

**SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND
POLICIES & PROCEDURES MANUAL**

2018

Private

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

I. 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.

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 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:

- | | |
|---|--|
| <input type="checkbox"/> Bylaws | <input type="checkbox"/> Meeting Minutes |
| <input type="checkbox"/> Plan of Risk Management | <input type="checkbox"/> Policies and Procedures Manual |
| <input type="checkbox"/> Coverage Documents | <input type="checkbox"/> Any combination thereof |

PURPOSE

While all lines of coverage provided by the South Bergen Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund (MEL) are specifically addressed in the coverage documents found in Section 2 of the Members' Manual, there remain certain criteria, procedures, and policies which fall to the discretion of the Fund itself.

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, Safety Manual, Meeting Minutes, and Coverage Document(s).

The Policies and Procedures established by the South Bergen Fund and the MEL are expected to be adhered to by its members 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 executive board. These changes will be issued as bulletins during the course of the year and should be filed in the manual.

II. INFORMATIONAL DIRECTORY

ORGANIZATION

The South Bergen Municipal Joint Insurance Fund commenced operations on January 1, 1986 with 11 charter members. As of January 1, 2018, the Fund has 23 members.

	Date <u>Joined</u>
* Carlstadt	01/01/86
* Edgewater	01/01/86
* Lyndhurst	01/01/86
* Maywood	01/01/86
* Moonachie	01/01/86
* North Arlington	01/01/86
* Palisades Park	01/01/86
* Rutherford	01/01/86
* South Hackensack	01/01/86
* Wallington	01/01/86
* Wood-Ridge	01/01/86
Bogota	01/01/86
Englewood Cliffs	09/01/87
East Rutherford	01/01/92
Lodi	01/01/92
Rochelle Park	04/22/92
Ridgefield Park	01/01/93
Elmwood Park	01/01/93
Fort Lee	01/01/93
Fairview	07/01/93
Little Ferry	01/01/04
Saddle Brook	01/01/07
Hackensack	01/01/12

* 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.

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 a five (5) member Executive Committee. The officers and Executive Committee shall exercise the full power and authority of its Commissioners (see note). The Fund officers and Executive Committee are compensated at the rate of \$150 per regular monthly meeting attended. The Fund also elects four (4) designated alternates to the Executive Committee.

The officers and the Fund Commissioners conduct monthly meetings on the third Wednesday of each month at 4:30 p.m. in:

**Lodi Municipal Building
1 Memorial Drive
Lodi, NJ 07644
Telephone (973) 365-4005**

On March 1, 1990, the South Bergen Fund Operational Bylaws became effective. These bylaws are subordinate to the bylaws of the South Bergen Fund and are intended to govern the conduct of the Executive Committee meetings, the day to day functioning of the Fund, and the relationships between the Fund and its staff, professional consultants, and other self-insurance funds and governmental agencies. A copy of the operating bylaws can be found in Section 3 of the Members' Manual.

Note: Please refer to Article II in the Fund Bylaws located in Section 3 of the Members' Manual for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials.

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*
- Right to Know Compliance Training*
- Internal Auditor*
- Asset Manager*
- Managed Care Provider*

The Fund's Executive Committee also receives recommendations from various standing committees such as Coverage, Finance, Safety, Contracts Review, and Long Range Planning. Each standing committee is chaired by a member of the Executive Committee.

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

Additionally, as a condition of its membership, members must appoint a Risk Management Consultant. The Risk Management Consultant advises its members on matters relating to the Fund's operation and coverages provided. The Fund has adopted a sample Risk Management Consultant's Agreement which can be found in the Forms Section of the Members' Manual.

Note: Please refer to Article II Membership, D(1) and (2) for duties and responsibilities of the Risk Management Consultant.

On the following pages, you will find:

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

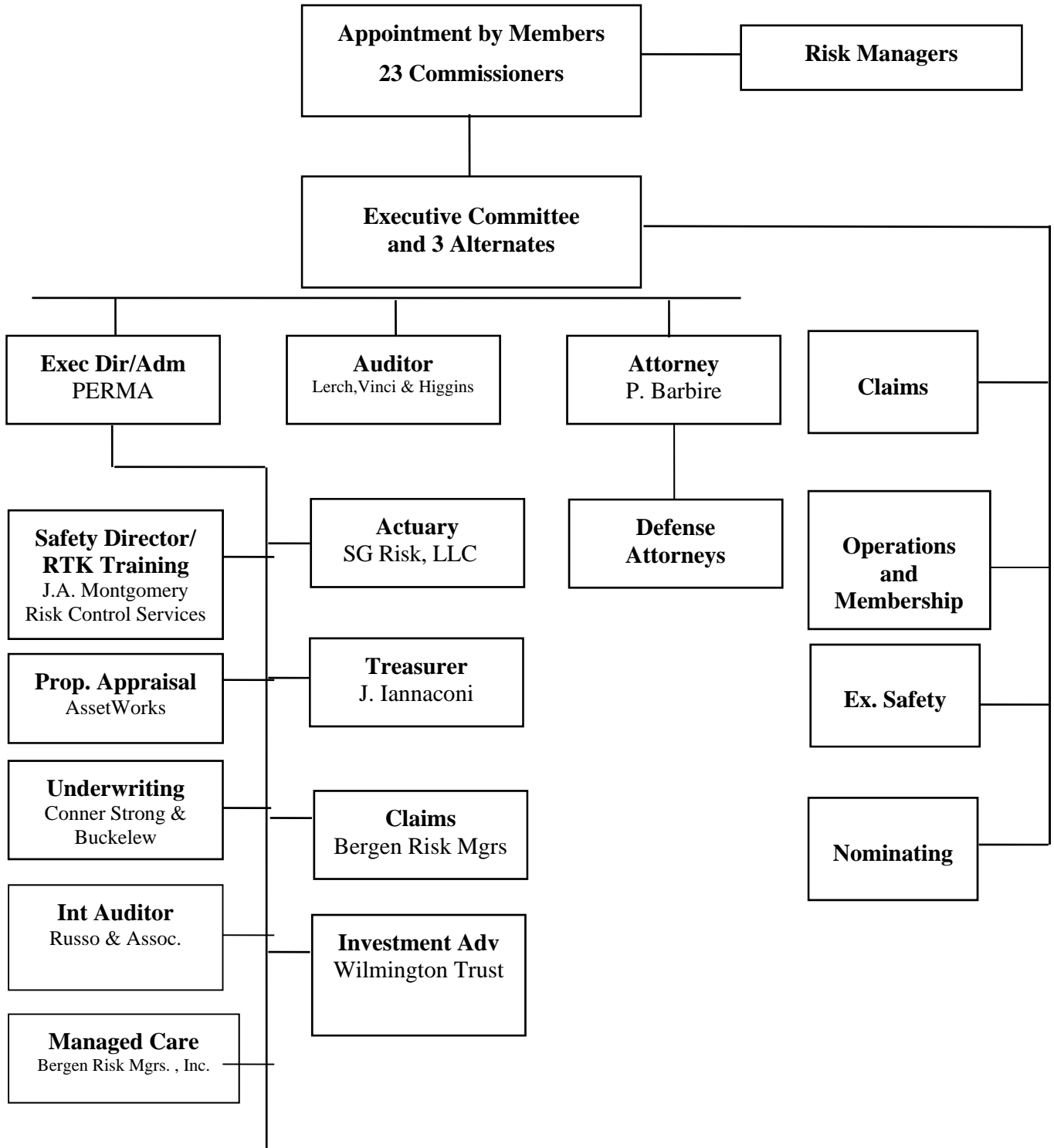
South Bergen member municipalities whose membership became effective prior to 7/1/90 participate in the Bergen Municipal Excess Liability Fund (B-MEL) for excess liability coverage. After 7/1/90, B-MEL participants purchased this coverage directly from the Municipal Excess Liability Fund. The B-MEL meets quarterly.

SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND

PROFESSIONAL SERVICES

<u>Function</u>	<u>Contact/Company</u>	<u>Address</u>	<u>Phone #</u>
Actuary	Charles Gruber SG Risk, LLC	1050 Wall Street Lyndhurst, NJ 07071	(201) 935-3434 Fax: (201) 935-3618
Attorney	Paul S. Barbire	9 Lincoln Avenue Rutherford, NJ 07070	(201) 939-4868 Fax: (201) 438-0988
Auditor	Gary Vinci Lerch, Vinci & Higgins	17-17 Route 208 Fairlawn, NJ 07747	(973) 533-4500 Fax: (973) 535-0583
Claims	Jason Cosimano Bergen Risk Managers, Inc.	P.O. Box 901 Ramsey, NJ 07446	(201) 825-0357 Fax: (201) 825-2230
Executive Director	Stephen Sacco PERMA	9 Campus Dr, Ste. 216 Parsippany, NJ 07054	(201) 881-7632 Fax: (201) 881-7633
Safety/ Right-to-Know	Brian Maitland J.A. Montgomery Risk Control Services	231 Main Street P.O. Box 2017 Toms River, NJ 08754	(732) 736-5213
Treasurer	Joseph Iannaconi, Jr.	76 Liberty Place Palisades Park, NJ 07650	(201) 739-6195
Underwriter	Edward Cooney Conner Strong & Buckelew	9 Campus Dr, Ste. 216 Parsippany, NJ 07054	(973) 659-6400
Internal Auditor	Stacy Russo Russo & Associates	14 Main Street Madison, NJ 07940	(973) 765-9222 Fax: (973) 765-9255
Asset Mgr.	Fernando Garip Wilmington Trust	250 Pehle Ave Saddle Brook, NJ 07663	(201) 368-4545
Managed Care	Jason Cosimano Bergen Risk Managers, Inc.	P.O. Box 901 Ramsey, NJ 07446	(201) 825-0357 Fax: (201) 825-2230
Property Appraiser	AssetWorks	101 Lakeside Dr. Southampton, PA 18966	(800) 876-0363

South Bergen Municipal Joint Insurance Fund 2018 Organizational Chart



III. COMMUNICATION POLICY

Each member of the Executive Committee will receive on a monthly basis a monthly agenda booklet which contains:

- Minutes**
- Executive Director's reports**
- Pro Forma reports consisting of:**
- Financial Fast Track**
- Loss Ratio Report**
- Accident Frequency Report**
- Interest Comparison Report**

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 and by participant (quarterly)**
- Accident frequency by participant**

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. These reports should be filed in the Members' Manual.

The Fund members receive on an annual basis coverage documents. The Executive Director/Administrator currently prepares the documents which are located in Section II of the Members' Manual.

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

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

IV. COVERAGE

The South Bergen 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**
- Non-owned Aircraft**
- Environmental Impairment Liability through the New Jersey Municipal Environmental Risk Management Fund**
- Employment Practices Liability coverage**

Effective June 16, 1993, the Fund provides its members with \$100,000 monies and securities (on and off premises) crime coverage. Also, as of 5/18/94 the Commercial Crime Policy -other than courts - was endorsed to provide coverage for treasurers of approved quasi municipal groups. Effective 1/1/95, the Fund will also be providing "gap" coverage for vehicles leased by participating members.

The following graphs represent a snapshot picture of the South Bergen coverages. Actual coverage documents are located in Section 2 of the Members' Manual.

V. UNDERWRITING/OPERATIONS

New Municipalities

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

New members should meet the following criteria:

- (a) Be within Bergen County, but not necessarily contiguous.
- (b) Be homogeneous in size and operations.
- (c) Show a favorable loss history and generally have shown a proven dedication to loss prevention.
- (d) Show a willingness to participate in the Fund's activities and development.
- (e) Agree to comply with state regulations which govern the Fund, the Fund's bylaws and all regulations promulgated by the Fund.
- (f) An orderly, controlled growth so that an additional membership will not place an undue burden on the Fund but impact it in a positive manner.
- (g) That the mayor and some members of the governing body attend a meeting of the Fund prior to their community's joining the Fund.

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 applicants loss experience and exposures. In addition, the Executive Director/Administrator simultaneously requests the Fund's safety director to undertake a comprehensive physical inspection on the applicant's locations.

The Executive Director/Administrator will also advise the Fund's Executive Committee of receipt of the application at its next regularly scheduled meeting. Following the meeting, the coverage committee will convene prior to the next meeting for review of the applicant's submission and make a formal recommendation to the Fund's Executive Committee at the next regular scheduled meeting.

