginning the work assignment --

When the municipality lets work to a contractor, it is expected and required that the contractor provide the municipality with the following minimum amounts of insurance.

- General Liability, including Products/Completed Operations - Limit \$1,000,000 CSL. Authority to be named as additional insured.
- Auto Liability: Limit - \$1,000,000 CSL
Coverage to include "Non-Owned and Hired Automobiles"
- Workers' Compensation Insurance - statutory limits

Note: No work shall be allowed to begin without proper Insurance Certificates on file with the member municipality and approved by the Insurance Producer. Also, refer back to Item #10 in the underwriting section of the Policies & Procedures Manual for insurance requirements for pyrotechnic contractors.

Request for a Waiver of Insurance Requirements

The Fund has established an Appeals Committee comprised of three members (Fund's Underwriting Manager, and two Risk Managers) for any member who would like to appeal the requirements for use of a members facility by an outside organization. This committee will be the first level of appeal and has been designated the authority by the Fund's Executive Committee to grant a waiver of the hold harmless and certificate of insurance requirements. Final appeals would go the Executive Committee.

revised July 14, 1994

Recreational Bus Usage

Use of recreational and municipally owned buses is limited to within a fifty (50) mile radius of the municipality. For trips which are more than 50 miles, an outside transportation company should be hired, such as New Jersey Transit or a private bus company. The outside transportation company should provide the municipality with a certificate of insurance showing evidence of the following coverages and limits:

Minimum Requirements

Workers Compensation:	Statutory
General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Umbrella Liability	\$1,000,000

Preferred

Umbrella Liability	\$5,000,000
--------------------	-------------

The municipality should designate a municipal employee to ensure the transportation company provides the proper certificate(s) prior to the trip. All certificates should be reviewed by your Insurance Producer.

Police and "Moonlighting"

Outside Employer hiring police officer (Moonlighting) must sign agreement, provided by the Fund, to Hold Harmless and Indemnify the municipality. Agreement also outlines coverage requirements to be provided by outside employer. See form section for sample agreement.

Police Officer must have authority from his department to Moonlight.

AGREEMENT

By and Between:

County of _____,
a municipal corporation,
with offices located at

(hereinafter referred to as the "Municipality")

and

(NAME AND ADDRESS OF EMPLOYER)

(hereinafter referred to as "Employer"),

WHEREAS, the Employer herein named desires to hire and retain police officers during their off duty hours, which officers are regularly employed by the Municipality; and

WHEREAS, the Municipality agrees to permit the utilization of these police officers during their of off duty hours.

NOW, THEREFORE, it is mutually agreed by and between the parties hereto for One Dollar (\$1.00) and other good and valuable consideration as follows:

1. The Employer shall pay to the Municipality, or to the police officer if the Municipality elects to have payments made directly to the police officer, the sum of \$_____per hour for police officers assigned to the Employer by the Municipality for such services, such as crowd control, etc., but only for such services as approved by the Chief of Police.

2. The Employer shall hold the Municipality harmless from any and all claims that may arise as the result of activities or actions of the police officers hired by the Employer, which arise during the course of employment. The Employer shall provide the Municipality, prior to utilization of the Municipality's police officer, with a Certificate of Insurance from an Insurance Company acceptable to the Municipality evidencing Workers' Compensation coverage, and disclosing not less than a minimum of \$1 million in Comprehensive General Liability (including personal injury with exclusion of A & C deleted), but not less than the employer covers, and \$300,000 in property damage, as well as a "Hold Harmless" agreement inuring to the benefit of the Municipality and shall maintain said coverage at all times that a police officer of the Municipality is employed by the Employer.
3. Signed and Sealed this ____ day of _____ by the corporate officers of the Municipality and the Employer.

ATTEST:

BY: _____

BY: _____

Professional Liability

The Fund's comprehensive general liability policy excludes coverage for the activities of professionals that result in claims for bodily injury or property damage. Therefore, contracted professionals such as architects, engineers, attorneys, doctors, etc. should provide the municipality with a Certificate of Insurance evidencing their professional liability and/or malpractice insurance with a minimum limit of \$1 million. As well as the insurance requirements of a contractor.

revised July 14, 1994

The Fund's public officials liability policy provides coverage for full time engineers employed by the municipality, but only for errors and omissions resulting in monetary damage. Municipally employed code officials who act in their capacity of enforcing the code are covered by the Fund regardless if they are professional engineers. Similarly, if a municipally employed professional engineer acts in a situation not requiring a professional designation, and within the scope of his job duties, this act would fall outside the professional liability exclusion.

Participating Member Certification of Coverage (Certificate of Insurance)

A member may also be asked to provide evidence of insurance and financial responsibility. The Fund will require the following information:

- Certificate holder's name and address.
- Coverage being requested.
- Description of the event: dates, locations.

All such requests should be forwarded to the JIF underwriting manager on the certificate request form – please visit the MEL website www.njmel.org for the certificate request bulletin.

DEDUCTIBLES/CO-INSURANCE

Effective January 1, 2011, the Suburban Municipal JIF entered into an agreement with XL Insurance to provide Public Officials/Employment Practices Liability Insurance. XL Insurance (through its Third Party Administrator - Summit Risk Services) will process bills from dollar one. Upon payment of the bills, Summit Risk Services will bill such amounts subject to the deductible and co-insurance to the insured, thus eliminating large bills at the conclusion of litigation, and XL Insurance will expect members to pay such amounts promptly, and

Executive Committee of the Suburban Municipal Joint Insurance Fund adopted a program to offer member authorities the ability to select an option for the Suburban Municipal Joint Insurance Fund to process the payments to XL Insurance for the member's deductible and/or co-payments and to select the term of its repayments to the Fund, subject to the following conditions:

- 1) The member would have to request this option from the local JIF's Executive Committee in writing, on a "per claim" basis.
- 2) The member would have to adopt a resolution acknowledging the debt being incurred as a result of the claim and to select the option that payments be made over the period of one to four years following the year that payment(s) is made.
- 3) If the member leaves the Fund during its repayment period, the balance shall be due and owing to the FUND before the date of membership termination.

IX. FUND COMMISSIONERS - EXECUTIVE DECISIONS

The Fund Commissioners' decisions/discussions have been alphabetized and cross referenced for your convenience from October 1993 through December 31, 2016.

The date and year indicated after the abbreviated version of the discussion refers to the actual meeting that this topic was discussed. Please refer to the actual minutes for any additional information.

