

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
POLICIES & PROCEDURES MANUAL

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

Table of Contents

INTRODUCTION	1
INFORMATIONAL DIRECTORY	3
COMMUNICATIONS POLICY	27
COVERAGE	27
UNDERWRITING/OPERATIONS	28
CONFLICT OF INTEREST.....	51
CONFLICT OF INTEREST – DEFENSE PANEL.....	53
PROCUREMENT POLICY	53
SAFETY-LOSS CONTROL.....	56
EXECUTIVE DECISIONS.....	57

INTRODUCTION

In 1987, 24 communities in Atlantic and Morris Counties joined together in response to the escalating costs of municipal insurance and formed the Municipal Excess Liability Joint Insurance Fund, or "MEL". MEL has grown rapidly since its inception to an organization that as of January 1, 2018, there are 19 local affiliated joint insurance funds that participate in the MEL, in the State of New Jersey, providing insurance coverage to 378 municipalities, 71 utility authorities, 1 county, 39 Fire & First Aid Districts, 2 Health Commissions, 89 housing authorities and 1 parking authority.

AUTHORITY

The MEL 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, the MEL comes under state regulatory divisions of:

- **Department of Banking & 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, the MEL is subject to and must 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 MEL has various sources of official communications; specifically:

- | | |
|----------------------------------|---|
| ■ Bylaws | ■ Meeting Minutes |
| ■ Plan of Risk Management | ■ Policies and Procedures Manual |
| ■ Coverage Documents | ■ Newsletter |
| | ■ (and any combination thereof) |

POLICY & PROCEDURES MANUAL PURPOSE

While all lines of coverage provided by the MEL are specifically addressed in the coverage documents which are distributed at the local fund level, there remain certain criteria, procedures, and policies which fall to the discretion of the MEL.

It is important to note that the MEL plays an active role in safeguarding the health of the local affiliated Joint Insurance Funds. One of the MEL's major objectives is to facilitate and strengthen the local Funds' members while fully taking into consideration the members' local Fund autonomy. The MEL will continue to work with the local Funds members to offer policies and guidelines and to provide economies of scale, wherever appropriate.

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 MEL 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 MEL Bylaws, Risk Management Plan, Meeting Minutes, and Coverage Document(s).

The Policies & Procedures established by the MEL are expected to be adhered to by its member local units, appointed officers 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.)

MISSION STATEMENT

To provide leadership and innovation in the financing and management of risk and to be proactive in the delivery of essential coverages and loss control techniques required to improve the operational practices of local entities.

INFORMATIONAL DIRECTORY

The MEL commenced operations on January 1, 1987 with the following 23 charter members:

Madison	Boonton
Butler	Morris Plains
Denville	Passaic Township
Hanover	Randolph
Mt. Olive	Hammonton
Lincoln Park	Northfield
Rockaway Township	Newfield
East Hanover	Waterford
Montville	Pleasantville
Town of Dover	Folsom
Mountain Lakes	Longport
Mt. Arlington	

Fund Commissioners

Each participating member JIF appoints one (1) commissioner to the MEL who shall be a fund commissioner of one of its member entities. In addition, each member may elect to appoint one (1) alternate to attend either regular or special meetings on behalf of the member in the absence of the Fund Commissioner who exercises the full power and authority of the Fund Commissioner in his/her absence.

The *Fund Commissioners'* responsibilities:

- **Authorized and empowered to operate the Fund in accordance with its bylaws, state laws and regulations.**
- **Cast one (1) vote.**

Meetings

The MEL holds its reorganization meeting usually in January to install two (2) officers (Chairperson and Secretary), a five (5) member Executive Committee and seven (7) alternates. However, all actions of the MEL Fund shall be taken by a majority vote of all commissioners of the Fund.

The *Board of Commissioners* conducts its meetings on the first Wednesday in January, March, June, September, the third Wednesday in October and the third Wednesday in November. All but the November meeting are held in Jamesburg NJ at 11:15 am. The November meeting is held in conjunction with the League of Municipalities Conference in the Atlantic City Convention Center at 5:00 pm.

The MEL encourages its members to attend these meetings. Furthermore, a summary of the executive decisions rendered by the Board of Fund Commissioners since the inception of the MEL can be found at the end of the Policies & Procedures Manual.