Once the process is completed the Executive Director/Administrator presents the new applicant 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-thirds vote of the Executive Committee.

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. The renewal schedule is as follows:

Beginning of June	Renewal application is sent out to risk management consultants.
Mid-July	Deadline for return of renewal application by risk management consultants.
End of August	Risk management consultants notes corrections and returns.
Beginning of September	Actuary submits loss projections for upcoming year. Fund professionals submit fees.
October	Draft budget presented to Executive Committee.
November	Public hearing to adopt budget.

Note: Because no budget or assessment computations can begin until the last application is received, the Fund will impose the following penalty if the member fails to submit its application by the due date:

- \$100 per working day for first five days
- \$200 per working day for second five days
- \$500 per working day thereafter

Penalty charges due with first installment or assessment.

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 a maximum per loss limit, 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 Bureau and/or 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.
- (f) The Fund's budget as adopted will be assessed to each member based upon the percentage of each member's modified manual premium as it bears to the total of all members 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**

The Fund provides blanket inland marine coverage for all known portable equipment valued at \$10,000 or less. Equipment in excess of \$10,000 must be listed on the application. Failure to list the equipment will result in increasing the deductible on that equipment from \$500 to \$1,000.

- (c) **Special Items**

All known fine arts, such as art work, antiques and collectibles, must be scheduled in advance. Any individual displayed art work, antique and collectible valued in excess of \$5,000 requires an independent professional appraisal to be filed with the municipal clerk or some other authorized and responsible party. Individual items over \$25,000 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 \$1,000 deductible per occurrence and \$100,000 limit per occurrence for all items on display.

Additional requires for non-owned art work are as follows:

- .. the owner or party displaying the item should be encouraged to carry insurance on their items.
- .. 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 \$5,000 will be waived in lieu of evidence of insurance form the owner of or party displaying that particular item.
- .. Items valued at \$5,000 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.

(d) **Automobiles**

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

- Group 1 is defined as non-emergency vehicles less than \$50,000
- Group 2 is defined as emergency vehicles (ambulances) and any other vehicle between \$50,001 and \$100,000
- Group 3 is defined as OLD fire trucks (over 15 yrs old) and other vehicles over 100,000
- Group 4 is defined as NEW fire trucks only (under 15 yrs old)
- Group 5 are buses.

The South Bergen Joint Insurance Fund provides Automobile Physical Damage Reimbursement Coverage to all Emergency Service Volunteers, including police auxiliary, firefighters and members of the first aid or rescue squads, CERT Teams, etc. for collision and comprehensive damages to their personal vehicle, which arises out of and in the course of the emergency service volunteer's duties associated with an authorized activity and/or duly sponsored or sanctioned event on behalf of the member entity/organization.

Where personal auto physical damage insurance coverage is applicable to the volunteer's vehicle, the extent of this reimbursement coverage shall not exceed 100% of the volunteer's collision or comprehensive deductible amount, up to a maximum of \$2,500 OR in the absence of any applicable personal collision or comprehensive insurance coverage, reimbursement of damages shall not exceed \$2,500.

"Fire Truck/Emergency Vehicles" Definitions - Coverage :

Any Fire Truck under 15 years of age is covered on a Replacement Value basis. If truck is beyond 15-year period, but has been substantially refurbished/restored the municipality can with satisfactory proof of such refurbishment/restoration apply to Executive Committee for Replacement Coverage. In such case, Executive Committee 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 coverage 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
8810	Police Dispatch
7580	Police
7720	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 Risk Management Consultant to report proper values.

Exposure/Change Instruction

Any changes in exposures should be reported in advance to the Fund office. To assist its members in reporting changes, an addition/deletion exposure form has been designed and can be found in the Forms Section of the Members' Manual. In reporting a change, members should follow these guidelines:

(a.) **Newly Acquired Locations:**

The reporting requirements for newly acquired locations are as follows:

- Newly acquired locations should be reported prior to acquisition.

- Inspection is not required.
- There is a sub-limit of \$10,000,000 under the Lexington program for newly acquired locations.
- Lexington and the local Joint Insurance Fund reserve the right to charge an additional premium or return premium for the addition or deletion of unusually large exposures which are in excess of \$10 million in total value.

The following **information** is **required** when reporting:

- 1) Date of acquisition or possession;
- 2) Street address or legal address (block and lot numbers and street and town);
- 3) Insurable value of the building (replacement cost);
- 4) Description and occupancy;
- 5) Square footage;
- 6) Building Construction ie.; masonry, frame, etc.;
- 7) Number of stories;
- 8) Building Security ie., alarms, security, etc.; and
- 9) Mortgagee/additional interest, if any.

NOTE: All newly acquired properties must be reported within the Exigis online database and your Account Executive at PERMA at **9 Campus Drive, Suite 216, Parsippany, NJ 07054**

(b.) Builders Risk:

Builders Risk is defined as an addition to an existing building or major changes to the outer structure of the building.

The **reporting requirements** for builders risk are as follows:

- Builders Risk projects should be reported prior to startup.
 - Inspection by Lexington is optional.
 - There is an additional premium charge by the member Joint Insurance Fund.
 - The following **information** is **required** when reporting:
- 1) Type of Construction;
 - 2) Cost of Project;
 - 3) Expected construction start up date and completion date;
 - 4) Street address or legal address (block and lot number and street and town);
 - 5) Completed insurable replacement cost value of the building;
 - 6) Description and occupancy;
 - 7) Square Footage
 - 8) Building Construction ie.; masonry, frame, etc.;
 - 9) Number of stories;
 - 10) Building Security ie.; alarms, etc.; and
 - 11) Mortgagee/Additional interests, if any.

Note: You must advise the Fund office when construction has been completed. You should advise occupancy and the insurable value of any contents.

All builders risk properties must be reported to **Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.**

(c.) Rehabilitations:

Rehabilitation can be defined as work being performed involving changing the load bearing structure, moving beams and gutting out the majority of the interior structure. This does not include renovation projects which we define as minor or cosmetic changes.

The **reporting requirements** for rehabilitations are as follows:

- Lexington must be notified in advance of the start up date of the project.
- Lexington will reserve the right to pre-inspect.
- Depending on the extent of the work, an additional premium may be charged by Lexington.
- If member towns have a rehabilitation in progress, they need to report it as soon as possible.

The **information required** for existing and future rehabilitations are as follows:

- 1) Type of Rehabilitation;
- 2) Cost of Construction;
- 3) Expected construction start up date and completion date;
- 4) Street address or legal address (block and lot number and street and town);
- 5) Completed insurable replacement cost value of the building
- 6) Description and occupancy;
- 7) Square Footage
- 8) Building Construction ie.; masonry, frame, etc.;
- 9) Number of stories;
- 10) Building Security ie.; alarms, etc.; and
- 11) Mortgagee/Additional interests, if any.

NOTE: All rehabilitation properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

(d) 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;

- Department or location assigned;
- Description and use; and
- Loss payee/additional interest, if any.

(e) **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 historic 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**
- 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

Please refer to the MEL Section of the Members Manual for specific information and coverage.

Old/Vacant Unoccupied Buildings

The Fund will not provide Replacement Cost coverage on any building vacant or unoccupied, or is in excess of 50 years old. Occupied buildings more than 50 years old are covered for replacement cost basis but must be inspected by the Fund's Safety Director. The subsequent inspection report must be forwarded to the Fund Commissioners for review.

In addition, any facility other than a building over 20 years old will be covered based on actual cash value.

Any building used for seasonal purposes will not be considered vacant or unoccupied.

Buildings vacant for more than one year are not covered. Statement of Intent and inspection are required for consideration of coverage.

Replacement on contents will be paid only if the building is on a Replacement Cost basis. If not replaced with like quality, then coverage will revert back to Actual Cash Value.

Vacant buildings can be defined as a building containing nothing; being without contents or occupants. Unoccupied means currently not in use. The reporting requirements for vacant/unoccupied buildings are as follows:

- Lexington must be notified no more than sixty (60) days from the time of acquisition of a vacant/unoccupied building. During this time the member town will have automatic coverage. This applies to all future acquisitions of vacant/unoccupied property and existing property that becomes vacant/unoccupied.

If reported and accepted within sixty (60) days of acquisition, coverage will be on a replacement cost basis with no sublimit. If not reported and accepted within sixty (60) days of acquisition, a sublimit of \$250,000 per location will apply. This coverage will be on an actual cash value basis.

- Upon notification, Lexington reserves the right to inspect the property. They prefer to do this before acquisition. If any inspection uncovers major deficiencies, the member town may be asked to correct this in order for coverage to continue.
- There will be no additional premium to cover vacant/unoccupied buildings unless it is a newly acquired vacant/unoccupied building in excess of \$10 million in value. Unoccupied buildings and any buildings used for seasonal purposes, should be reported as well.
- Vacant/unoccupied buildings must be reported annually on the annual renewal application for continuation of coverage. Statement of intent and inspection are required for consideration of coverage. This is a member JIF requirement.
- It is not necessary to report vacant lots, vacant land, water tanks, bodies of water.
- **The JIF valuation is on an actual cash value basis for vacant/unoccupied buildings. Please refer to your policy and procedures manual for the JIF's policy in this area.**

The following **information** is **required** when reporting:

- 1) Date of acquisition or possession;
- 2) Street address or legal address (block and lot numbers and street and town);
- 3) Insurable value of the building (replacement cost);
- 4) Description and occupancy before vacancy;
- 5) Square footage;
- 6) Building Construction ie; masonry, frame, etc.;
- 7) Number of stories;
- 8) Building Security ie., alarms, security guards, etc
- 9) Mortgagee/additional interest, if any; and.
- 10) Future plans for the building and time frame.

NOTE: All vacant properties must be reported to Mr. Edward Cooney at Conner Strong & Buckelew 9 Campus Drive, Suite 216, Parsippany, NJ 07054 with a copy to your Account Executive at PERMA at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Coverage Inquiries

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

Binding Authority

The Executive Director/Administrator is 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 Executive Committee.

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.

For the Fund to consider extending coverage to athletic and quasi-municipal groups, it must comply 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 municipality must prove that the particular function or organization was historically covered immediately preceding the municipality's Fund membership. The municipality must also 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:

- 1) The limit of liability is reduced to \$5 million.
- 2) 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 over the vehicle owner's insurance.

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

- 1) A completed Joint Insurance Fund Quasi Entity General Application, including necessary attachments (Class III and IV).
- 2) A completed Joint Insurance Fund Quasi Application including necessary attachments (Class IV only).
- 3) 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.
- 4) 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 quasias 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.

Assessments

The Fund bills its members in two installments - the first payment is due January 15th, the second August 1.

Sewer Back up Claims

Effective January 1, 1989 the Fund imposed a \$1,000 per occurrence deductible on any third party property damage claim resulting from a sewer back up. Prior to the deductible being triggered, each member has a 3% annual credit based on its general liability assessment for which sewer claims will be drawn.

Effective January 1, 1993 each member will no longer receive the 3% credit. Instead, a straight \$1,000 maximum per occurrence deductible will apply to any third party property damage liability claim. Any sewer back up assessment incurred during the calendar year will be billed at the beginning of the next year.

Pre-employment Physical

The Fund encourages its members to conduct pre-employment physicals on new hires. Pre-employment physicals are crucial in determining whether the employee has the functional capacity to do the job for which he or she is hired. However, pre-employment physicals must comply with the requirements as set forth in the Americans With Disability Act of 1990. The Act specifically prohibits an employer from inquiring about an individual workers' compensation history at the pre-offer stage of employment. However, the ADA does allow pre-employment physicals if the exam is performed after making an offer of employment to a job applicant and before the applicant begins employment duties. The public entity may condition an offer of employment on the results of the pre-employment examination if all entering employees in the same job category are subjected to such an examination. Drug testing is not considered a medical examination under the Act and is permissible.

The Fund has developed a pre-employment questionnaire to assist its members. A copy of the questionnaire can be found in the forms section of the Members' Manual. The following primary care facilities have agreed to do pre-employment physicals at a competitive price:

First Care Medical Group
464 Valley Brook Avenue
Lyndhurst, NJ 07071
(201) 896-0900

Teaneck Urgent Care
780 Cedar Lane
Teaneck, NJ 07666
(201) 836-7664

Annual Audit Certificate

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.

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.