Decisions (10/93-12/31/16)

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Additional Assessment, **A3**
Aggregate Reinsurance, **S2**
Anniversary - 10th **A12**
Application Fees, **A4**
Arbitration Forms, **A9**
Assessment Cap, **A5**
Assessment Policy 1995, **A2**
Assessments Quarterly (Premium Payment Plan), **A7**
Assessments, **A6**
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Attorney Fees, **A10**
Attorney -
 Ethics Training, **A13**
 Manager/Supervisor Training, **A13**
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Audit Report – MEL/EJIF/RCF Shares **A11**
Auto Coverage – Volunteers **C13**

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Bedminster, B3
Bedminster Library, B3
Bedminster/Far Hills 1st Aid, B9
Bedminster/Far Hills Fire Co B10
Bedminster Pottersville Fire Co B13
Bedminster Skateboard, B7
Bedminster Quasi B11
Berkeley Heights, B8
Bernards, B5
Bernards Quasi, B12
Bernardsville Quasi, B6
Budget, B2
Business/Special Improvement Districts, B4
Bylaws, B1

Charter Member, **C1**
Cash Management Plan, **C3**
Chatham, **C11**
Claims Administrator, **C8**
Claim Payment Authorization, **C14**
Claims Service, **C4**
Clinton Township, **C16**
Coaches Certification, **C12**

Cocuzzio vs. Addario, **C17**
Cranford, **C10**
Custodian of Fund Records, **R1**
Coverage (Cyber), **C20**
Coverage (Excess Prop), **C9**
Coverage Crime Policy & WC endorsement, **C19**
Coverage Documents, **C15**
Coverage Review, Independent, **C17**
Contracts – Political Contributions, **C18**

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Designation of Authorized Signatures, D1
Dickerson, Bruce D5
Dividend, D2

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E-JIF Bylaws, E4
Employee Benefits, E1
Employee, Full-Time Definition, E5
Employment Practice Training Seminars, E6
Engineer-Part time, E8
Environmental JIF, E2
Examination, DOBI, E7
Excess Property, C6

Faithful Performance Bond, F2
Fanwood Quasi, F1
Fanwood F3
Far Hills F4
Far Hills – Replacement Cost Coverage, F4
Fifty Year Old Buildings F5
Fidelity Bonds, C5
Fiscal Management Plan, F7
Fox, Robert L. F8
Fund Commissioner – Orientation F6

Garwood, G1

Harding H4
Hurley, James H3
Hold Harmless Agreements, H1

Hillsborough Skateboard Facility, H2

Internal Auditor, I1

Kenilworth, K1

Letterhead & Report Covers, L2

Liability (Excess) Limits Increased, L1

Managed Care, M5

Maple Shade Class Action Suit, M10

Medicare Secondary Payer, M12

Meeting Dates, M2

MEL, M1

MEL Representative, M4

MEL Bylaws, M6

MEL Learning Management System, S13

MEL Legislative Initiatives, M13

Melchionda vs. Watchung M11

Membership, Bound Brook B14

Membership, Hillsborough M7

Memorial Resolution, M14

Municipal Facilities,

see Hold Harmless, **H1**

Mountainside PAL, M8

Mountainside Library, M9

New Members, M3

New Providence, N1

Non-owned Artwork N2

Officers of the Fund, O1

Official Newspaper, O2

Official Depository, O3

OPRA, O5

OPRA Litigation, O4

Peapack-Gladstone, P10

PERMA Acquisition P12

Professional Appointments, P1

Professional Services Agreements, P2

Policy & Procedures Manual, P3

Premium Payment Plan, A7

PRIMA Expenses, P8

Property Appraisals P13

Property Policy-Excess, P4

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Public Officials Seminars, P5

Public Officials/Employment Practices - Attorney Fee Cap, P11

Public Officials/Employment Practices, P6

Public Officials/Employment Practices- Deductible Payment Plans, P14

Police Accreditation – Discount, P7

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Quasi-Municipals, Q1

Records Destruction, R10

Records Retention, R2

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Residual Claims Fund, R5

Residual Claims Fund Bylaws, R6

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Right to Know Law, R9

Risk Management Plan, C2

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Safety Director Contract, S9

Safety Director – firm name S9

Safety Calendar, S8

Safety Grant Application, S7

Safety Institute, S13

Safety Training-Mgmt of Aggressive Behavior, S11

Scibal/QualCare merger, S20

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Springfield, S16

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State Exam, S14

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Whitman, Janet, W7

Vehicle - Classifications V1

SUBURBAN MUNICIPAL DECISIONS

(10/93 - 12/31/16)

- A1.** United Jersey Bank appointed as Asset Manager. (5/94) Resolution adopted amending professional service agreement to reflect name change to Fleet Bank. (7/01) Asset Manager contract awarded to Commerce Bank, effective April 1, 2003. (1/03) Transition delayed to May 1, 2003 (3/03). Resolution adopted appointing Commerce Bank as Asset Manager effective June 1, 2003 (5/03). Reappointed (204). Announcement that Commerce Bank is to be acquired by TD Banknorth. (10/07).
- A2.** Commissioners vote to hold individual 1995 increases to a maximum of 5%. (10/94)
- A3.** Additional assessment approved of \$3,956.64 for Builder's Risk coverage of Echobrook School conversion to municipal facility. (1/95) Additional assessment approved of \$165.26 for Builder's Risk coverage for 10 Mountain Boulevard, effective June 8, 1995 (6/95). Additional Assessments for the Township of Bernards, reflecting the addition of a golf course, approved. (6/96) Additional Assessments for builders risk for Borough of Bernardsville, Borough of Watchung and Township of Bernards. (4/97). Additional assessment for the Township of Bernards for Basking Ridge Fire & Rescue and Liberty Corner First Aid Squad. (4/97). Additional Assessment for the Township of Bernards for Liberty Corner Fire Company. (6/97) Additional assessment certified for Bernardsville Library builders risk. (6/98) Additional assessment for Bernardsville Builder's Risk for Knox House approved (11/02).
- A4.** Executive Committee upholds/ratifies Coverage Committee denial of Roselle Park's Request to waive \$1,000 Application Fee
- A5.** 1997 Assessments increases capped at 5%. (10/96) 1998 Assessment increases capped at 5%. (10/97) 2003 Assessments capped at 5% over the overall budget increase (11/02). Board agreed to cap 2008 assessments at 4.5% (10/07). Board agreed to cap assessments as 4.5% (10/08).
- A6.** Assessments due date for 1998 second installment delayed to August. (4/98) Board voted to reduce JIF assessment to reflect the MEL reduction. (6/98)
- A7.** Board voted to adopt quarterly Premium Payment Plan. (6/98)
- A8.** Resolution adopted appointing The Actuarial Advantage as Fund Actuary. (6/01)
- A9.** Board approves the joining and use of Arbitration Forms. (10/01) Participation in Arbitration Forums, Inc. expanded to include property (6/03).
- A10.** Board approved increase in the Not to Exceed amount for the Fund Attorney for Fund Years 2002 & 2003. (9/03) (10/03) Board approved increase in not to exceed amount for 2006 contract, reflecting overages resulting from EPL training. (2/07).
- A11.** Audit Report – Audit Report to include reporting of MEL, EJIF and RCF assets and deficits. (5/05)
- A12.** Anniversary Dinner scheduled to follow a JIF meeting – April 14, 2005. (2/05)
- A13.** Board authorized Fund Attorney to conduct Ethics Training Seminars. (3/11) Board authorized Fund Attorney to conduct the Manager/Supervisor trainings for the 2013/2104 EPL Cycle (10/13).
- B1.** Draft bylaws adopted to be filed with Department of Insurance. (10/93) Public Hearing Scheduled for Revisions to Bylaws. Bylaw Revisions Adopted by Board and distributed to member towns for ratification. (11/97) 75% of membership approved bylaw amendments. (3/98) Bylaw amendments approved by the Department of Banking & Insurance. (5/98)