Note: Please refer to **Article III** organization in the MEL Bylaws located in Section 3 of the Members' Manual for the duties and responsibilities of Chairperson, Secretary, Board of Fund Commissioners.

Officers

The MEL has the following *four (4) appointed officers*:

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

In addition, the MEL also *contracts* for the following services:

- **Lobbyist**
- **Claims Servicing Companies (Public Officials/ Employment Practices Run-Out, Excess Workers' Compensation Claims, Excess Property and Excess Liability)**
- **Underwriting Manager**
- **Actuary**
- **Strategic Planner**
- **Internal Auditor**
- **Asset Manager**
- **Technical Writer**
- **Deputy Fund Attorney**
- **Safety Consultant**

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

Committee Structure And Assignments

The MEL's *Board of Fund Commissioners* receives recommendations from the following standing committees:

- **Management**
- **Coverage**
- **Audit**
- **Investment**
- **Legislative**
- **Nominating**
- **Safety and Education**
- **Claims Review**
- **Marketing**

These standing committees are chaired by a representative of the Board of Fund Commissioners and are comprised of individuals who are qualified and interested in addressing the issues brought before the committees. The MEL realizes that participation by its commissioners is important; however, it also encourages qualified outside others to participate at the committee level.

Included in the following pages is a listing of the committee structure and assignments, as well as the charter for each committee.

2018 COMMITTEE STRUCTURE – as of June 2018

MANAGEMENT COMMITTEE

Chair	Richard Hirsch, Atlantic JIF
Board Member	Mauro Tucci, Suburban Essex JIF
Board Member	Jon Rheinhardt, Morris JIF
Board Member	Joseph Wolk, Camden JIF
Board Member	Charles Cuccia, South Bergen JIF
Board Member	James Gildea, Suburban Municipal JIF
RCF Chairman	Robert Law, TRICO JIF
RCF Secretary	Gregory Franz, South Bergen JIF
Fund Attorney	Fred Semrau, Esq.
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Arthur J. Gallagher Risk Mgmt. Svcs
JIF Executive Director	Perma
JIF Executive Director	Pegas

Meeting to include:

- MEL Actuary
- MEL Treasurer
- MEL Underwriting Manager
- MEL Safety Director
- MEL Excess Liability Claims Administrator
- MEL Strategic Planner
- Staff

Pauline Kontomanolis & Robyn Walcoff

MARKETING COMMITTEE

Board Member	Mauro Tucci, Suburban Essex JIF
Board Member	Richard Hirsch, Atlantic JIF
Board Member	Charles Cuccia, South Bergen JIF
JIF Executive Director	Risk & Loss Managers
JIF Executive Director	Arthur J. Gallagher Risk Mgmt. Svcs
JIF Executive Director	Perma
JIF Executive Director	Pegas
Marketing Manager	Princeton Strategic Communications
Marketing Coordinator	Acrisure
Strategic Planner	Clark LaMendola
Fund Attorney	Fred Semrau, Esq.

COVERAGE COMMITTEE

Chair	Mauro Tucci, Suburban Essex JIF
Board Member	Cynthia Ege, PAIC JIF
Board Member	Robert Law, TRICO JIF
Trico JIF Commissioner	Michael Razzi
Atlantic JIF Commissioner	Peter Miller
Mid-Jersey JIF Commissioner	Donna Vieiro
Actuary	Dennis Henry
Attorney	Fred Semrau, Esq.,
Attorney	Christopher Botta, Esq.
Reinsurer (non-voting)	General Reinsurance
Reinsurer (non-voting)	Munich American Re
Reinsurer (non-voting)	Zurich

Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Underwriting
Underwriting (Sub-Muni JIF)
Technical Writer
Safety Director
Safety - Law Enforcement Liaison
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director

Frank Covelli
Joseph Meola
Charles Casagrande
Peter DiGiambattista, Jr
Ezio Altamura
David Vozza
Bonnie Ridolfino
Debra Ginetto
Robin Racioppi
Amy Pieroni
Michael Avalone
Art Caughlan
Gerard Quinn
Hallee Cramer
Edward Cooney
Jack Dibble
Steve Davis, Esq. Stradley Ronan
Paul Shives
Keith Hummel (Ret.)
Risk & Loss Managers
Arthur J. Gallagher Risk Mgmt. Services
Perma
Pegas