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 \$500.00 to \$1,000.00 per object. The second offense can carry a penalty as much as \$2,500.00 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 Services Corporation (Zurich) provides the boiler and machinery coverage and is responsible for object inspections and certificate issuance. Zurich has licensed inspectors to perform state inspections for jurisdictional objects. A Zurich inspector will arrange for a convenient time to perform these inspections. Zurich will ask that a designated person of the member entity accompany them during these inspections, if possible, to make the visit as efficient as possible. Zurich will front the cost of the certificates it must purchase from the State of New Jersey. Each certificate object normally generates a license fee of **\$55 (1 year)** per object for boilers or other "fired" objects; **\$35 (3 year)** for unfired" objects and **\$45 (1 year)** for air conditioning or refrigeration units. (In October, 2008, the State added new requirements to inspect "unfired pressure vessels" every three years. "Unfired pressure

vessels” includes air tanks, expansion tanks, autoclaves and similar equipment.) Please note that the MEL has paid with their renewal insurance premium the cost of these certificates. Therefore, member entity should not pay any fee invoices received from Zurich. As in the past, any invoices received from the insurance company should be sent to the attention of the MEL Underwriting Manager for return to Zurich.

If you require an immediate inspection due to an overdue certificate, or need assistance regarding inspections, please call the Zurich Inspection Hotline Telephone # at 800-562-5814. The policy # is **ERP 9806147-01**. Or you could send an email to BMProcessing@zurichna.com.

VI. INSURANCE REQUIREMENTS

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 Municipality (*as listed in this section) 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:

- (a) Require a Certificate of Insurance showing minimum limits as listed below 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.
 - \$1,000,000 profit making organizations**
 - \$500,000 non profit groups**
 - \$300,000 an individual**
- (b) The outside organization should be required to sign a "Hold Harmless" Agreement which protects the municipality from any liability which may occur during the time the facilities are being used.

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

Use Of Fire Department Facilities

The Fund provides premises and host liquor liability coverage to the member municipality and fire department when the facility is used by the fire department for an official fire department function such as a Christmas party, meeting, etc. The Fund will also provide liquor law liability coverage for official fire department fund raisers such as dinner/dances, wetdowns, etc.

The Fund provides coverage for the member municipality and fire department for premises or vicarious liability resulting from the use or rental of the fire department facility by a volunteer fireman or a third party.

The Fund does not provide liquor law liability coverage for the member municipality or fire department for catering operations of the fire department or fire department auxiliaries when catering to a third party. However, this does not apply to catering operations when the catering is for a fire department function and fund raiser as well as catering for functions held by a volunteer fireman.

The Fund does not extend any coverage to outside individuals or outside organizations when using or renting the fire department facility. Also, the Fund does not extend coverage to volunteer firemen for their personal use of the facility for functions such as a christening or birthday party.

The volunteer firefighter, when using the facility for personal use, must execute a hold harmless agreement in favor of the member municipality and fire department. A certificate of insurance to the liability section of their homeowners/renters policy with a minimum limit of \$300,000 per occurrence combined single limit for bodily injury and property damage is required.

The outside individual or outside organization must execute a hold harmless agreement in favor of the member municipality and fire department. The individual or organization is also required to provide a certificate of insurance naming the municipality and fire department as additional insureds. Organizations must provide certificates to their corporate policy, and individuals can provide certificates to the liability section of their homeowners/renters. The minimum limits of liability per occurrence and in the aggregate are as follows:

- \$300,000 for the individual**
- \$500,000 for non-profit making organizations**
- \$1,000,000 profit corporations/associations**

The minimum limits can be a combined single limit bodily injury and property damage. Fund approved Hold Harmless Agreements can be found on the next page.

Sample Municipal Resolution

A RESOLUTION OF THE TOWNSHIP COUNCIL
OF THE TOWNSHIP OF _____ AUTHORIZING
TOWNSHIP ADMINISTRATOR _____
TO EXECUTE HOLD HARMLESS AGREEMENTS ON BEHALF
OF THE TOWNSHIP WITH ANY PERSON OR ENTITY
UTILIZING TOWNSHIP OWNED LANDS OR BUILDINGS

WHEREAS, the Township of _____ is a member of the South Bergen Joint Insurance Fund which approved a standard form of hold harmless to be used by the member municipalities; and

WHEREAS, this standardized hold harmless must be executed by any person, entity, organization, or corporation wishing to use, rent, or otherwise temporarily occupy any land and/or structure owned by the Township of _____; and

WHEREAS, the process of executing this hold harmless would be greatly hampered if the Township Council had to authorize the execution of each separate hold harmless agreement and instead the Township Administrator should be authorized to execute those agreements on behalf of the Township of _____

NOW, THEREFORE, BE IT RESOLVED by the Township Council of the Township of _____ that _____, Township Administrator is hereby authorized to execute on behalf of the Township all hold harmless agreements made necessary by the use of Township owned land and/or structures by any person, entity, organization, or corporation.

Township Council President

I hereby certify this above to be a true copy of a Resolution passed by the Township Council of the Township of _____ at a duly convened meeting held on _____.

Township Municipal Clerk

***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).**

Contractors

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.

(a) Small Service and Repair Contractors

- General Liability, including Products/Completed
- Operations - Limit \$500,000 CSL.
- Authority to be named as additional insured.
- Auto Liability: Limit - \$500,000 CSL
Coverage to include "Non-Owned and Hired Automobiles"
- Workers' Compensation Insurance - statutory limits

(b) Larger Contractors (Includes contractors that are doing new construction or major alterations):

Requirements same as above with exception of limits which are to be \$1 million Combined Single Limit for both General and Automobile Liability.

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

Recreational Bus Usage

Use of recreational and municipally owned buses are limited to within a 250 mile radius of the municipality. For trips which are more than 250 miles, an outside transportation company should be hired, such as New Jersey Transit or a private bus company. It is recommended that the outside transportation company provide the municipality with a certificate of insurance showing evidence of the following coverages and limits:

<u>Minimum Requirements</u>	
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 the risk management consultant.

Professional Liability

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.

Participating Member Certification of Coverage

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 Fund's underwriting manager.

Community Service Workers

Individuals ordered to perform services in a community service program are not covered under any of the Fund's insurance programs.

VII. CASH MANAGEMENT and INVESTMENT POLICY

Please refer to the MEL Section of the Members Manual for specific information and coverages

VIII. FINANCIAL SEGREGATION of DUTIES and ROLE DIFFERENTIATION

It is Fund policy that financial administrative duties shall be segregated in order to provide for internal control. Following is an outline of financial roles and duties of various Fund officials and contractors. This outline is subject to change depending upon recommendations from auditors, changes in roles which develop as a result of a continuing effort to identify efficiencies and improve internal control, and as a result of directives or recommendations from regulators or other parties of interest.

Investments

Treasurer

- 1.) Authorize transfer of funds into claims imprest account from investment accounts.
- 2.) Participate on the MEL Investment Committee if so requested.
- 3.) Advise Executive Committee on investment options available to the Fund.
- 4.) Purchase and/or monitor and report on investments in a manner consistent with the cash and investment management plan.

Asset Manager or Custodial Bank

- 1.) Maintain custody of instruments in a manner consistent with the cash and investment management plan.

- 2.) Make or advise on investments in a manner consistent with the cash and investment management plan.
- 3.) Provide monthly report on all investments under the control or custody of the bank.

Executive Director

- 1.) Prepare cash flow projections based upon payout patterns provided by the Fund actuaries.
- 2.) Compare investment performance to standard indices.
- 3.) Assure coordination of system components and assist Treasurer in advising Executive Committee on investment options.
- 4.) Oversee contractual relations.

Revenue Activities

Treasurer

- 1.) Receive and deposit assessments.
- 2.) Receive and deposit other receipts.
- 3.) Maintain cash receipt journal.
- 4.) Report on cash receipts in standardized treasurer's report.

Executive Director

- 1.) Calculate assessments based upon budgetary approval from Executive Committee.
- 2.) Prepare and mail assessment notices.
- 3.) Post receipts and revenues to the general ledger from standardized Treasurer's report.

Expense Payment Activities

Treasurer

- 1.) Approve vouchers after processing by PERMA and prior to submittal to Executive Board.
- 2.) Sign and distribute expense checks.
- 3.) Reconcile checking accounts monthly.

Executive Director

- 1.) Process vouchers and control to contracts subject to approval by treasurer and Executive Committee.
- 2.) Maintain vendor file and print 1099 forms.
- 3.) Certify receipts of goods or services.
- 4.) Print checks.
- 5.) Post expense payment transactions to the general ledger.

Claim Payment and Reserve Activities

Treasurer

- 1.) Authorize transfer to funds to claims imprest accounts.
- 2.) Post claims transfer journal, allocating transfers to Fund year and line.
- 3.) Calculate, justify and eliminate possible imprest account reconciliation amounts monthly.
- 4.) Reconcile imprest checking accounts monthly.

Executive Director

- 1.) Post imprest transfers to the general ledger monthly.
- 2.) Post case reserve and other claims data to the general ledger monthly.
- 3.) Post imprest reconciliation balances to the general ledger.
- 4.) Estimate monthly IBNR amounts and post to the general ledger for purposes of timely reporting.
- 5.) Adjust to certified actuarial IBNR amounts on a quarterly basis and post these adjustments to the general ledger.

Reporting

Treasurer

- 1.) Print report of cash transactions on standardized treasurer's report monthly.
- 2.) Report on location reconciled cash and investment balances monthly.
- 3.) Review trial balance of centralized journal ledger system monthly, with particular emphasis on validation of cash transactions.
- 4.) Provide checking and investment account reconciliations to the Executive Director monthly, and provide copies of account statements as requested.

Executive Director

- 1.) Provide Executive Committee with financial fast track reports and other financial statements on as needed basis.
- 2.) Provide auditor, treasurer, and other entities with financial statements, general ledger detail reports, general ledger journals, and trial balances on an as needed basis.
- 3.) Provide summarized financial statements and/or trial balances to Fund Treasurers on a monthly basis.

Other

Treasurer

- 1.) Certify availability of funds.
- 2.) Participate as needed in the budgetary process.
- 3.) Perform other official duties as outlined in contracts, bylaws, regulations, risk management plan and statutes.

Executive Director

- 1.) Coordinate budget preparation.
- 2.) Coordinate interfund transfer process.
- 3.) Perform other official duties as outlined and contained in contracts, bylaws, regulations, risk management plan, and statutes.

XI. EXECUTIVE DECISIONS

The Fund Commissioners' decisions/discussions have been alphabetized and cross referenced for your convenience from Fund inception through December 31, 2018.

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.