- B2.** Public Hearing set for 11/11/93 to introduce 1994 Budget (10/93) 1994 budget approved \$1,851,902 based on six members. (11/93) Bylaws amended to allow Fund Attorney be involved with the defense of certain matters where the nature of the matter deems it more expeditious. Subject to approval by the Executive Committee (1/94) 1994 budget including Township of Bernardsville adopted. (1/94) 1998 Budget introduced – Loss Fund Contingency added. (10/97) 2001 Budget introduced. (10/00) 2001 Budget adopted. (11/00) 2002 Budget introduced. (10/01) 2001 Budget adopted. (11/01) 2010 Budget amended to include the addition of Harding Township’s membership effective January 1, 2010. (11/09)
- B3.** Township of Bedminster approved. (12/93) Additional assessment certified to Bedminster Township to add the Bedminster Library subject to review and approval by XL Insurance (5/12).
- B4.** Business/Special Improvement districts approved for coverage, subject to underwriting criteria established by the MEL. (10/98)
- B5.** Board approves one year coverage for substandard property known as Geir and Post under the Township of Bernards. (10/01)
- B6.** Bernardsville Library Association approved for Class III quasi coverage (1/03). Name of organization revised to Friends of the Library. (2/07) Bernardsville Library Foundation approved as a Class III quasi group for coverage (5/11).
- B7.** Coverage for Bedminster Skateboard facility approved subject to completion of items required by the Underwriting Manager (11/03).
- B8.** Berkeley Heights approved for membership (12/03). Town elected not to join (1/04).
- B9.** Township of Bedminster added the Far Hills/Bedminster First Aid Squad to its coverages effective August 31, 2004 (9/04). Board approved additional assessment of \$6,967.42 for coverages pro-rated to effective date of coverage. The squad is already covered for workers’ compensation. (4/09)
- B10.** Additional assessment approved for the addition of the Far Hills/Bedminster/Union Hook & Ladder Fire Company to Bedminster’s coverages (9/06). Far Hills Bedminster Fire Company included for coverages effective 5/1/08. (4/08)
- B11.** Somerset Municipal Alliance approved as Quasi-Municipal Class III Quasi of Bedminster. (4/07).
- B12.** Project Graduation approved as Quasi-Municipal Class III for Bernards Township. (4/08). Bernards Township Friends of the Library approved as Quasi Municipal Class III (3/11).
- B13.** Board approved additional assessment not to exceed \$18,000 for the addition of the Pottersville Fire Company to Bedminster. (3/09)
- B14.** Board declined membership offer to Bound Brook. (11/09)
- B15.** A 30-day cancellation clause will be issued to TD Bank and motion to appoint Investors Bank for banking services and Wilmington Trust for investment services. (01/16) Board adopts Resolution appointing Investors Bank for Banking Services and Wilmington Trust for Asset Manager Services for the Suburban Municipal Joint Insurance Fund (02/16) Motion to authorize the change to the fund’s standard contract for Asset Management Services in reference to the order of Exhibit A and B (05/16) Motion to adopt the contract addendum and Wilmington Investment Management Account Agreement And authorize the chairman to execute (7/16).

- C1.** Original 8 members in feasibility study who pass Indemnity and Trust Agreements and Resolution to Join by December 31, 1993 to be Charter Members of the Fund. (10/93)
- C2.** Draft Risk Management Plan adopted to be filed with Department of Insurance. (10/93) 1994 Risk Management Plan adopted. (1/94) 1995 Risk Management Plan approved (1/95) 1996 Risk Management approved. (1/96) Risk Management Plan revised to reflect the Fund’s membership in the E-JIF. (9/96) 1997 Risk Management Plan approved, reflecting the addition of blanket faithful performance coverage. (1/97) 2007 Risk Management Plan amended to remove enhancements including a provision for a “voluntary workers’ compensation endorsement. (4/07) 2013 Risk Management Plan amended to correct the flood zones from VB to VE in the clause on buildings on piling (2/13). 2014 Risk Management Plan amended to reflect final property negotiations. (6/14).
- C3.** Cash Management Plan adopted (10/93) 1994 Cash Management Plan adopted. (1/94) 1996 Cash Management Plan adopted. (1/96) Resolution approved to amend Cash Management Plan to reflect Asset Manager name change to Fleet Bank. (7/01). Resolution approved to reflect changes made in 1999 by the State regarding permissible investments and local government investment pools. (2/15). Board approved proposed changes to Cash Management Plan to develop a new investment plan as allowed by the regulations. (04/16)
- C4.** Sample RFP to be developed. Contract Review Committee to review response. (10/93)
- C5.** PERMA authorized to secure bond for Executive Director and Treasurer. (12/93) Claims Administrator added to the Fund’s Fidelity Bond. (11/96)
- C6.** Commissioners rating Joint Purchase or Excess Property Insurance through MEL (1/94)
- C7.** Department of Insurance has recently changed its position on aggregate excess insurance. Previously DOI has not asked that this insurance be provided. DOI has given Fund one year respite. MEL Long Range Planning Committee working to establish plan for all Funds. (1/94) Annual aggregate coverage restored. (1/07)
- C8.** Commissioners amend indemnification wording in Scibal's 1995 professional services agreement. (9/94) 1996 Contract with Scibal based on Dedicated Unit. (10/95)
- C9.** Fund approved purchase of Excess Property Insurance through MEL (1/95).
- C10.** Township of Cranford approved for membership. (11/96) Township of Cranford considered for coverage, subject to additional information (12/03).
- C11.** Township of Chatham approved for membership. (12/96)
- C12.** Volunteer Coaches Certification program for reimbursement of expenses concluded in 1997 budget. (10/96) Certificate compliance to be audited by Internal Auditor (9/97) The Board approves the reimbursement of expenses for coaches certification course materials for Bernards Township in the amount of \$2,100. (3/01) Board approves reimbursement of \$2,625 to Bernards Township (5/03). Board approves reimbursement to Bedminster (11/04). Reimbursement request for Bernardsville coaches certification costs approved (1/05) Reimbursement request for Watchung coaches certification costs approved (2/05) Reimbursement request for Scotch Plains coaches certification costs approved (5/05) Board approves reimbursement to Bedminster (9/06).
- C13.** Coverage approved for the for reimbursement to “Title 34 Volunteers” for collision and comprehensive damages resulting from motor vehicle accident while volunteering services to the town not to exceed \$2,500 or the deductible on the volunteers’ auto policy whichever is less (3/97)