AUDIT COMMITTEE

Chair
Board member
Outside Corporate Member
Outside Corporate Member
Outside Corporate Member
Executive Director
Staff

Jon Rheinhardt, Morris JIF
Meghan Jack, BURLCO JIF
James Bollerman
Irfan A. Bora
Elizabeth Randall
Barbara Murphy
Pauline Kontomanolis

INVESTMENT COMMITTEE

Chair
JIF Commissioner
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer

Jim Gildea, Suburban Municipal JIF
Mike Mansdoerfer
Michael Zambito
Joseph Iannaconi, Jr.
Thomas Tontarski
John Hansen
Stephen Mayer
Walter Sheppard
Alan Negreann
Grace Brennan
Elizabeth Pigliacelli
William Homa
Ralph Maresca
Charles Cuccia
Bill Garofalo
Louis Riccio
Bill Snyder

Fund Treasurer
Fund Treasurer
Fund Treasurer
Fund Treasurer
JIF Administrator
JIF Administrator
Staff

Richard Lorentzen
Kenneth MacMillian
Stuart Neuhof
Greg Della Pia
Joseph Hrubash
Paul Forlenza
Pauline Kontomanolis

Meeting to include:

Paul Miola
Barbara Murphy
Charles Hartsoe

LEGISLATIVE COMMITTEE

Chair
Board Member
Board Member
Lobbyist
Risk Management Consultant
Risk Management Consultant
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director
Fund Attorney

Charles Cuccia, South Bergen JIF
Robert Law, TRICO JIF
Jon Rheinhardt, Morris JIF
Paul Bent, Russell Bent
Frank Covelli
Chris Powell
Michael Avalone
Risk & Loss Managers
Arthur J. Gallagher Risk Mgmt. Svcs
Perma
Pegas
Fred Semrau, Esq.

NOMINATING

Chair
Former MEL Chairman & Present Board Member
Former MEL Chairman & Present Board Member

Charles Cuccia, South Bergen JIF
Jon Rheinhardt, Morris JIF
Joseph Wolk, Camden JIF

SAFETY AND EDUCATION

Chair
Board Member
Board Member
All Affiliated JIF Safety Committee Chairperson (Not listed)
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
Risk Management Consultant
JIF Professional
JIF Professional
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director

Bernard Rutkowski, NJUA JIF
Charles Cuccia, South Bergen JIF
Mark Antozzeski, FIRST JIF
Charles Casagrande
Bonnie Ridolfino
Cindy Lisa
Frank Covelli
Karen Waters
Jack Dibble
Clark LaMendola
Ed Cooney
Mike Avalone
Paul Miola
Paul Forlenza
Barbara Murphy
Chuck Hartsoe
David N. Grubb

JIF Executive Director
JIF Executive Director
JIF Executive Director
JIF Executive Director
Safety Director
Safety Director
Safety Consultant
Safety Consultant

Cate Kiernan
Steve Sacco
Brad Stokes
Joseph Hrubash
Paul Shives
Brian Maitland
Susan Kopec
Don Ruprecht

CLAIMS REVIEW COMMITTEE

Chair
Board Member
Board Member
Board Member
Board Member
Board Member
Fund Attorney
Staff

Richard Hirsch, Atlantic JIF
Mauro Tucci, Suburban Essex JIF
Joseph D'Arco, NJSI JIF
Robert Law, TRICO JIF
Joy Tozzi, Mid-Jersey JIF
Veronica Laureigh, Ocean JIF
Fred Semrau, Esquire
Robyn Walcoff

MANAGEMENT COMMITTEE CHARTER

(Combined Strategic Planning Committee, Rules and Contracts Committee, as well as the Membership, Marketing & Communications Committee,)

The Municipal Excess Liability (MEL) Board of Fund Commissioners hereby constitutes and establishes a Management Committee:

Composition

The Committee shall be comprised of at least seven (7) members appointed by the Chairman of the MEL Board of Fund Commissioners and two (2) representatives from the Executive Director's office. The Committee shall be chaired by the Chairman of the Board of Fund Commissioners. The term for each member shall be one (1) year.