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 Treasurer's Report **T6**

Underground Storage Tanks, **U2**
 Underinsured/Uninsured **U1**
UM/UIM Limit Change U3

Volunteer vehicles **V1**

Wallington, **W3**
 Wallington Quasis **W5**
 Website, **W**
Willis Corroon,W7
 Wood-Ridge, **W2, W9**
 Wood-Ridge Vacant Bldgs. **W4**
Wood-Ridge Quasi W8
 Workers Compensation-Liens, **W6**
 Wells Fargo
 See Asset Manager

**South Bergen Decisions
(January 1, 1986 - December 31, 2018)**

- A1.** Phase out methodology used in calculating the 1987 assessments with equalization factor capping maximum increase to 20% per member over 1986 assessment. (11/86)
- A2.** Ambulance Corps do not fall under Fund's quasi municipal restrictions, therefore, Fund can extend coverage subject to approval by Executive Committee and an additional assessment. (1/87)
- A3.** Auditor's reporting requirement changed from quarterly to semi-annual. (8/87)
- A4.** The 1988 assessments to include experience rating factors with a maximum increase of 25% per member over 1987 assessment. (11/87)
- A5.** Fund authorized that auto physical damage claims over \$500 be appraised by Gallagher Bassett appraisers. (12/87)
- A6.** Draft RFP for internal organizational Fund review presented to Executive Committee (8/88) Fund awarded contract to Tillinghast at a cost not to exceed \$45,000. (11/88)
- A7.** Phase out plan used to develop 1987 individual member assessments limited to 15% maximum cap. (11/88) 1990 Assessments also capped at 15% (11/89)
- A8.** Executive Director/Administrator authorized to solicit proposals for actuary excluding Huggins Financial Services & Tillinghast. (7/89).
- A9.** Fund joins Arbitration Forum Inc., compulsory program designed to settle disputes among insurers. (10/89) Fund joins for property claim disputes (7/03)
- A10.** Second installment assessment due date changed from May 14 to August 1 to accommodate those members whose budgets are not on a calendar year. (3/92) Changed to July 15. (5/93)
- A11.** 1995 Assessments capped at 5% based on combined MEL/JIF assessments. (10/94) 2006 assessments capped at 4.5% (11/05)
- A12.** Automobile Liability Coverage - Reduction in limits of UM/UMI coverage to \$100,000. for bodily injury (895)
- A13.** Tenth Anniversary of South Bergen JIF celebrated in September. The Marcus Group engaged. (5/96).
- A14.** Fund awards Asset Manger contract to Summit Bank (7/96). Motion to transfer the Fund's assets to Wells Fargo. (2/13). Resolution adopted appointing Wells Fargo as the Fund's Asset Manager. (3/13). Motion authorizing the Fund Treasurer to begin transitioning the JIF accounts from Wells Fargo to Investors Bank and Wilmington Trust. (10/15). Resolution adopted memorializing prior action to appoint Wilmington Trust as Asset Manager and Investors Bank for Banking Services and name both banks as depositories for the Fund. (11/15). Motion adopting revised contract based on negotiations with Wilmington Trust. (4/16). Motion adopting revised contract based on negotiations with Wilmington Trust. (7/16).
- A15.** Contracts Review Committee recommended the Fund distribute Requests for Proposals for an Auditor (9/96). Committee recommends 1997 contract for Auditor be awarded to Lerch, Vinci & Higgins. (12/96)
- A16.** Fund adopts resolution to oppose Assembly Bill 2978(9/97). 3431 (1/11). 3430 (1/11). 3432 (1/11).
- A17.** Fund grants permission to Fund Attorney to provide litigation management services at a rate of \$135 per file not to exceed \$120,000 per year beginning 10/1/00 – 12/31/00. (9/00)
- A18.** Attorney granted 50K in court house steps approval. (7/03)
- A19.** Board approves recommendation of investment committee regarding the selection of MEL and JIF Bank Asset Manager and award contract to TD Bank. (10/08)
- A20.** Resolution adopted documenting and memorializing the creation of the Aggregate Loss Fund Contingency Account. (4/17)
- B1.** Fund denies Borough of Rutherford's request to lease bus to local school since lease would present catastrophic exposure to Fund. (4/87)

- B2.** Fund adopted policy limiting municipally owned buses to 50 mile radius. Beyond 50 miles, municipality should use commercial carrier with minimum general liability, auto liability limit of \$1 million and \$5 million umbrella. (2/89) Radius increased to 200 miles. (9/92)
- B3.** Fund authorized expenditure of up to \$9,200 for the purchase of proflex back supports. (2/91) \$1400 authorized in 1994. (8/94)
- B4.** Fund opposed Assembly Bill #3774 which would give employees injured on the job the right to control their medical treatment. (6/89)
- B5.** Fund opposed Senate Bill 99/Assembly Bill #3924 which would authorize the formation of an intergovernmental excess fund. (7/89)
- B6.** Executive Committee approves Vidbel's Old Time Circus Event on 5/24/92 in Bogota. (4/92)
- B7.** Executive Committee waived 50 mile radius requirement for Bogota's senior citizens' bus trip to Pennsylvania on September 13, 1992. (8/92)
- B8.** Executive Committee authorizes PERMA to undertake study of possibility of implementing a Blood Borne Pathogens Compliance Program. (11/92) Fund authorized Mahwah Medical and County of Bergen to be vendors utilized in the Compliance Program. (12/92) Refunds for 1993 program approved. (12/94)
- B9.** Builders Risk Assessment levied on Bogota for Olsen Park. (4/93)
- B10.** Mahwah Medical contract amended to include \$.20 per employee for medical waste. (10/93)
- B11.** Fund appoints Bergen Risk Managers as Claims Service Company for 1994. (12/93) Fund approves BRM payment of the 10% balance based on performance. (1/97) Fund approves authority of BRM to \$10,000 and have an emergency system in place where the Fund attorney and PERMA can concur and authorize payment up to \$50,000.(6/98) Fund accepts recommendation of the Contracts Review Committee and authorizes a discretionary payment to BRM of \$27,705.(2/98) Fund approves BRM bonus including managed care of 40K (3/99) Fund approves BRM bonus including managed care of 47.5K (3/01) Fund approves BRM bonus including managed care of 50K (3/03) Fund approves BRM bonus including managed care of 57.5K (3/06) Fund approves BRM 2007 contract bonus for \$63,500(3/08)
- B12.** B-MEL Bylaw amendment approved. (8/96) Executive Committee authorizes the Fund to joint the Bergen Municipal Excess Liability Joint Insurance Fund.(2/98) Executive Committee nominates Frank Bianchi and John Hansen as the special Commissioner to the B-MEL(2/98) (1/02) (1/03)(1/04)(1/05)(1/06)
- B13** Fund adopts 1998 Bylaws(11/97) Fund approves amendments to RCF bylaws(7/98)
- B14** Fund agrees to provide coverage for BID/SID as outlined by the MEL adhoc Committee(10/98)
- B15** Fund approves addendum to BRM's 1998 contract which increases the compensation section by \$15,396.42(4/99) Fund approves \$45,000 bonus to BRM's 1999 contract for TPA and Managed Care services (3/00). Fund approves \$47,500 bonus to BRM's 2001 contract for TPA and Managed Care services (3/02). Resolution adopted approving BRM's 2009 contract retention for TPA and Managed Care Services for \$51,539. (3/10).
- B16** Fund approves Bogota's request to reimburse them \$945 for OSHA testing contingent on them transferring their records to Hackensack Hospital (11/99)
- B17** Fund approves an additional 1% of total budget to the loss fund contingency line item to be used for emergency claims (11/99)
- B18** Fund approves Lyndhurst builders risk coverage and applies pro-rated additional assessment (9/99)
- B19** Fund adopts resolution 26-01 amending the 2001 professional service agreement with Fleet bank and also adopting resolution 27-01 revising the South Bergen's cash management plan to reflect the changes discussed at the June meeting.
- B20** Fund approves Builders Risk coverage for Maywood, East Rutherford and Wallington. (3/02) Fund approves Builders Risk coverage for Lyndhurst. (7/02)

- B21 Fund approves BRM to receive \$16,592 as reimbursement for payment of discounts received from the handling of a MEL claim in turn, the MEL JIF will reimburse the South Bergen Jif the same amount(12/05) Fund approves a fee of \$14,460 to cover expenses associated with FROI/SROI(2/05)
- B22 Fund appoints Paul Barberi as JIF attorney.(8/05)
- B23 Fund adopt resolution approving BRM 2006 contract Bonus for TPA and MC for \$61,000 (3/07).
- B24 Fund approves Bergen Risk Managers contract increase of \$100,000 for medical cost containment services for fund year 2008 and an additional \$25,000 for fund year 2009 from the Bergen and South Bergen JIF (1/08).
- B25 Board approves the Bogota advisory committee on substance abuse (BACSA) as a group III quasi municipal entity (4/08)
- B26 Board adopts resolution 20-08 which outlines approval of a plan for voluntary dissolution of the BMEL Fund (7/08)
- B27** Motion approving the Fund covering 50% of the remaining cost for members attending the Bergen County Police Programs. (9/15). Motion approving the Fund covering 50% of the remaining cost for the supervision class and 100% of the remaining cost of the Executive Leadership class for members attending the Bergen County Police Programs. (9/16). Motion approving the Fund covering 50% of the remaining cost for members attending the Bergen County Police Programs. (9/17). **Motion approving the Fund covering 50% of the remaining cost for members attending the Bergen County Police Programs. (7/17).**
- C1** Fund does not extend coverage for catering operations of fire department (5/87)
- C2** Fund adopts coverage manual. (8/87)
- C3** Fund authorizes disclaimer to be placed on coverage manual. (9/87)
- C4.** Fund adopts claims manual. (12/87)
- C5.** Safety Director authorized to select two volunteers to attend coaches certification clinic at Rutgers at a cost of \$440. (12/87) Due to problems experienced by Safety Director with program, volunteers never sent. (1/88) Fund subsequently endorses National Youth Sports Coaches Association (NYSCA) and Rutgers program. (2/88) McGordy & Owen authorized to perform audit of Coaches Certifications. (3/96) Cost of \$3,000 approved. (4/96)
- C6.** Fund awards contract to Edward Quinn & Sons to conduct a claims audit at a cost of \$7,000. (4/88)
- C7.** Persons performing community service work in a municipality are not covered for workers' compensation. (4/88) (7/88)
- C8.** Fund adopted meeting procedure policy regarding Executive Director/Administrator to post notices of all committee meetings at the Fund office. (5/88)
- C9.** Results of claim audit done by E. Quinn presented to commissioners. Primary areas of concern were staffing, secondary review, reserve levels, follow up on Fund policies & procedures. (6/88) (7/88)
- C10.** Closed session moved to beginning of meeting, 7 p.m. (11/88). Motion to limit the claims being reported during closed session to claims in excess of \$100,000. (7/16)
- C11.** Fund sponsors claims reporting seminar on January 27, 1989. (2/89). Resolution adopted authorizing PERMA to make necessary filing with CMS on behalf of the Fund designating the Fund as a responsible reporting entity under Section 111 of MMSEA. In addition, the Fund also hereby authorizes its Third Party Claims Administrator (Workers' Compensation, No Fault, and Liability) To be its designated representative for actual file submission for reporting purposes with CMS. (5/09).
- C12.** Contract Review Committee established and charged with reviewing coverage of professional services agreements. (7/89) (8/89)

- C13.** Fund adopts coverage document with basic medical only Personal Injury Protection coverage and Underinsured/Uninsured limits of \$200,000. (1/90)
- C14.** Resolution passed proposing amendment to bylaws allowing for Executive Committee compensation of up to \$150 per regularly scheduled monthly meeting attended. (3/90) Public hearing held 4/18/90 with compensation to be retroactive to 1/3/90. (4/90) Amendment approved. Resolution authorizing payment for 1993 approved. (12/93) Resolution or 1994 payment approved. (12/94)
- C15.** S-1866 signed into law granting certain immunities to municipalities who have community service workers programs. (3/91)
- C16.** Communicable Disease policy for police, fire fighters and emergency rescue workers adopted. (4/91)
- C17.** Executive Committee authorized expenditure of \$4,083 plus \$200 per month for Gallagher Bassett to produce claims management exception report. (4/91)
- C18.** County of Bergen agreed to accept standard certificate of insurance from Fund member communities. (5/91)
- C19.** Fund authorizes expenditure of up to \$7,500 for Communicable Disease Kits. (3/92)
- C20.** Fund adopts local Fund Property Policy. (4/93) Adopt casualty documents. (5/93)
- C21.** Commissioner to approve Closed Session Minutes. Approval will be for content, release to occur only when all litigation has passed. (8/93) Amendment to contract approved for the additional services of a Registered Nurse. (4/96)
- C22.** Addendum to BRM contract approved to include lump sum payment of \$55,245 for computer software. (4/94)
- C23.** Fund accepts performance bond secured by BRM. (5/94)
- C24.** BRM authorized to issue claim Acknowledgement form to all members. (7/94)
- C25.** Cash Management Plan amended recognizing the addition of Summit Bank as Asset Manger. (7/96). Cash Management Plan amended to include Government Money Market Mutual Fund and Local Government Investment Pools as permissible investments. (4/14). Motion adopting revised Cash Management Plan with revisions adopted by the MEL. (4/16).
- C26** Fund approves Additional Assessment to the Borough of Carlstadt for construction of a Fire House(9/97)
- C27 Fund grants Authority to Chairman and Executive Director to provide the City of Clifton with an Insurance Quote(12/97)
- C28. Fund approves Bergen Risk Manager's request to dispose of Liability and Workers Compensation Claim files from 1/1/86 – 6/30/92(9/98) Fund approves Bergen Risk Manager's request to dispose of all files with the exception of minor cases covering a period from 7/1/92 – 12/31/94 and file same with Dept. of Banking & Insurance. (11/00) Fund approves motion to approve the fund tpa's request to dispose of closed claim files covering a period from October 1, 1997 to September 30, 1999 and file same with the state.(9/05)
- C29 Fund extends auto physical damage reimbursement coverage to emergency service volunteers (3/99)
- C30. Fund accepts the corrective action plan for both the 12/31/99 audit and the corresponding management letter filing same with Dept Banking & Insurance(7/00).
- C31. Fund approves resolution appointing Commerce National Insurance Services as Underwriting Manager and not permitting Commerce to act as a Risk Management Consultant within the Fund. (9/00).
- C32 Fund adopts changes to the coverage documents as outlined by the MEL Coverage Committee. (7/02)
- C33 Board approves 1K for crossing guard work shop(4/06)