- C14.** Claim Payment Authorization – TPA payment authorization increased to \$10,000. Additional provision for “court house steps” authorization established. (6/98)
- C15.** Revised Casualty and Auto Documents approved (7/02).
- C16.** Special meeting scheduled to review membership application for Clinton Township (11/02).
- C17.** Board authorized an independent coverage review in the matter of Cocuzzio vs. Addario (9/04). Defense of Mr. Addario authorized (10/04).
- C18.** Executive Committee decides to award contracts in accordance with a “fair & open process” – Advertisements for Request for Qualifications authorized. (12/05). Executive Committee awards contracts in accordance with a Fair & Open process – for three year terms – Fund year 2007-2008 & 2009. (1/06). Rules & Contracts Committee authorized to review Request for Qualification Forms & authorize the Executive Director to advertise. (9/08) Executive Committee authorizes advertisements and release of Request for Qualifications for all positions for the period of January 1, 2012 through January 1, 2015 (6/11). Sub-Committee formed to review the responses for fund professional for the period of January 1, 2012 through January 1, 2015 (7/11). Executive Committee adopted a motion to not consider CCMSI response with respect to Safety Director position as discussed in Executive Session (7/11). Executive Committee authorizes advertisements and release of Request for Qualifications for all positions for the period of January 1, 2015 through January 1, 2018 (6/14).
- C19.** Board approved recommendations made by the MEL Coverage Committee that the local JIFs approve endorsements modifying the crime policy language to match the JIF’s coverage intent. Namely, the local JIFs would amend the “Failure to Procure Insurance”, “Definition of Depository”, “Limits of Liability”; “Definition of Loss”; “Faithful Performance Coverage” and an “Employer’s Liability Endorsement” endorsement to the Workers’ Compensation policy. (3/11)
- C20.** Board approved recommendation made by MEL underwriting Manager to elect option #1 of the Cyber Liability Coverage Proposal - limit of liability of \$3million each claim and \$6 million annual aggregate with a \$10,000 deductible. (1/14) The Board approved the Cyber Liability endorsement to the General Liability Policy (01/16) Board selected Cyber Liability quoted as Option 2 Revised for an additional total premium of \$2,460 (03/16)
- D1.** Two signatures required except for checks over \$100,000 which require hand signature. (1/94)
- D2.** The Board voted to release its first dividend from the Closed Years Account in the amount of \$560,132 (including MEL’s dividend). (7/99) The Board voted to release a dividend from the Closed Years Account in the amount of \$604,760 (including MEL’s dividend). (9/00) The Board voted to release a dividend from the 1997 Fund Year and the Closed Years Account in the amount of \$600,000 (including MEL’s dividend). (10/01) The Board voted to release a dividend in the amount of \$350,000 (\$305,787.62 from the Closed Years and the MEL dividend of \$44,212.38) (10/02). Dividend revised. Total remains at \$350,000 with the distribution from the MEL increasing and the JIF decreasing (11/02). Dividend totaling \$325,000 approved (10/03). Dividend totaling \$400,000 approved (10/04). Dividend totaling \$375,000 approved. (10/05) Dividend approved totaling \$325,000. (11/06). Board agreed to release dividend in the amount of \$325,000 – including share of EJIF dividend. (10/07). Board agreed to release dividend in the amount of \$225,000 plus the JIF share of the EJIF dividend. (10/08). Resolution adopted authorizing the release of \$75,000 in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (10/10). Resolution adopted authorizing the release of \$75,000 from Closed Years accounts in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (11/11). Resolution adopted authorizing the release of \$75,000 from Closed Years accounts in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (11/12). Resolution adopted authorizing the release of \$75,000 from Closed Years accounts in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (11/13). Resolution adopted authorizing the release of \$60,000 from Closed Years accounts in

- dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (10/14). Resolution adopted authorizing the release of \$60,000 from Closed Years accounts in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (10/15). Resolution adopted authorizing the release of \$60,000 from Closed Years accounts in dividend, subject to approval of the Department of Banking and Insurance and the Department of Community Affairs. (10/16).
- D3.** Executive Committee authorized advertisement for Requests for Qualifications for Defense Panel – in accordance with the Fair & Open process. (3/06) Responses received. 4/06)
- D4.** Executive Committee authorized appointment of outside counsel to defend municipal prosecutor and defense attorney in matter arising from defense of claim against member town. Resolution adopted in his honor (1/05).
- D5.** Moment of Silence for the passing of Bruce Dickerson, Risk Manager for Mountainside. (9/06) Resolution adopted in his honor. (10/06)
- E1.** Employee Benefits Fund - Commissioners authorized an expenditure of \$3,600 for a Health Benefits feasibility Study. (8/96) Ad - hoc Committee appointed to review study. (11/96) Ad-hoc Committee appointed to work with Savant Advice to form HIF. (2/97). Presentation made by Chan Coddington, Bollinger/Paul Laracy, PERMA & John Haugh/Pinnacle – on health benefits. (4/06)
- E2.** Fund voted to join the Environmental JIF effective July 1,1996. (2/96) Indemnity and Trust Agreement for E-JIF executed. (3/96) E-JIF Bylaw Amendment approved. (4/96) Board voted to renew the JIF’s membership in the E-JIF for the period of January 1, 1999 through January 2002. (2/99) Resolution approved renewing membership in the Environmental JIF. (2/01) Resolution adopted renewing membership in the E-JIF (11/03). Resolution adopted renewing three year membership in the E-JIF (9/06). Resolution adopted renewing membership in the E-JIF for the period of January 1, 2010 through December 31, 2012. (1/10). Resolution adopted renewing membership in the E-JIF for the period of January 1, 2013 through December 31, 2015. (4/12).
- E3.** Kathleen Toland elected at the Fund’s E-JIF Representative. (7/96) Kathleen Toland reelected as the Fund’s representative to the E-JIF for 1997. (11/96) Barbara Pence elected as the E-JIF representative for 1998. (11/97). Barbara Pence re-appointed as the E-JIF representative for 2002. (11/01). (11/02) Ronald Angelo appointed as E-JIF representative. (1/05) (11/05) (1/08) (1/09) (1/10). James Gildea appointed as E-JIF representative. (3/10) (1/11)(11/11)(11/12)(11/13)(11/14)(11/16)
- E4.** Resolution Adopted supporting E-JIF Bylaw Amendment placing a rated capacity criteria on members operating sewage facilities (2/97).
- E5.** Definition of full-time employee adopted. (2/98)
- E6.** Fund approved two training seminars to be held regarding Employment Practices. (5/00) Fund approved two Police Chief training sessions to be held in the Suburban Municipal area as part of the 2011/2012 Employment Practices Program (10/11). Fund approved two Police Chief training sessions to be held in the Suburban Municipal area as part of the 2013/2014 Employment Practices Program (10/13).
- E7.** Fund approved agreement with the MEL to act as a lead agency with other affiliated funds who participate in the Mel for the purpose of paying for the ordinary costs associated with conducting an examination pursuant to N.J.S.A. 40A: 10-47. (7/00)
- E8.** Board agreed to refer request to the MEL to consider providing professional liability to Summit’s part-time engineer who was formally a full-time employee of the city (9/03).

- F1.** Fund approves Fanwood Recycling, Friends of Fanwood Library as class III quasi. (4/94)
- F2.** Committee authorized the purchase of Faithful Performance Bond for the Township of Bernards. (2/96) Effective January 1,1997 the Fund will retain \$50,000 for Faithful Performance/Employee Dishonesty Bond and will purchase \$1,000,000 excess of the JIF retention from the Hartford Insurance Co. (11/96)
- F3.** Fanwood elected to not renew Fund membership, effective 1/1/97. (1/1/97).
- F4.** Borough of Far Hills approved for membership, effective 1/1/98. (10/97) Executive Committee approved replacement cost coverage for 46 Peapack Road, Far Hills-NJ subject to renovations being completed no later than 6 months from 7/14/11 subject to re-inspection by J.A. Montgomery (7/11).
- F5.** Replacement Cost Coverage approved for buildings 50 years older or more. (12/97)
- F6.** Fund Commissioner Orientation Seminar held in Bedminster. (6/05)
- F7.** Resolution adopted amending the Fund’s fiscal management plan. (4/10)
- F8.** Resolution honoring Robert L. Fox, Qual-Lynx. (11/16)
- G1.** Borough of Garwood not approved for membership, based on lack of town interest. (12/96) Special meeting scheduled to review application (11/02). Executive Committee granted permission for Garwood to submit an application to another JIF (11/11). Executive Committee granted permission for Garwood to submit an application to another MEL affiliated JIF (11/14).
- K1.** Borough of Kenilworth not approved for membership. Fund will reconsider based on borough’s commitment to loss control. (12/96)
- H1.** Commissioners discussed procedure requiring non-profit groups to execute hold harmless agreements while using municipal facility. Informal poll of commissioners favored strict policy. (5/94) Commissioners voted to suspend policy pending further review by Coverage Committee and Attorney. (6/94) Commissioners amend policy deleting non-compliance section, also waiver procedure established. (7/94) Due to continuing difficulties, will revisit procedure. (12/94) Commissioners approve draft policy detailing requirements of municipal facilities use by third part non-profit groups (3/95). Coverage Committee deletes “Signatory assumes responsibilities even for negligence of municipality” from Hold Harmless Agreement. (6/95) Revision to the insurance requirements for the “use of member facilities” revised allowing for flexibility to reduce the required limit for homeowners. (3/97)
- H2.** Fund approved waiver of certificate of insurance from Hot Rails, Inc., for the Borough of Hillsborough’s skateboard facility. (7/00)
- H3.** Moment of Silence for the passing of James Hurley, Risk Manager for several members. (6/06)
- H4.** Accepted the recommendation of the MEL Underwriting Manager and approve the endorsement for Harding that requires the Township to provide excess automobile liability insurance for all policemen utilizing their own vehicle on police business. (01/15)
- I1.** McGordy Associates appointed as special auditor for 1994. (4/94) (5/94) Contract amended to include audit of employee counts (5/97) Board accepted proposal to expand services to include audit of Coaches Certification. (9/97)
- L1.** Excess Liability Limits increased to \$20,000,000 effective 1/1/99. (10/98)
- L2.** Standardized MEL letterhead and report covers approved (7/02).