Authority and Responsibility

The Management Committee shall assume the roles that were previously the responsibility of the Strategic Planning Committee, Rules and Contracts Committee as well as the Membership, Marketing and Communications Committee. Specifically, the Management Committee shall:

- Serve as the focal point for communication between the staff, management consultants which may be retained, and other officials regarding long range strategies which should be pursued in order to insure the integrity, growth, and viability of the municipal insurance movement.
- Review Professional Service Contracts for cost competitiveness, clarity of language, and adequacy of scope of service, and
- Serve as the focal point for development of efforts to communicate with existing and prospective membership on the relative benefits of MEL affiliation.
- Advise the Board of Fund Commissioners on public and community relations issues faced by the MEL.
- At least yearly, the Committee shall advise the Board of Fund Commissioners regarding the discharge of the Committee's functions.

Management Committee Bylaws

The Management Committee of the entity was established by charter approved by motion of the Board of Fund Commissioners on March 4, 2015. The Committee's operational guidelines are set down herein and may be amended by the Board of Fund Commissioners.

Meetings

The Management Committee is to meet at least twice a year and as many times as the Committee Chairman deems necessary.

Attendance

Members of the Management Committee shall make every effort to be present at all meetings. In addition, a representative from the Executive Director's office shall also attend such meetings and the Fund Attorney shall provide legal assistance and shall be in attendance when requested. As necessary or desirable, the Chairman may request that professionals also attend in order to exchange views on any issue that may be at hand.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners.

Specific Duties

In undertaking its responsibilities as outlined above, the Management Committee is to:

- 1.) Identify strategic and long range planning issues which need to be discussed, acted upon and eventually implemented in order to ensure the viability, growth and integrity of the Joint Insurance Fund movement.
- 2.) Review the activity and performance of other committees regarding their respective role in the implementation of long range or strategic issues which may be identified in the future.
- 3.) Review the collective organizational structure of the Joint Insurance Funds and its servicing agents to assure that this structure represents a balance of values including flexibility, participation, efficiency, effectiveness, and any other factors and values which should be weighed in creating and maintaining a healthy organizational structure.
- 4.) Recommend to the Board of Fund Commissioners the retention or replacement of professionals and/or the amendment or approval of professional contracts.
- 5.) Review the proposed budget and assessments and make recommendations to the Board of Fund Commissioners
- 6.) Review the potential for increasing the efficiency of operations by automating operations and utilizing new communications technologies.
- 7.) Apprise the Board of Fund Commissioners, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- 8.) Review and recommend strategies to recruit and retain membership
- 9.) Overview the preparation of the Fund's annual report, and any promotional brochures or newsletters or other materials, which are to be distributed to existing or prospective membership.
- 10.) Recommend to the Board of Fund Commissioners any appropriate extension or changes in the duties of the Committee.
- 11.) Report annually to the Board of Fund Commissioners on the discharge of the above responsibilities.

AUDIT COMMITTEE CHARTER

The Municipal Excess Liability (MEL) Board of Fund Commissioners hereby constitutes and establishes an Audit Committee:

Composition

The Committee shall be comprised of at least five (5) members appointed by the Chairman of the Board of Fund Commissioners, two of whom shall be members of the MEL Board of Fund Commissioners and three (3) shall be independent members from outside the scope of the joint insurance fund system and the public sector (i.e., to be from the private sector) and serving in the capacity as Corporate Officer, and/or otherwise shall be an expert in the field of finance. The independent members' terms shall be two (2) years and staggered. The term for other members shall be one (1) year.

Authority and Responsibility

The Audit Committee shall be the principal agent in assuring the independence of the MEL Board of Fund Commissioner's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent auditors, the MELJIF Fund Professionals, including the Treasurer, and Fund management, as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Board of Fund Commissioners and Fund management regarding the selection of independent auditors. The Board of Fund Commissioner's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Audit Committee Bylaws

The Audit Committee of the entity was established by charter approved by motion of the Board of Fund Commissioners on March 4, 1992. The Committee's operational guidelines are set down herein and may be amended by the Board of Fund Commissioners.

Meetings

The Audit Committee is to meet at least two (3) per year and as many times as the Committee chairman deems necessary.