- C34 Fund approves the proposal from commerce risk control to provide accident investigation training for each JIF member along with conducting claim investigation reviews within these municipalities for a fee not to exceed \$500 per town of \$11,000
- C35 Fund authorize the executive director's office discretionary authority of up to \$250,000 to settle claims relating to the recent cat loss and subsequent flood damages(4/07)
- C36. Motion authorizing a contract with Valley Health in accordance with the provisions outlined in the RFQ for CDL testing. (12/09). Motion awarding 3 year contract to Valley Health for the position of CDL Drug and Alcohol testing. (10/13).
- C37 Cyber Liability Coverage added \$1,000,000 each claim /\$3,000,000 policy aggregate with a \$10,000 deductible (1/13). Motion to select Cyber Liability Coverage Option #1 increasing the limit to \$3,000,000 each claim/\$6,000,000 policy aggregate with a \$10,000 deductible (1/14). Motion to select Cyber Liability Coverage Option #1 increasing the limit to \$3,000,000 each claim/\$6,000,000 policy aggregate with a \$10,000 deductible (1/14). Motion to renew Cyber Liability Coverage as expiring - Option #1 limit of \$1,000,000 1st party/\$3,000,000 3rd party/\$6,000,000 policy aggregate (11/15). Motion to select Cyber Liability Coverage revised Option #2 with limits of \$3 million 1st party/\$3 million 3rd party/\$6million policy aggregate with a \$10,000 deductible (3/16).
- C38 Motion to add Cyber Liability Exclusion to the Fund's Casualty Policy effective January 1, 2016. (1/16).
- D1. Interest rate for delinquent assessments set at 10%. (1/86) Maywood and East Rutherford granted ten (10) day grace period on 2nd installment for 1994. (9/94)
- D2. Fund sponsors one day driver safety program. (5/89)
- D3. Hourly rate for defense attorneys increased from \$85 to \$95. (1/92) John Feczko, Esq. added to Defense Panel. (3/93) Hourly rate increased to \$105 for GL and \$95 for WC (1/98). Resolution adopted approving the South Bergen JIF's 2009 Defense panel. Mr. Barberi indicated that there were two Firms that needed to be added back to the list; Eastwood, Scandariato & Steinberg and Law Offices of John L. Schettino, LLC. (3/09). Motion to add the Law Firm of Sokol, Behot and Fiorenzo to the 2010 Defense Panel list. (9/10).
- D4. Executive Committee approves dividend of \$550,000 (\$150,000 - 1986); (\$100,000 - 1987); (\$150,000 - 1988); (\$150,000 - 1989) subject to approval by Department of Insurance and Department of Community Affairs. (9/92) Executive Committee approved a dividend of closed years surplus of 890K(10/97) Executive Committee approves dividend of \$1,075,000. (10/03) Executive Committee approves dividend of \$750,000. (10/08). Resolution adopted authorizing dividend of \$600,000. (10/11). Resolution adopted authorizing dividend of \$600,000. (10/12). Resolution adopted authorizing dividend of \$600,000. (10/13). Resolution adopted authorizing dividend of \$750,000. (10/14). Resolution adopted authorizing dividend of \$600,000. (10/15). Resolution adopted authorizing dividend of \$600,000. (10/16). Resolution adopted authorizing dividend of \$450,000. (10/17).
- D5. Scibal Associates appointed as Deputy Claims Administrator to adjust Fort Lee's claims. (1/93) Scibal authorized to adjust For Lee's claims prior to 1993. (12/93)
- D6. Dividend of \$600,000. issued for 1994 Fund Year (10/95). Motion approving the release of \$699,104 from the Closed Year Fund as well as the E-JIF dividend of \$50,896 for a total dividend of \$750,000. (10/09).
- D7. Resolution adopted authorizing release of \$700,000 from the Closed Year Account. (6/96)
- D8. Fund confirms Dividend of \$1,209,845(6/98) Fund confirms \$997,000 dividend (10/99) Fund approves Dividend in the amount of \$900,000. (10/02)
- D9 Fund authorizes \$100,000 for joint purchase of driving simulator (6/07) Fund authorizes another 5K for simulator for total of 105,000 (10/07) Board authorizes increase for grant for simulator by \$4009(6/08). Motion approving the South Bergen JIF contributing \$30,000 towards the upgrade of the driving simulator. (12/16).
- D10 Resolution adopted implementing the Deferred Deductible Payment Plan for EPL/POL lines of coverage. (5/11)
- D11. Executive Committee approved an increase of fees to \$135/hr. for state court and \$150/hr. for federal court for defense attorneys assigned to handling liability cases beginning February 18, 2016 and going forward. (2/16)

- E1.** Public hearing held to amend bylaws concerning waiver of administrator's Errors & Omissions coverage in certain instances. (4/86) Amendment defeated. Public hearing on same amendment held again. (4/88)
- E2.** Executive Director/Administrator authorized to undertake feasibility study on alternative methods of providing excess coverage. (5/86)
- E3.** Fund amends Risk Management Plan to include \$150,000 coverage excess over \$850,000 liability limit, increasing combined total liability limit to \$1 million. (8/86) 1996 Risk Management Plan revised in accordance with regulations. (1/96)
- E4.** Fund extended coverage to Edgewater Municipal Utility Authority until such time authority is turned over to private enterprise. (2/87)
- E5.** Englewood Cliffs membership approved contingent upon sixty day period to conform with safety recommendations as presented in safety director's report. (6/87) Borough approved for the addition of Volunteer Ambulance Corps.(6/98)
- E6.** Fund waives administrator's Errors & Omissions insurance requirement for Fund year 1989 (4/89). Competitive proposal obtained from National Union at a premium of \$31,000. Fund authorized to be purchase shared proportionately with other Funds. (6/89)
- E7.** Edgewater Municipal Utilities Authority denied continued coverage since barred by statute. Fund granted sixty day extension to allow Edgewater MUA to place coverage. (7/89)
- E8.** Executive Director/Administrator authorized to prepare RFP for quotes of commercial excess coverage on behalf of South Bergen Fund. (7/89)
- E9.** Fund waives Errors & Omission requirement for actuary. (8/90) (6/91)
- E10.** Executive Committee votes to become a charter member in the N.J. Municipal Environmental Risk Management Fund. (9/92) Ronald Burnett, Victor Gardella and Charles Cavadini to serve on Coverage Committee. (9/92) Support S-1560, creation of E-JIF. (3/93) Fund to return all but \$1,070 of \$202,274 budgeted for E-JIF, \$1,070 to be used for start-up cases. (7/93) (8/93)
- E11.** Borough of Elmwood Park's application for membership approved. (9/92) Elmwood Park granted 60 day extension to consider membership. (9/92) Borough approved for addition of Fire Company 1 &3 and the Defender Companies of 2 & 4 (6/98) Board approves elmwood Park Girls Softball League Inc. as a Group IV quasi entity (6/08)
- E12.** Two alternates elected to serve on Executive Committee. (1/93) Alternates to have full voting privileges. (1/92). Motion authorizing 2 additional alternates to serve on Executive Committee. (3/12)
- E13.** Edgewater and East Rutherford granted waiver for participants in Bloodborne Pathogens Program. (4/13)
- E14.** 35 Hudson Avenue, Edgewater, granted Replacement Cost Coverage. (6/93)
- E15.** Replacement Cost Coverage extended to Edgewater 1977 Howe Pumper effective 9/15/93. (9/93)
- E16.** Additional assessment to East Rutherford for Sewer Department. (10/93)
- E17.** Edgewater DARE Organization added as a quasi. (12/93)
- E18.** Ronald Burnett to represent South Bergen Fund to E-JIF. (1/94) Bob Landolfi replaces Ron Burnett. (8/94) Landolfi appointed to serve as representative to EJIF for 1998 Fund year(12/97)., (12/98) (11/02) (10/03) Fund appoints Frank Bianchi to serve on EJIF (7/04) Fund appoints Tom Gonnella to serve on EJIF (11/05)(10/06)
- E19.** Actual Cash Value coverage granted to 50 year old building at 1 Everett Place and DPW Garage on Hackensack Street. (2/94)
- E20.** Actual Cash Value coverage granted to vacant building at 310 Carlton Place in East Rutherford. (3/94)
- E21.** Fund awards contracts to Sokol (\$2,336) Frontino (\$2,336) and Anistics (\$6,152) for start up project for E-JIF. (4/94)
- E22.** Commissioners authorize execution of Resolution to Join E-JIF. (4/94) (2/01) (11/03)

- E23.** Commissioners vote to return 100% of 1994 E-JIF assessment to members. (9/94) Fund supports Bylaw amendment of the E-JIF.(2/97)
- E24.** Implementation of procedure for escheating abandoned property to State approved by Executive Committee. (9/95)
- E25.** Executive Committee adopted Resolution for the E-JIF Bylaw Amendment. (4/96) Fund adopts resolution to join the E-JIF effective 1/1/98 for a term of three years (2/98)
- E26.** City of Englewood granted waiver allowing the city to pursue membership in the New Jersey Self Insurer's JIF. (6/96) Fund adopts resolution presented by John Langan, Esq. which grants authority to the coverage committee to offer membership to the City of Englewood only after the established criteria is followed. (7/00).
- E27.** Executive Committee authorizes the Fund to cover half of the costs of the additional EPL Seminar.(9/98)
- E28.** Fund extends Auto Physical Damage reimbursement coverage to emergency service volunteers as outline in the coverage bulletin provided by the underwriting manager, subject to wording change.(10/98)
- E29** Fund approves coverage enhancements for full time engineers providing GL coverage and enhancement to the crime bond (3/99)
- E30** Fund authorizes John Langan to coordinate training of SB JIF towns for EPL compliance. (7/03) Fund authorizes Covelli, Altamura and Vozza to coordinate training of SB JIF towns for EPL compliance training. (9/07). Motion authorizing Frank Covelli of PIA and Ezio Altamura of GJEM Insurance to conduct EPL/POL training seminars for the members of the South Bergen JIF. (12/09). Motion to waive the over payment to the RMC's in the amount of \$583 which was due to the members attending EPL training classes and receiving premium reduction for attending same. (4/10). Motion authorizing Frank Covelli of PIA, David Vozza of PIA, and Ezio Altamura of GJEM Insurance to conduct EPL/POL training seminars for the members of the South Bergen JIF at a fee of \$1000 per member. (10/15). Motion approving 5 EPL Harassment Trainings for a fee not to exceed \$5,000. (10/17). Motion authorizing approved RMCs to conduct EPL/POL training seminars for the members of the South Bergen JIF at a fee of \$1000 per member. (2/18).
- E31** Motion passed authorizing the purchase of D&O coverage for the Edgewater Volunteer First Aid Corp. (1/11).
- E32** Motion passed authorizing the Executive Directors office to withhold payments to vendors that have not supplied an Employer Identification Number until submitted by respective vendor. (2/14).
- F1.** Fund to pay for purchase of Foreman's Safety Booklet, annual subscription \$250. (10/89)
- F2.** Fund increases limits of faithful performance and employee dishonesty coverage to \$150,000 (1/90) increased to \$250,000 (11/90)
- F3.** Fort Lee's request to join Fund sent to Long Range Planning Committee for consideration. (7/92) Fort Lee's application approved for membership with various self-insured retention options. (12/92) For Lee joins Fund, no self-insured retention. (1/93)
- F4.** Department of Community Affairs submits opinion letters that Fund Commissioners are government officers and must complete disclosure forms. (2/93)
- F5.** Replacement Cost coverage granted for Municipal Building, Senior Citizen Center and Parker Avenue Building., Fort Lee (2/93)
- F6.** Fort Lee Fire Companies Nos. 1,2,3,4 admitted for general liability coverage as quasi-municipal entities. (6/93)
- F7.** Fairview's application to join Fund tabled until Borough appoints an administrator. (2/92) Executive Committee again reviewed Fairview's request and indicated Town must appoint administrator before application would be considered. (3/92) Town has appointed administrator to pursue application with Fund. (3/93) Fairview's application for membership conditions approved. (6/93). Fund extends coverage to Fairview Ambulance Corp effective 9/15/93. (9/93). Motion approving Builders' Risk coverage for Fairview's municipal complex at the annual assessment of \$13,049.49. (7/16).
- F8.** Replacement cost coverage extended to Fort Lee Fire Houses Nos. 1 and 4 effective 10/20/93. (10/93)
- F9.** Fourteen quasi-municipal entities approved for Fort Lee. (10/93)
- F10.** Fort Lee granted waiver in participating in Right-To-Know Program. (10/93)