- M1.** Resolution 93-1 adopted authorizing Suburban JIF join MEL. (10/93) Resolution to renew membership adopted by Commissioners. (1/97). Resolution adopted revising membership term for three-years commencing 7/1/98. (4/98) Resolution to renew membership adopted by Commissioners. (7/01). MEL membership renewed for period of 7/1/04 through 7/1/07 (7/04). MEL membership renewed for period of 7/1/07 through 7/1/10 (4/07). MEL membership renewed for period of 7/1/10 through 7/1/13. (6/10). Renewed 7/1/13 through 6/30/16 (5/13). MEL membership renewed for period of 7/1/16 through 6/30/19. (5/16).
- M2.** Meeting date set for second Thursday of every month, 8 AM, Summit Municipal Building. (10/93) Location changed to Scotch Plains Municipal Building. (12/96)
- M3.** Coverage Committee charged with reviewing new member applications (11/93). New membership criteria developed by Committee approved. (12/93) Membership application fee of \$1,000 set. (12/93) Application fee waived for fall of 1996. (10/96)
- M4.** Kathleen Toland named MEL Representative (1/95) Kathleen Toland re-elected as the Fund's MEL representative. (1/96) Kathleen Toland re-elected as the MEL representative for 1997. (11/96) Barbara Pence appointed as MEL Representative (11/97). Barbara Pence re-appointed as MEL Representative (10/98), (10/99), (10/01) (10/02) Ronald Angelo appointed as MEL Representative (1/05) (11/05) (1/08) (1/09) (1/10). Christopher Marion appointed as MEL Representative (3/10) (1/11)(11/11) James Gildea appointed as MEL Representative (5/12)(11/12)(11/13)(11/14) (11/16)
- M5.** Fund approves joint RFP with Suburban Essex JIF for managed care provider. (7/95) Fund approves MasterCare as managed care provider subject to execution of contract as per 10/12/95 memo. (10/95) Fee structure revised from tiered per type of claim to flat per claim. (4/97) Mastercare announced its intent to not renew its contract with Joint Insurance Funds. Peter Palmer appointed to Joint JIF Ad-hoc Committee for Request for Proposals. (10/97) First Managed Care Option appointed to replace Mastercare. (3/98) FMCO reappointed as Managed Care Provider. (4/99) Fund approves RFP for managed care provider. (1/01) FMCO reappointed as Managed Care Provider. (3/01) FMCO re-appointed as Managed Care Provider (3/02). FMCO re-appointed as Managed Care Provider (3/03). (3/04). (2/05) Executive Committee agreed to advertise Requests for Qualifications for Managed Care Provider. (2/06). In accordance with the Fair & Open Process, FMCO appointed as Managed Care Provider (4/06). FMCO contract awarded at 2.5% increase. (5/07).
- M6.** Resolution approving revisions to MEL Bylaws adopted (12/97). Resolution approving revisions to MEL Bylaws adopted (1/01).
- M7.** Board voted to accept the Township of Hillsborough. (9/98)
- M8.** Mountainside Police Athletic League approved as a Class IV Quasi-Municipal Entity (11/02).
- M9.** Mountainside Library approved for coverage for workers' compensation. (6/05).
- M10.** Maple Shade class action public intoxication lawsuit named multiple towns around the state. Fund approved joint defense in Obichinetz vs. Maple Shade Matter (1/09)
- M11.** Claims Administrator and Tim Beck, Esq. authorized to review compromise lien request on behalf of Melchionda vs. Watchung. (1/09)
- M12.** Congress passed legislation *Medicare and Medicaid and State Children's Health Insurance Program Extension Act of 2007 Section 111 (MMSEA)*, which included reporting requirement that will require the fund to coordinate payments with the Medicare program. Fund authorizes Executive Director to make the necessary filing with the center for Medicare and Medicaid (CMS) designating the fund as a responsible

reporting entity under Section 111 of the MMSEA and authorizes its third party claims administrator to be its designated representative for actual file submission for reporting purposes with CMS. (5/09)

- M13.** MEL Board of Commissioners asked local JIFs to support its legislative initiatives on sick leave injury, cap on attorney fee awards in fee shifting cases against public entities, and amending Title 59 to strengthen immunities for sidewalks and weather related accidents. Board adopted Resolutions 6-11 through 10-11 (1/11).
- M14.** Board adopted resolution honoring John C. Allsopp. (2/11) Board adopted resolution Harry Yospin (6/13).
- N1.** Borough of New Providence approved for membership. (11/96) Borough of New Providence approved for membership (12/03). Borough elected not to join (1/04). New Providence approved for membership. (12/05). (12/06)
- N2.** Board adopted revisions to the Non-Owned Artwork Coverage procedures. (9/07)
- O1.** John Allsopp elected interim Chairman, Peter Palmer, Interim Secretary. (10/93) Same for 1994. (1/94)
- O2.** Star Ledger designated as official newspaper. (10/93)
- O3.** United Jersey Bank designated as official depository. (12/93)
- O4.** Board agreed to participate in OPRA class action settlement (7/04).
- O5.** Fund motioned to adopt the revised OPRA form pursuant to OPRA's requirement that actual cost shall be limited to the cost of paper and toner only, specifically excluding the costs of labor and other overhead expenses. (7/10).
- P1.** Interim appointments made. Executive Director/PERMA, Actuary/Ernst & Young, Safety Director/Joseph J. Reinhart, Underwriting Manager/Pearsall, Maben & Frankenbach. (10/93) Ralph Maresca appointed as Treasurer. (12/93) Scibal Associates as Claims Administrator. (12/93). Harry Yospin as Fund Attorney. (12/93) Suplee appointed as Auditor (1/94)
- P2.** Draft Professional Services Agreements approved. (10/13) Actual agreement approved. (3/94) Standard Professional Service Agreement form adopted. (1/06). Resolution to amend the Fund's Standard Contract Provisions to track to language in the law on Political Contributions, Affirmative Action and Records. (3/15)
- P3.** Fund approves 1994 Policy & Procedures Manual. (5/94)
- P4.** MEL transferred Excess Property Policy from Home Insurance to Zurich . (3/95) Board authorizes Executive Director to modify self-retention to \$50,000 along with the 17 other Joint Insurance Funds. (11/01)
- P5.** Public Officials Seminars on "Municipal Safety Leadership" scheduled for September 1996. (8/96) Board authorized Fund Attorney to conduct "on-site" managerial & supervisory training on employment practices (11/03). (10/09)
- P6.** Effective 1/1/97, the Fund's Public Officials/Employment Practices policy will become primary and the policy with CoRegis will be excess. (12/96) Excess POL/EPL quote to purchase terrorism buyback presented but not purchased. (1/03) Board elected not to renew excess coverage (excess of JIF/MEL \$6,000,000). (11/03) Board agreed to distribute the 2007 and 2008 cost to purchase its excess public officials/employment practices liability limits - \$4,000,000 excess of \$6,000,000 in the same ratio as was distributed when limits were purchased outside the JIF. (1/08). Resolution adopted authorizing the purchase of POL/EPL coverage from XL effective January 1, 2011. (11/10). Executive Committee approved a continued 2-year contract with XL Insurance, if presented, to provide primary EPL/POL coverage for Fund Year 2014 (2/13). Resolution was

adopting acknowledging update to the Public Official/Employment Practices Liability policy to be effective in the 2017 policy year. (12/16).