Attendance

Members of the Audit Committee shall make every effort to be present at all meetings. As necessary or desirable, the chairman may request that members of management, the Fund Treasurers, and representatives of the independent auditor be present at a meeting of the Committee. The Executive Director's Chief Financial Officer shall attend all meetings and shall serve as staff to the Audit Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Board of Fund Commissioners.

Specific Duties

The Audit Committee is to:

- 1.) Review with management and the Fund Treasurer the entity's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.

MEL Policies & Procedures

- 2.) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the entity in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of management and the independent auditor concerning established standards of conduct and performance, and deviations there from.
- 3.) When requested, review, prior to the annual audit, the scope and general extent of the independent auditors' planned examination, including their engagement letter. The auditor's fees are to be arranged with management and annually summarized for committee review. The Committee's review should entail an understanding from the independent auditor the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the entity
 - External reporting requirements
 - Materiality of the various segments of the entity's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in the annual financial report.
 - Other areas to be covered during the audit engagement
- 4.) Review with management the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- 5.) Review with management and the independent auditor instances where management has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- 6.) Review with management and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The entity's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the entity's operations.
 - Selection of and changes, if any, during the year in the entity's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by management in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and management about matters that could be significant to the entity's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- 7.) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of management regarding the responsiveness of the independent auditor to the entity's needs. Inquire of the independent auditor whether there have been any disagreements with management that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the entity's financial statements.
- 8.) Discuss with the independent auditor the quality of the entity's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and management reporting systems.
- 9.) Review written responses of management to "letter of comments and recommendations" from the independent auditor and discuss with management the status of implementation of prior period recommendations and corrective action plans.
- 10.) Discuss with management the scope and quality of internal accounting, administrative compliance, and financial reporting controls in effect.
- 11.) Apprise the Board of Fund Commissioners, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.

MEL Policies & Procedures

- 12.) Recommend to the Board of Fund Commissioners any appropriate extensions or changes in the duties of the Committee.
- 13.) Recommend to the Board of Fund Commissioners, the retention or replacement of the independent auditor, and provide a written summary of the basis for the recommendations.
- 14.) Perform all of the above duties wherever appropriate relative to the entity's component units. The Board of Fund Commissioners may satisfy this duty by relying on the work of a component unit's Audit Committee.
- 15.) Report annually to the Board of Fund Commissioners on the discharge of these responsibilities.

CLAIMS REVIEW COMMITTEE CHARTER

The Municipal Excess Liability (MEL) Board of Fund Commissioners hereby constitutes and establishes a Claims Review Committee:

Composition

The Claims Review Committee shall be comprised of at least three (3) members and at least one (1) alternate appointed by the Chairman of the Board of Fund Commissioners, all of who shall be a member of the MEL Board of Fund Commissioners. Also serving on the Committee shall be JIF or MEL Commissioners who are available and qualified.

Authority and Responsibility

The Claims Review Committee shall review all payment authority requests in excess of \$10,000.

Claims Review Committee Bylaws

The Claims Review Committee of the entity was established by in September of 1998 by motion of the Board of Fund Commissioners. The Committee's operational guidelines are set down herein and may be amended by the Board of Fund Commissioners.

Meetings

The Claims Review Committee is to meet at least four times a year and as many times as the Committee Chairman deems necessary.

Attendance

A majority of members of the Claims Review Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney's office and Third Party Administrators shall attend such meetings. As necessary or desirable, the Chairman may request that professionals, whose contracts are under consideration, also attend in order to exchange view on any issue that may be at hand.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Review Committees are to:

- 1.) Apprise the Board of Fund Commissioners, through minutes and special presentations as necessary, of significant developments in the course of performing its responsibility.
- 2.) Review all payment authority requests in excess of \$10,000 and recommend to the Board of Fund Commissioners approval of such claim payments.
- 3.) Apprise the Board of Fund Commissioners through minutes and special presentations, as necessary, of significant developments in the course of performing the above duties.
- 4.) Recommend to the Board of Fund Commissioners any appropriate changes or extensions in the duties of the Committee.
- 5.) Report annually to the Board of Fund Commissioners on the discharge of these responsibilities.