- F11.** Borough of Fort Lee to execute contract with Scibal Associates to handle run in claims. Borough's 1994 assessment to be adjusted to reflect reimbursement of \$9,500. (2/94)
- F12.** Actual Cash Value coverage granted to vacant building at 1325 Inwood Terrace in Fort Lee. (3/94) Fund approves two vacant buildings on an actual cash value for the Borough of Fort Lee.(12/00).
- F13.** Fund grants extension of fidelity coverage to treasurers of all approved quasi municipal groups effective 5/18/94. (6/94)
- F14.** Fort Lee Jr. Wrestling League approved as Class IV Quasi Municipal Entity (2/95) Fort Lee Girls Softball League as Class IV Quasi Municipal Entity. (3/95)
- F15.** Amendment to Fine Arts policy to raise value of items requiring Executive Committee approval from \$7,500. per individual item to \$25,000. with authority to Underwriting Manager for approval. (3/95)
- F16.** Fidelity Bond purchased by the Fund expanded to provide the Fund with coverage for the Claims Administrator (in addition to the positions of Executive Director and Treasurer) effective 1/1/97. (11/96)
- F17** Fund approves the Borough of Fort Lee's Holy Trinity Seniors, Fort Lee Senior Club and the Main Street Senior Citizens Club as Class III Quasi Entities and the Connie Mack Baseball as a class IV quasi. (5/02) Fund approves Fort Lee's Historical Society as class III quasi and Fort Lee Flag football as a class III quasi. (9/04).
- F18** Board approves the Borough of Fort Lee's skate board facility subject to the borough satisfactorily conforming to all under writing and safety guidelines established by the Mel (4/08)
- G1.** Department of Community Affairs advises Fund that Fund Treasurer must establish and maintain a general ledger. (3/88)
- G2.** Fund approves "Gap" coverage for leased vehicles effective 1/1/95. (12/94)
- G3** Fund authorizes the Executive Director to provide a quote to Garfield for possible membership (12/99) Fund Agrees to release the City of Garfield to the Sub-Essex JIF (1/00)
- H1.** Ad hoc Health Benefits Committee authorized to enter into discussions with North Bergen Fund & County of Bergen. (1/91) Department of Insurance indicated B-MEL cannot be used as mechanism to insure health benefits. New Fund would have to be formed. (3/92).
- H2.** Fund approves new Hold Harmless Agreements to be executed by outsiders using a municipal facility. (8/92)
- H3.** Motion accepting the City of Hackensack's request to join the Fund. (12/11)
- H4** Motion approving an additional \$150,000 for a total authorization of \$525,000 to Fund TPA to pay for member's property claims associated with Hurricane Irene. (2/12)
- I1.** Fund supports S-1718 establishing Intergovernmental Excess Liability Commission. (4/86) (6/86) Later reversed its position (6/89)
- I2.** Fund authorizes membership in Index Bureau. (9/86)
- I3.** Fund hires Charles Merton to conduct internal payroll and vehicle audits at a cost of \$75 per municipality (4/87) James McGordy hired as internal auditor to audit payrolls and vehicles for a flat fee of \$275 per municipality. (4/88) \$265 for payroll audits only (3/91)
- I4.** Fund awarded contract to James McGordy to perform internal auditing services \$275 per municipality on payroll and vehicle counts. (4/88) Fund authorized amendment to 2000 Contract to include an employee headcount by payroll classification for all 20 municipalities and the Fort Lee Parking authority at a fee not to exceed \$3,675. (5/00)
- I5.** Fund to provide blanket inland marine coverage; however, items over \$10,000 must be scheduled. Failure to list equipment would result in an increase in deductible from \$500 to \$1,000. (11/90)
- I6.** Fund implement investment policy utilizing custodial agreement with United Jersey Bank. (2/93)

- I7.** Fund accepts amendment of the compensation section of the Internal Auditor's contract.(8/98)
- I8.** Fund supports S2663/A4234 and requested members to adopt sample resolution in support of same. (10/16)
- J1.** Joint meeting of Carlstadt, Rutherford and East Rutherford as sewer treatment authority does not qualify for membership into Fund based on ruling from Department of Community Affairs. (8/87)
- J2.** Fund supports Senate Bill #3437 which would amend NJSA 40A:10-36, expanding definition of local governmental unit. (7/89)
- J3.** Fund to participate with Morris and Bergen Funds in Joint RFP Committee for new Claims Administrator. Commissioners Burnett and Landolfi to serve on Committee. (1/93)
- L1.** Coverage provided to Lyndhurst Health Care Center for general liability for premises operations only. Fund's coverage does not extend to a medical malpractice. (11/89)
- L2.** Fund extends property and liability coverage to Lodi's Rams Bleacher Club as a quasi-municipal activity. (2/92)
- L3.** Lodi's volunteer ambulance and rescue squad approved as an additional exposure for Lodi. (4/92) (5/92)
- L4.** Classification coding in Reinhart's loss control surveys to be changed to a numbering system. (9/92)
- L5.** Lyndhurst granted waiver from participating in Bloodborne Pathogens Program. (2/94)
- L6.** Executive Committee authorizes application to DCA for grant to conduct electric aggregation study.(1/98)
- L7** Motion to provide coverage to the Lodi Volunteer Fire Department for the use of a non owned truck to take to Wildwood for the convention (9/99)
- L8** Fund approves police accreditation credit for Lodi in the amount of \$6,907.07 (2/01). Fund approves police accreditation credit for Lyndhurst in the amount of \$10,317. (4/03)). Fund approves police accreditation credit for Maywood effective 1/1/04 (5/04)
- L9** Fund approves travel for the Lodi Rams Bleacher Club Cheerleading competition to be held in Williamsburg, Va. (2/03)
- L10** Fund authorizes Little Ferry to join SB JIF from the Bergen JIF effective 1/1/04. (11/03). Motion authorizing a premium credit to Little Ferry in the amount of \$1,379. (2/12)
- L11** Fund approves resolution showing its appreciation for John Langan (11/05).
- L12** Fund approves Lodi request for waiver of JIF policy regarding Bus usage outside of 250K mile radius (1/07)
- L13** Fund approves Lodi request to delay premium payment for 60 days. (6/07) (9/07)
- M1.** Meeting set for third Wednesday of the month at Wood-Ridge Borough Hall at 7:00 p.m. (1/86)
- M2.** Mid-Bergen Regional Health Commission does not meet definition of an entity to be included in Fund's coverage. (4/87) Fund authorizes coverage for a 90 day period effective March 7, 2003. Group to seek alternate insurance. (3/03)
- M3.** Executive Director/Administrator conducted survey of policy of outside employment by police officers. Sincere there was a variety of policies, attorney recommended treating each situation on an individual basis. (11/87)
- M4.** Fund authorized Executive Director/Administrator to subscribe to Micro Facs. (10/88)
- M5.** MEL 1989 assessment to be billed care of the South Bergen Fund. (10/88)
- M6.** Moratorium placed on additions to medical panel with exception of geographic needs of new members. (8/90) Drs. Jaffee and Morris added to panel. (5/94)
- M7.** MEL provides same coverage for municipal tax search officers. (3/91)

- M8.** Executive Committee accepts resignation of Chief Kickuth as Maywood's Fund Commissioner, and authorizes expenditure for plaque and gift certificate. (5/92)
- M9.** Fund increases liability limit for monies and securities coverage to \$75,000. Exposure will be self-insured. (6/92) Limit increased to \$100,000 effective 6/16/93. (6/93)
- M10.** Janet Lynds appointed as MEL representative for 1993. (9/92) Charles Cuccia appointed for 1994. (11/93) Charles Cuccia appointed for 1995. (10/94) Commissioner Charles Cuccia appointed as MEL representative for 1997. (10/96) Charles Cuccia appointed as MEL representative for 1998 Fund Year(10/97) Charles Cuccia appointed as MEL representative for 1999 Fund Year(10/98) (10/99) Charles Cuccia appointed as MEL representative for 2003 Fund Year (10/02) (10/03) (10/04)(11/05)(11/06)
- M11.** MEL Safety Grant application for back support program approved. (5/94) MEL Grant applications approved for Firefighters' Safety Program and the Flat Safety Program. ((7/96)
- M12.** Replacement cost coverage granted for 50 year building on Moonachie Avenue in Moonachie. (8/94)
- M13.** Membership term is changed to three (3) years. (7/95)
- M14.** Requests for Proposals for Workers' Compensation Managed Care Organization mailed to list of vendors. (1/96) Contract for the period of August 1, 1996 through December 31, 1996 awarded to MasterCare for Workers' Compensation Managed Care. (7/96)MasterCare's contract extended to December 31, 1997 and fee is restructured to a flat rate(5/97). Motion approved for South Bergen JIF to participate in a joint RFP to obtain Managed Care Services(10/97)
- M15** Fund approves additional scope of services for personnel services and increase in compensation to the professional service agreement of McGordy and Owen(5/97)
- M16** Fund authorizes revision to BRM contract and appoints BRM as Managed Care Provider(2/98). Resolution adopted approving BRM's 2008 contract retention for TPA and Managed Care Services for \$63,500. (3/09).
- M17** Fund approves the Friends of the Maywood Library, Inc. as a class III quasi (7/98) Fund approves the Borough of Maywood's Builders additional assessment of \$3,851.76. (6/00) Fund approves coverage for Maywood's one day sidewalk sale (02/01) (4/02) (5/03)
- M18.** Executive Committee approves Fund membership in the Municipal Excess Liability Joint Insurance Fund.(2/98)
- M19** Fund approves coverage for Maywood's 1938 Pumper truck in the amount of 80K.
- M20** Fund approves coverage for Maywood SID. (9/02)
- M21.** Resolution adopted canceling the Fit Testing program for the South Bergen JIF. (4/09).
- N1.** Fund initially established enrollment dates of July 1 and January 1 for new members. (1/86) New member applicants to be reviewed at committee meeting prior to next regular meeting. (8/86) Fund revised policy on new members authorizing Executive Director/Administrator to submit materials for new applicant at regular meeting with coverage committee to hold special meeting two weeks prior to next meeting to review submission. Executive Committee to take action at next meeting. (11/86) Enrollment dates for new members extended to January 1, May 1 and September 1. (3/87)
- N2.** Fund formally adopts established procedure of retaining \$1,500 membership application fee as non-refundable to the applicant. (9/87)
- N3.** Non solicitation clause waived in Safety Director's contract to allow solicitation on Right to Know Training for volunteers. (8/90) Extended for Commercial Drivers License Training. (2/91) Extended for Defensive Driving. (9/92)
- N4.** Coverage granted for 20 Beaver Avenue, vacant building. (5/93). Replacement Cost Coverage extended to Youth Center at Legion Place effective 7/21/93 in North Arlington. (7/93). Friends of Library, Pillars of North Arlington approved as Class III quasis effective 10/20/93. (10/93). Builders risk assessed against North Arlington for new firehose effective 9/15/94. (9/94). North Arlington Redevelopment Authority included within coverages of municipality. (8/95) Coverage for North Arlington Centennial Committee confirmed. (5/96). Fund approves N. Arlington's Vacant Firehouse for Builders Coverage(7/97) Fund extends coverage to North Arlington Boys Basketball Association for their trip to Florida(2/98)