- P7.** Policy adopted providing for a 5% liability discount to members' whose police departments have undergone an accreditation process. (7/97) Watchung approved for police accreditation discount. (3/03) Watchung police department recertified (1/05). Summit Police Accreditation discount certified (1/07). Bernards Township Police Accreditation discount certified (7/08).
- P8.** Expenses approved for Commissioner attendance at PRIMA (Public Risk Management Association) conference. (3/98) (3/99)(3/12)
- P9.** Effective 1/1/02 The MEL began to assume a retention for property. JIF to take \$50,000 retention; MEL to take \$200,000 excess of JIF retention. Commercial policy limit of \$100,000,000. JIF adopted a budget transfer to accommodate change (2/02).
- P10.** Special meeting scheduled to review membership submission to Peapack-Gladstone (11/02). Town elected not to join JIF. (1/03) Executive Director wrote to Mayor acknowledging the town's interest. (2/03) Peapack-Gladstone approved for membership. (10/05). Town elected not to join JIF (12/05). Peapack-Gladstone denied membership based on fact that existing reported premium appears to be inadequate to support the number of reported claims and general concern over EPL/POL claims (10/11).
- P11.** The Board adopted a resolution urging the Senate and General Assembly to enact legislation to cap attorneys fees and to end contingency fee enhancements. (9/03)
- P12.** Executive Committee agreed to assign contract of PERMA. (6/06) DOBI Correspondence indicating that nothing in proposed acquisition of PERMA by Commerce Bank Insurance Services would negatively impact the Joint Insurance Funds. (1/07) Following TD Banknorth's acquisition of Commerce Bank – the insurance division was sold to its management & taken private. Executive Director said company name is now Conner Strong but reported his office will still operate as PERMA. (9/08)
- P13.** Fund Commissioners amended the contract of Conner Risk Control to include property appraisals for a three-year phase. (1/08) (4/08)
- P14.** Fund authorizes POL/EPL Deductible Payment Plans where members are given the option that the JIF will pay the deductible as billed by XL Insurance and the JIF will bill the amount with member assessments during the subsequent budget period, but not to exceed four years. (4/11) Executive Committee adopted a motion to authorize the Executive Director to execute the Memo of Understanding with respects to the master Public Officials/Employment Practices Liability policy for the period 1/1/11 through 1/1/13. (10/11) Executive Committee declined the Wages Coverage as offered by XL effective 1/1/12. (11/11)
- P15.** Fund adopts an advance funding program, in addition to a Model Resolution and Agreement, to assist members that will pursue Police accreditation and/or re-accreditation (7/13).
- Q1.** Fund extends coverage for any quasi-municipal entity currently included in Members' policies effective January 1, 1994 until Coverage Committee recommends policy. (12/93) Board agreed to provide \$100,000 of Crime coverage for approved quasi-municipal entities (10/02).
- R1.** Fund Secretary appointed as Custodian of Records; documents to be stored at Fund office. (10/93)
- R2.** Records Retention Plan adopted. (10/93)
- R3.** Fund establishes procedure of Roll Call Vote for all member municipalities. (3/94)
- R4.** Commissioners approve annual expenditure not to exceed \$1,000 for quarterly underwriting meetings. (8/94)

- R5.** Residual Claims Fund – Board voted to join the Residual Claims Fund and transfer Fund Year 1994 liabilities to the RCF. (6/98) Board voted to transfer Fund Year 1995 liabilities to the RCF. (6/99) Board voted to transfer Fund Year 1996 liabilities to the RCF. (6/00) Resolution approved renewing membership in the Residual Claims Fund. (2/01) Board voted to transfer Fund Year 1997 liabilities to the RCF. (6/01) Board voted to transfer Fund Year 1998 liabilities to the RCF (7/02). Board voted to transfer Fund Year 1999 liabilities to the RCF. (4/03) Membership renewed for period of 1/1/04 through 1/1/07. (11/03) Board voted to transfer Fund Year 2000 liabilities to the RCF (6/04). Board voted to transfer Fund Year 200 liabilities to the RCF (6/04). Board voted to transfer Fund year 2001 liabilities to RCF. (6/05). Board voted to transfer Fund year 2002 liabilities to RCF. (6/06). Membership renewed for period of 1/1/07 through 1/1/10. (9/06) Board voted to transfer Fund year 2003 liabilities to RCF. (6/07). Board voted to transfer Fund year 2004 liabilities to RCF. (6/08). Board voted to transfer Fund year 2005 liabilities to RCF. (6/09). Membership renewed for period of 1/1/10 through 1/1/13. (1/10). Resolution adopted authorizing the transfer of Fund Year 2006 liabilities to the RCF. (6/10). Resolution adopted authorizing the transfer of Fund Year 2007 liabilities to the RCF (6/11). Membership renewed for period of 1/1/13 through 12/31/15 (4/12). Resolution adopted authorizing the transfer of Fund Year 2008 liabilities to the RCF (6/12). Resolution adopted authorizing the transfer of Fund Year 2009 liabilities to the RCF (6/13). Resolution adopted authorizing the transfer of Fund Year 2010 liabilities to the RCF (6/14). Resolution adopted authorizing the transfer of Fund Year 2011 liabilities to the RCF (6/14). Resolution adopted authorizing the transfer of Fund Year 2012 liabilities to the RCF (6/16).
- R6.** Residual Claims Fund Bylaw Amendment adopted. (7/98)
- R7.** Barbara Pence appointed JIF representative to Residual Claims Fund. (9/98) Barbara Pence appointed JIF representative to Residual Claims Fund. (3/01) Ronald Angelo appointed JIF representative to Residual Claims Fund. (11/01) (11/02) (11/03) (11/05) (1/08) (1/09) (1/10). James Gildea appointed JIF representative to Residual Claims Fund (3/10). (1/11)(11/11)(11/12)(11/13)(11/14)(11/15) (11/16)
- R8.** Board authorizes Perma and First Managed Care Option to draft an early return to work compensation policy for the Fund. (5/01) Board approves an early return to work compensation policy for the Fund. (6/01) Reimbursement for Bernards Township light duty approved. (3/03) (5/03)
- R9.** The Board approved the “Right to Know” Request Form (9/02).
- R10.** Board approved Scibal request to dispose of all files covering the period of January 1, 1994 through December 31, 1996. (7/03) Board approved Scibal request to dispose of records cover a time period of January 1, 1997 through November 30, 2000 for closed workers’ compensation claims and a time period of January 1, 1997 through November 30, 1999 for closed liability claims. (1/07).
- R11.** The Suburban Municipal and Central Joint Insurance Funds co-hosted a regional training on October 23, 2013 on Active Shooter in the Workplace Regional Training. Executive Committee approved costs of presenter and catering at an amount not to exceed \$1,000 to be shared with the Central JIF (10/13).
- S1.** PERMA designated as agent for Service of Process. (10/93)
- S2.** Donald Parisi authorized to prepare State Filing at a sum not to exceed \$7,500 (10/93)
- S3.** Expenditure of \$500 authorized for Fund stationery. (10/93)
- S4.** Tom Atkins to chair Contract/Finance Committee, Peter Palmer to chair Coverage Committee. (11/93)
- S5.** Fund approves Safety Director J. J. Reinhart’s request to distribute Reinhart & Associates brochure. (2/95)
- S6.** Fund approves Summit Symphony as class III quasi. (4/94) Summit Downtown Inc., approved as class IV Quasi. (12/96) Reeve-Reed Arboretum approved for quasi-coverage – but coverage not selected. (5/97).