- N5.** Resolution adopted urging representatives from the state of New Jersey to support the legislative action to re-authorize and extend the National Flood Insurance Program (NFIP). (5/17)
- O1.** Fund adopted operating bylaws. (2/90)
- O2.** Fund authorizes executive director to enter into an agreement with the Center for Occupational Medicine for OSHA testing (3/99)
- O3.** Fund authorizes litigation settlement as a JIF and pay costs associated with the settlement of the Omnibus OPRA litigation. (6/04). Motion adopted for the revised form pursuant to OPRA's requirement that public agencies adopt a request form (N.J.S.A. 47:1A-5.F.). (11/09). Motion adopted for 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 (N.J.S.A 47:1A-5.F.). (7/10).
- P1.** Policies & Procedures Manual adopted. (1/86). Motion passed amending policy language pertaining to physical damage reimbursement for emergency service vehicles within the Policy and Procedures Manual. (11/17).
- P2.** Police Benevolent Association (PBA) does not fall under definition of covered entity established by the Fund. (2/86)
- P3.** Fund approves Police Safety Manual. (8/87)
- P4.** Fund to include statutory Personal Injury Protection (PIP)
- P5.** Fund agrees to joint purchase of excess property insurance with MEL acting as lead agency. (1/88)
- P6.** Changes in Title 59 permit discretionary payment of punitive or exemplary damages by public entities to indemnify public employees. Commissioners decided to retain current policy of not providing punitive damages coverage. (8/88)
- P7.** Fund dissolves Police & Fire Safety Steering Committees since committee had completed its charge. (2/89)
- P8.** Fund authorized Commissioner Ordway to attend National PRIMA Conference in May. (4/89) Payment of registration fees for any Commissioner attending the PRIMA Conference authorized. (2/96) (3/01) (3/03)(2/04)(2/05)(11/05). Resolution adopted authorizing travel and related expenses for attendance of 5 members at the Annual Risk Management Conference. (2/10). Resolution adopted authorizing travel and related expenses for attendance of 2 members at the Annual Risk Management Conference. (3/16). Resolution adopted authorizing travel and related expenses for attendance of 2 members at the Annual Risk Management Conference. (3/17). Resolution adopted authorizing travel and related expenses for attendance of 5 members at the Annual Risk Management Conference. (3/18).
- P9.** Fund to impose 15% renewal penalty assessment charge for late applicant municipalities. (5/89) (6/92) Subsequently amended to \$100 per working day for first 5 days. \$200 per working day for second 5 days and \$500 per working day thereafter with penalty payments due with first installment of assessment. (9/90)
- P10.** Fund adopts pre-employment physical program. (8/91) Amendment defeated. (2/89)
- P11.** Executive Committee supports MEL's Peer Review Standards. (9/92)
- P12.** Commissioners revised 1993 fees base don increased workload. Attorney \$20,000 to \$25,000; Treasurer \$17,500 to \$20,000; Executive Director \$160,000 to \$175,000. (1/93)
- P13.** Palisades Park granted waiver for participating in Bloodborne Pathogens Compliance Program. (10/93). Motion approving Palisades Park to pay their outstanding balance to the MEL over a three year period contingent on them passing a resolution memorializing the action and agreeing to the terms set forth by the South Bergen JIF. (3/10)
- P14.** PIP Coverage limits reduced to \$100,000 with excess \$150,000 to be provided by MEL effective 1/1/94. (3/94)
- P15.** Amendment to language in property document from "property of others" to "assumed by contract". (9/95)
- P16.** Public Officials Seminars on "Municipal Safety Leadership scheduled for October & November of 1996. (8/96)
- P15.** Presentation to Executive Committee by Proactive Management to assist towns with a Police Accreditation Program. (10/96) Ad Hoc Committee to met with County Police Chiefs to discuss Police Accreditation Programs. (11/96)

- P17 Fund authorizes Chuck Cuccia and South Bergen JIF to become lead agency for the personal accountability system(9/97) Fund approves contract for PAS system to Fire Rescue Outfitters, Inc for a fee not to exceed \$30,000. (2/98)
- P18 Fund amends Plan of Risk Management to include the MEL Premium Payment Plan (6/98) Fund amends Risk Management Plan to include changes in property coverage (12/01)
- P19 Fund approves police Accred. Discounts to South Hackensack, Carlstadt, Edgewater, East Rutherford. (9/02). Fund approves police accred. discount to North Arlington. (7/03) Fund approves extension to complete police accreditation process with a 12/31/15 deadline. (11/14). Fund approves police accred. Grant to Edgewater and Lyndhurst. (9/15). Fund approves police accred. Grant to Hackensack. (3/16)
- P20 Fund accepts PIA proposal to train members of the JIF at 1K per session.(11/05)
- P21 Board authorizes assignment of contract granting consent to PERMA to merge with Commerce Bank (6/06)
- P22 Board authorizes 20th anniversary party at Fiesta at a fee not to exceed \$70 per person (6/06)
- P23 Board approves Mr. John Gillespie to defend the members of the South Bergen JIF at a pro rata share with the other JIFs involved in the litigation of the public intoxication class action law suit (12/08)
- P24. Resolution adopted authorizing the Chairman to execute an addendum to the Fund's professional service agreement with Conner Strong Risk Control to include \$10,879 for the first of three phases of property appraisals. (6/09). Resolution adopted authorizing the completion of the third phase of a three year term for property appraisals completed and releasing the payment of \$10,879. (7/11). Motion awarding 3 year contract to Asset Works for the position of Property Appraiser. (2/16). Motion approving revisions to the contract with Asset Works (4/16)
- P25. Resolution adopted authorizing the purchase of Public Officials/Employment Practices liability coverage from XL effective 1/1/11. (11/10). Motion approving 2 year contract between the Fund and XL Insurance for POL/EPL coverage. (2/13). Motion approving the POL/EPL program change from XL Insurance to QBE North America. (11/15). Resolution adopted providing an update to the POL/EPL policy effective in 2017. (11/16).
- P26. Motion approving the start time of the public meetings be moved to 5 p.m. for the 2011 fund year. (11/10). Motion approving the start time of the public meetings be moved to 4:30 p.m. going forward. (5/12). Motion approving the start time of the public meetings be moved to 4:45 p.m. going forward. (12/14). Motion approving the start time of the public meetings be moved to 4:30 p.m. going forward. (5/15).
- P27. Resolution adopted changing the Perma address for fund records. (5/12)
- P28. Motion authorizing Position Bond coverage for the Fund offered by Selective Insurance increasing coverage to a \$1,000,000 limit with a \$10,000 deductible.
- P29. Motion approving Fund's participation in the Police Command Staff training offered by retired Police Chief Dennis Connell. (11/13). Motion authorizing a reimbursement of \$100 per student for attendance a the Proactive Police Supervision seminar offered by retired Police Chief Dennis Connell. (7/15)
- P30** Resolution adopted authorizing the Fund to participate in a Pooled Investment program with Wells Fargo Bank, N.A. and Wells Capital Management. (4/14).
- P31.** Motion approving 3 JIF Casualty and JIF Crime Endorsements pertaining to Amusement Rides (specifically inflatables and bouncy houses), Social Engineering, and Failure to obtain insurance. (5/16).
- Q1.** Fund initially grouped quasi municipal activities into three categories: entities that service broad segment of community; entities who use municipal facilities; and, groups to whom municipality grants formal approval under special events permit. (1/86) Fund imposed mandatory 3% assessment for blanket coverage for quasi municipal activities. (3/86) Fund imposed 10% penalty on late payment of 3% additional assessment. (4/86) Coverage for coaches & volunteers listed on quasi-municipal resolution shall be excess over any valid and collectible coverage and subject to terms and conditions of Fund's insurance policies. (4/86) Six municipalities submitted quasi municipal resolutions to cover athletic related activities and were approved by the Fund. (5/86) Those municipalities submitting only athletic quasi municipal activities had until December 31, 1986 to submit additional non athletic activities to the

Executive Committee. (6/86) Fund amends quasi municipal activities policy to four criteria (1) risk manager must show historically covered, (2) athletic activities previously approved to be covered at no additional cost; (3) non athletic activities previously approved extended coverage for 1987 for an additional assessment; (4) no additional quasi municipal activities will be considered for coverage after 12/31/86. (11/86) Fort Lee approved for Group IV Quasi for GL and AL(4/97). Motion approving coverage for the Class III Quasi, Lodi Senior Citizens Inc. (4/13). Board approves coverage for Class III Quasi East Rutherford Civic Pride Association, Inc. (3/14). Board approves coverage for Class IV Quasi Little Ferry PAL, Inc. (5/15)

- Q2.** Executive Committee passed resolution opposing denial of coverage by MEL for Quasi Municipal Entities. (6/93)
- Q3.** Fund passes motion confirming continuation of coverage for quasi-municipal entities until July 1, 1994 pending completion of documentation. (12/93)
- Q4.** Board approves \$100,000 General Liability and Non Owned Auto limit for Class III/IV quasi groups subject to further documentation. (3/94) Approve list of Class III/IV groups for coverage. Please refer to minutes for individual groups. (4/94) Executive Director granted binding authority up to 5/1/94. (4/94) Fort Lee Soccer Group approved. (9/94) Class I & II quas for Ridgefield Park approved. (12/94) Englewood's Baseball Clinic approved as a class IV Quasi(6/97)
- Q5** Board approves coverage committee recommendation to waive the JIF portion of the Quasi III fee effective 1/1/2000 (2/99)
- R1.** Third risk management consultant appointed to coverage committee. (1/87)
- R2.** Risk Managers cannot issue Fund Certificates of Insurance. (2/87)
- R3.** Any member not submitting a renewal application by August 15, 1988 will be assessed a 15% late penalty. (8/87)
- R4.** Executive Committee discussed amending bylaws to allow municipality to pay risk management consultants directly. Fund elected not to amend bylaws. (9/88)
- R5.** Department of Insurance & Department of Community Affairs have recommended eliminating reserve for future services line item beginning with 1990 budget. (4/89)
- R6.** Three risk management consultants to attend closed session on advisory basis subject to execution of a confidentiality agreement. (10/89)
- R7.** Fund purchased Right to Know Compliance Program with contract awarded to Pryme Safety Services at a fee not to exceed \$45,000. (3/90). Motion passed approving the additional service of the RTK Central File Drop Box provided by JA Montgomery. (7/17)
- R8.** Rochelle Park's application for membership approved by Executive Committee. (3/92) Rochelle Park accepted membership effective 4/22/92. Executive Committee grants replacement cost coverage for 50 year old building at 14 William Street. (4/92)
- R9.** Ridgefield Park's application for membership into the Fund approved. (12/92)
- R10.** Risk Management Consultants/Producers must submit resolution passed by member municipality before any payment can be made. (1/93)
- R11.** Waiver extended to Ridgefield Park for participation in Bloodborne Pathogens Program. (3/93)
- R12.** Builders Risk Assessment levied against Rochelle Park for 151 West Passaic Street. (7/93)
- R13.** Ridgefield Park assessed for Builders Risk Exposure, renovating its municipal building. (12/93) The Village of Ridgefield Park approved for Builders Risk coverage (7/98)
- R14.** Builders Risk for Senior Center assessed against Rutherford effective 3/15/94. (3/94) Rutherford's In Line Hockey association approved as a Class III Quasi(10/97) Fund approves police accreditation reduction (3/01) Fund approves Community Chest as quasi III (5/01).
- R15.** Builders Risk for Ridgefield Park renovating DPW building. (4/95) Builders Risk for Ridgefield Park renovating Town's Library.(5/03)
- R16.** Builders Risk for the Borough of Edgewater Community Center. (5/95)

- R17.** Riot and Civil Commotion coverage increased an additional \$1 million requiring specific action of municipality. (8/95)
- R18.** Late Renewal Penalty abolished. (9/95)
- R19.** Membership in the Residual Claims Fund approved. (9/95) (2/01) (11/03) Fund appoints John McLaughlin to serve as the representative to the RCF for the 1998 Fund year.(12/97)(12/98)(12/99) (11/02) (10/03) Fund appoints Tom Gonnella to serve as the representative to the RCF(11/05)(11/06)
- R20.** Fund authorizes transfer of fund year 1994 liabilities to the RCF (6/98) Fund approves 1995 Fund Year transfer to the RCF (6/99) Fund authorized the transfer of 1996 liabilities to the RCF (6/00). Fund authorized the transfer of 1997 liabilities to the RCF (6/01) Fund authorized the transfer of 1998 liabilities to the RCF (7/02) Fund authorized the transfer of 1999 liabilities to the RCF. (5/03)) Fund authorized the transfer of 2000 liabilities to the RCF. (7/04) Fund authorized the transfer of 2001 liabilities to the RCF. (7/05) Fund authorized the transfer of 2002 liabilities to the RCF(7/06). 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). 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. (6/15). Resolution adopted authorizing the transfer of fund year 2012 liabilities to the RCF. (6/16). Resolution adopted authorizing the transfer of fund year 2013 liabilities to the RCF. (6/17).
- R20** Fund approves addendum to Professional Services Agreement of Reinhart and Associates for the inclusion of the scope of services for administering the CDL program and additional compensation(5/97)
- R21** Fund approves the Rutherford Downtown Partnership as a class III Quasi(6/97) Fund approves Rutherford Food Pantry as a Class III Quasi Entity. (9/98) Fund approves 55 KIP Center Senior Citizens group as a Class III Quasi Entity.(10/98) Approves Rutherford's) Junior Football Assoc as a class IV quasi (7/99) Fund approves additional exposure of the Rutherford Downtown Business Improvement District (11/00)
- R22. Fund authorizes travel and related expenses for the attendance at the annual risk management conference.(2/98)
- R23 Fund approved Rutherford BID for coverage(2/99)
- R24 Fund approves BRM's request for records disposal of claims covering period from 1/1/95 to 9/30/97. (6/03). Motion authorizing the Fund TPA's request to dispose of files that have been closed for 6 years or longer with the exception of minors and forward to the appropriate state agency for final authorization. (9/10). Motion authorizing BRM's request for records disposal for all lines of coverage which have been closed for 6 years or more with the exception of minor files from 2007. (3/13). Motion authorizing BRM's request for records disposal for all lines of coverage which have been closed for 6 years or more with the exception of minor files from 2008. (2/15).
- R25. Resolution adopted establishing a fiscal plan to extinguish 2012 Retrospective Rating premiums due. (9/16).
- R26. Motion passed approving the Claims Committee recommendation of assigning one attorney to appear on behalf of the 8 members involved in the claim filed by Ridgefield Borough for legal fees not to exceed \$7,500. (4/17)
- R27. Motion passed approving funds for workbooks and refreshments for the Practical Leadership Strategies for Law Enforcement regional training in an amount not to exceed \$900. (9/17)
- S1.** Vozza Administrative Services designated as Service of Process. (1/86)
- S2.** Fund adopts sewer back up policy imposing a 3% credit of a municipality's general liability assessment prior to implementation of \$1,000 per claim deductible. (7/88)
- S3.** Fund adopted Safety Incentive Program effective 9/1/88 imposing safety penalty on any municipality scoring less than 85 points during safety year 9/1/88-8/31/89. (8/88) Program revised (12/89) (10/90) Traveling Trophy for best safety record purchased. (2/96)
- S4.** Fund authorizes expenditure of \$200 for Gallagher to produce quarterly subrogation report (11//88). Publication to be distributed to member municipality, safety delegate & clerk/administrator. (9/90)

- S5.** Department of Insurance ruled that Joint Insurance Funds are not exempt from surplus lines tax; therefore, Fund owes \$25,834 to New Jersey Guaranty Fund for 1986 and 1987 policy years. (10/89)
- S6.** Joseph J. Reinhart & Associate named as Fund Safety Director effective 7/1/90. (5/90)
- S7.** Approved release on surplus for 1986 \$172,200 and 1987 \$455,000. (9/90)
- S8.** Fund supports Assembly Bill #4675 exempting municipal solid waste from the definition of hazardous substance under the Spill Fund Compensation & Control Act. (5/91) Fund Opposes assembly bill 3715 (9/01).
- S9.** Municipalities scoring 100 points in 1991 Safety Incentive Program to receive TV/VCR. (9/91) Fund approves 1998 Safety Incentive Program and adopts revised accident form(9/97). Motion approving the increase of SIP points for 4th quarter regional training. (9/16).
- S10.** Surplus in the amount of \$550,000 authorized from 1988 Fund year. (10/91) \$600,000 authorized to be released in 1994 from 1989 year. (10/94) Surplus in the amount of \$900,000 authorized for closed year account and \$50,000 from the 1995 Administration Account.. (9/98). Motion authorizing the Executive Director to utilize the Borough of Palisades Park's closed year surplus to off set the \$56,670.89 owed to the MEL for closed EPL/POL cases. (9/10).
- S11.** Coverage Committee charged with reviewing Fund's sewer back-up policy for possible increase in deductible to \$2,500 per occurrence. (3/92) Deductible set at \$1,000 effective 1/1/93. (6/92)
- S12.** Fund approves Off-Site Storage Program. (8/92)
- S13.** Expenditure of \$1,500 for 1992 Safety Incentive Breakfast approved. (1/93)
- S14.** Fund establishes Safety Intervention Program. (2/93)
- S15.** Melissa Mac Alpin wins award for Safety poster. (3/93)
- S16.** Elmwood Park to appoint special Fund Commissioner. (1/94)
- S17.** Billings for all additional assessments certified in 1994 for sewer back ups to be billed in 1995. (2/94) Billings for all additional assessments certified in 1996 to be billed in 1/97. (2/97) Fund approves additional assessments relative to sewer back ups(5/97) Fund adopts resolution authorizing additional assessments for sewer claims(11/97) Fund authorizes the assessments for sewer backup claims for the period 4/1/98 through 6/30/98(8/98) Fund authorizes the assessments for sewer backup claims (4/02) (7/02) (11/02). Resolution adopted authorizing the assessments for sewer back-up claims for the period of 1/1/09 through 3/31/09. (4/09). Resolution adopted authorizing the assessments for sewer back-up claims for the period of 7/1/09 through 9/30/09. (10/09). Resolution adopted authorizing the assessments for sewer back-up claims for the period of 4/1/10 through 6/30/10. (7/10). Resolution adopted authorizing the assessments for sewer back-up claims for the period of 7/1/10 through 9/30/10. (10/10).
- S18.** \$1,875 allocated from 1993 budget for Safety Incentive Program. (3/94)
- S19.** Board adopts resolution authorizing MEL to act as lead agency to pay costs of state examination. (11/94)
- S20.** Safety Director allowed to solicit member municipalities for provision of services outside scope of Safety Director's contract. (2/95)
- S21.** Fund supports Senate Bill #1092.(9/98) Fund supports Senate Bill #1421(10/98). Resolution adopted supporting 2404. (1/11). Resolution adopted supporting 2333. (1/11). Resolution adopted urging the amendment of S-716, S-477, and S-1766. (6/18).
- S22.** Fund approves purchase of In the Line of Duty safety training tapes (6/99)
- S23.** Fund adopts motion to accept the examination report from the NJ department of banking and insurance and adopt resolution no.22-02 and execute group affidavit indicating that members of the executive committee have read the general comments/ recommendations section of the report. (7/02). Motion approving the 2013 examination report from the NJ department of banking and insurance and group affidavit executed indicating that members of the executive committee have read the report. (12/15)
- S24.** Fund authorizes Executive Director to secure proposal from PMK Group to provide storm water regulation assistance to the SB JIF. (3/03) Executive director to distribute letters to SB JIF to opt in or out of the PMK proposed storm water program. Members opting 'in' will be assessed in the 1st qtr. Of 2004. (4/03)

- S25 motion to authorize emergency courthouse settlement authority in the amount of \$50,000 upon the joint authorization of the fund attorney and the executive director and to modify the fund's risk management plan to reflect same.(9/05)
- S26 Fund approves coverage for East Rutherford's skate Board facility.(5/05).
- S27 Fund authorizes Ad-hoc committee to work with E.D. to seek quotes for a medical director to provide SCBA fit testing(4/06)
- S28 Board authorizes ED to release quotation to Saddle Brook for membership (12/06) Saddle Brook accepts membership (1/07).
- S29. Resolution adopted supporting a repeal of Sick Leave Injury. (1/11)
- S30 Motion authorizing an additional \$250,000 to BRM to begin processing claims associated with Super Storm Sandy. (1/13). Motion appointing Commissioner Charles Cuccia as the Fund's representative to the Super Storm Sandy Special Claims Committee. (6/13).
- S31 Resolution adopted adding the Stranded Cost language to the Risk Management Plan. (11/14).
- S32 Resolution adopted amending the Fund's Standard Contract Provisions. (3/15)
- T1. Joseph Iannaconi appointed as Fund Treasurer replacing Ed Cortright. (7/88)Fund approves the purchase of computer equipment for the Fund Treasurer(6/97)
- T2. Tillinghast report authorized to be distributed to risk management consultants named to Tillinghast recommendations committee. (6/90)
- T3. Executive Committee authorized transfer from 1990 of \$10,000 from property, \$177,500 from automobile, and \$155,000 from deductible into 1990 workers' compensation account. Also \$274,668 from 1991 deductible into 1991 workers' compensation account. (5/92) \$75,000 from 1990 deductible to 1990 workers' compensation. (9/92) \$40,000 from 1989 automobile to 1989 workers' compensation. (11/92) Fund authorizes the transfer of Funds from 1993 Liabilities to the RCF(6/97)
- T4. Fund supports A-1712 which would grant immunities under the Tort Claims Act to municipal employees in certain circumstances.
- T5. Fund to participate in Tail Fund Study at fee not to exceed \$5,000. (3/93)
- T6. Executive Committee approves new format for Treasurer Reports. (3/93)
- T7. Nisivocica & Company authorized to prepare tax identification letter at cost not to exceed \$1,700. (7/94)
- T8. Treasurer meeting attendance required quarterly plus Budget Meeting. (8/96)
- T9. Motion authorizing Mr. John Shahdanian, Esq. and Ms. Mary McDonnell, Esq. to Conduct Sensitivity Trainings for Non-Managerial Staff at \$1000 Per Session. (2/18)
- U1. Fund increases uninsured/underinsured motorist coverage to \$200,000 combined single limit subject to a \$250 deductible (9/88) (10/88)
- U2. The County of Bergen's Health Department will work with Bergen County communities to determine needs for on-site consultants, monitoring systems, and coordination efforts on underground storage tanks. (1/92)
- U3 Fund adopts Motion To Change The Underinsured/Uninsured Motorists Limit Coverage To The Statutory Minimum Limit Of 15/30/5 Effective September 21, 2005 And Adopt The Revised Plan Of Risk Management That Reflects This Change.(9/05)
- U4 Fund accepts recommendation of UW manager adding Edgewater's Facility (marina) at no additional cost (6/06)
- V1 Fund extends coverage to volunteer vehicles responding to an emergency (3/07)

- W1.** Fund opposes Assembly Bill #3774 which would allow employees injured on the job to control their own medical treatment. (4/89) Fund also opposes similar bills S-3033 and A-4057. (11/90)
- W2.** Coverage extended to vacant building located at 223 Hackensack Street in Wood-Ridge for 12 months effective 6/20/92. (5/92) Coverage again undertaken (5/95)
- W3.** Fund would recognize Mr. Rizzo as appointed Risk Manager effective 2/4/92. Fund attorney and Executive Director/Administrator to communicate with prior risk manager about return of monies for payment of fees. (6/92)
- W4.** Coverage extended to vacant building location at 223 Hackensack Avenue. (5/93) (6/94)
- W5.** Centennial Committee of Wallington added as Class III Quasi. (11/93) Wallington Spirit Team approved as a class III Quasi(10/97) Wallington Senior Citizens Organization approved as Class III (2/98)
- W6.** Workers Compensation-Liens -- Process to recover accrued liens and provide clarification for liens formalized by resolution, (5/96)
- W7.** Fund accepts changes of Scope of Services for Willis Corroon Contract (7/98)
- W8** Fund approves WoodRidge Moonachi Football League Quasi III (2/99) Adds Friends of the Library and Wood-Ridge Soccer as class III quasias. (9/01)
- W9** Fund approves one day coverage for senior graduation event (6/99) Fund approves one day coverage for the Borough of Wood-Ridge's project graduation event. (1/00) (2/01) (2/01) (1/03) (2/04) (2/05) (3/06) (3/07) (3/08) (4/09) (4/10) (4/11) (4/12) (4/13)(3/14)(5/15)(4/16)(4/17)(3/18) Approves Women's club as a class II quasi (3/01)Fund approves WoodRidge Friends of Softball as a Group III quasi. (3/05) Fund approves Wood Ridge Historical Society as Quasi III (1/09).
- W10** Motion authorizing a contract with Execu-Tech for the implantation and design of a website for the Fund. (12/12)