- Summit Downtown approved for full coverage through Summit. (2/99) Reeves Reed Arboretum approved for coverage. (11/08). Reeves Reed Arboretum approved for liability coverage and content, equipment & crime coverages subject to confirmation by Summit. (1/09)
- S7.** MEL Safety Grant application for Snow Plow Rodeo, approved for submission. (7/96)
- S8.** Purchase of 1997 Safety Calendars approved. (11/96) Expense to add photographs of member towns approved. (10/98)
- S9.** Safety Director's 1997 Contract to be based on a dedicated unit, in cooperation with other JIF's. (12/95) Safety Director reported that Commerce National Insurance has purchased his firm – name changed from Joseph J. Reinhart & Associates to Reinhart & Associates. (12/97).
- S10.** Board voted to approve Senate Bill 166. (4/98) Board voted to approve Senate Bill 1092. (9/98) Board voted to approve Senate Bill 1421. (10/98) Board voted to approve Senate Bill 2663 and Assembly Bill 4234 (11/16).
- S11.** Board approved the scheduling of a "Train the Trainer" Management of Aggressive Behaviors Seminar. (5/99)
- S12.** Board approved coverage for skateboard facilities that meet the design criteria established by the MEL with an amendment to require design engineer and facilities construction contractor have experience designing and constructing skateboard facilities. (3/00)
- S13.** The Board votes to participate in the MEL Safety Institute (1/02). Executive Director announced the implementation of the MEL Safety Institute's new Learning Management System. (7/06).
- S14.** The Board accepted the DOBI State Examination of the Fund (9/02). The Board accepted the DOBI State Examination for the 2013 Fund year. (01/16)
- S15.** Summit First Aid Squad approved for coverage. (1/06)
- S16.** In accordance with MEL's Peer Review Procedure, Board waived requirement for Springfield Township to seek Suburban JIF membership. Springfield indicated interest in another MEL affiliated JIF. (11/05). (11/14). In accordance with MEL's Peer Review Procedure, Board granted permission to Springfield Township to seek membership with the Morris JIF (10/11).
- S17.** Non-owned fine arts coverage approved for Summit exhibit. (7/06) Corresponding additional assessment certified. (9/06). Coverage for Summit's Art Display approved. (1/07). Display of the Skylark Fiberglass sculpture approved. (5/07) Display Of "Lightscapte Xii Gathering" And "David" approved. (5/07) Summit's request to extend the art display – approved in 2006 – of J. Steward Johnson's bronze sculptures: "Holier than Thou" valued at \$120,000 and "Contact" valued at \$86,000 approved (9/07). Artwork on display at Village Green in Summit with a total value of \$276,400 approved for non-owned fine arts coverage (11/13).
- S18.** Change in regulations will allow Joint Insurance Funds to provide coverage for statutory bond positions. MEL to begin to provide in 2007. (9/06) Executive Committee increased the JIF's position bond coverage to a \$1,000,000 limit with a \$10,000 deductible (5/13).
- S19.** Treasurer removed as check signatory, in accordance with request of bond carrier. (4/07). Bond renewed with prior carrier – restriction on Treasurer as signatory reversed. (5/07)
- S20.** Board memorialized a motion indicating no objection to the combination of Scibal and QualCare. (1/09)
- S21.** Scotch Plains Special/Business Improvement District approved for coverage subject to acceptance of offer and receipt of resolution from Scotch Plains sponsoring the district. Application is pending; however, the fund

office and the fund's underwriters have reviewed the application and approve coverage of the BID subject to acceptance of offer and receipt of resolution by Scotch Plains adopting the district. (4/11)

- S22.** Board confirms appointment of Commissioner Champney as Executive Safety Committee chair (03/16)
- T1.** Commissioners approve \$10,000 from 1994 contingency account to fund 1994 Safety Incentive Program. (4/94)
- T2.** Commissioners approve the transfer of \$25,000 from Fund year Administrative Contingency to Fund year 1995 E-JIF premiums. (5/96)
- T3.** Commissioners agreed to include \$6,000 in the 1997 Budget to standardize the treasurer's computer systems. (9/96) Purchase of Computer software and hardware for Treasurer approved. The MEL acted as a lead agency in requesting bids. Bid awarded to CompUSA. (6/97) Board approved expenditure for replacement (11/04).
- T4.** Executive Committee approved Resolution 6-13 which seeks to release Tropical Storm Sandy related claim payments in as timely a fashion as possible to members and empowers the Executive Director and Claims Administrator to issue checks up to \$100,000 per location/property for approved covered claims. The MEL has received an advance \$7,000,000 from the excess property carrier Zurich which will be distributed through the local joint insurance funds to reimburse members. (1/13)
- V1.** Parameters for vehicle classification modified. (5/06)
- W1.** Rescue squad for Borough of Watchung added to its insurance program effective 6/11/94. (6/94) Watchung Chemical Engine Company purchased Directors & Officers coverage. (2/99) Rescue squad for Borough of Watchung added to its insurance program effective 2/1/00. (1/00)
- W2.** Fund approves Watchung Seniors as Class III quasi. (3/95)
- W3.** Fund extends coverage to the following: Westfield Bicentennial, Westfield Downtown, Westfield Mendowski Park, Westfield Municipal Alliance. (4/94) Fund approves Westfield Memorial Library as Class III quasi. (6/95) Fund confirms coverage for Westfield Downtown Business Improvement District. (3/00)
- W4.** Warren Township approved for membership. (12/93) Warren Township approved for membership. (12/96) Board did not offer membership since underwriting submission not complete. (12/05). Warren Township offered membership subject to verification of sewer authority properties and a satisfactory loss control inspection. (11/14).
- W5.** Downtown Westfield Corporation BID/SID approved for coverage as endorsement to Westfield (11/02).
- W6.** Recent legislation requires each JIF to have a web site by 2013 and include an extensive list of public documents. Executive Committee agreed with Executive Director's recommendation to join with other funds to create a website template, but secure an independent domain (11/12).
- W5.** For the dinner honoring Janet Whitman, the Board agreed to submit a full page as a Gold sponsor in the program at a cost of \$250 (02/16) Resolution approved to honor Janet Whitman (4/16)