COVERAGE COMMITTEE CHARTER

The Municipal Excess Liability (MEL) Board of Fund Commissioners hereby constitutes and establishes a Coverage Committee:

Composition

The Committee shall be comprised of up to fifteen (15) members and shall be appointed by the Chairman of the Executive Board, and shall be chaired by a member of the MEL Board of Fund Commissioners. Also, serving on the Committee shall be the Fund Actuary, Fund Attorney, a technical writer, representatives from affiliated local JIF Executive Directors' office, a representative from the liability reinsurance company (which shall be a non-voting member), and up to eight (8) Risk Management Consultants. The term of each member shall be one (1) year.

Authority and Responsibility

The Coverage Committee is to serve as the focal point for communication on issues pertaining to coverage, underwriting and reinsurance. The Coverage Committee shall advise the Board of Fund Commissioners on issues pertaining to coverage requirements of members of the MEL, coverage issues in the insurance industry which should be addressed by the entity, the efficiency and clarity of communications between the MEL and the insured regarding coverage issues, the proposed role of the MEL in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee was established by charter approved by motion of the MEL Board of Fund Commissioners on March 4, 1992. The Committee's operational guidelines are set down herein and may be amended by the Board of Fund Commissioners.

Meetings

The Coverage Committee is to meet at least three (3) times a year and as many other times as the Committee Chairman deems necessary.

Attendance

Members of the Coverage Committee shall make every effort to be present at all meetings. As necessary or desirable, the Chairman may request that other members of the management team attend to participate in discussions of particular issues.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners.

Specific Duties

The Coverage Committee is to:

- 1.) Oversee the implementation of coverage, underwriting, and retention and reinsurance issues.
- 2.) Monitor the needs of member entities to determine whether existing coverages are adequate and appropriate.
- 3.) Identify trends and/or emergent issues which should be addressed by the MEL in order to provide for appropriate protection of the financial interest of member communities.
- 4.) Review the retention structure of the Joint Insurance Funds, the MEL, and the reinsurers to determine whether changes in the structure are needed in order to improve coverage or to achieve economies.

- 5.) Evaluate whether changes in members' needs and/or loss patterns necessitate clarification or amendment of existing coverage policies.
- 6.) Apprise the Board of Fund Commissioners, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- 7.) Recommend to the Board of Fund Commissioners any appropriate extensions or changes in the duties of the Committee.
- 8.) Report annually to the Board of Fund Commissioners on the discharge of the above responsibilities.

INVESTMENT COMMITTEE CHARTER

The Municipal Excess Liability (MEL) Board of Fund Commissioners hereby constitutes and establishes an Advisory Investment Committee:

Composition

The Committee shall be comprised of at least seven (7) members appointed by the Chairman of the Board of Fund Commissioners. One (1) member of the Committee shall also be a member of the Board of Fund Commissioners and shall serve as Chairman of the Investment Committee. The MEL Treasurer shall also serve as a member of the Committee. Additionally, all Treasurers from Joint Insurance Funds, and one (1) municipal Treasurer from a municipality which is a member of the MEL, who is a Certified Municipal Finance Officer, who may or may not also be serving in some other capacity, shall serve on the Committee. The term of each member shall be one (1) year.

Authority and Responsibility

The Investment Committee is to serve as a focal point for communication between the various Joint Insurance Fund Treasurers, asset managers who may be contracted by the MEL & affiliated local JIFs, and the Fund Executive Director as to the management of MEL JIF investments and banking relations. The function of the Investment Committee is advisory in nature and is not intended to impinge upon the individual responsibility of Joint Insurance Fund Treasurers in regard to managing the investment portfolios of the respective Funds. The Investment Committee shall advise the Board of Fund Commissioners on investment policies, performance of the investment portfolio, and of the individuals or firms responsible for same. The Investment Committee shall also work with the Executive Director and the respective Treasurers in attempting to identify economies which can be achieved through coordination and joint acquisition of investing and banking services.

Investment Committee Bylaws

The Investment Committee was established by motion approved by the MEL Board of Fund Commissioners on March 4, 1992. The Committee operational guidelines are set down herein and may be amended with the approval of the Board of Fund Commissioners.

Meetings

The Investment Committee is to meet at least one (1) times per year, and as many times as the Committee Chairman deems necessary.

Attendance

Members of the Investment Committee shall make every effort to be present at all meetings. Additionally, the Chief Financial Officer from the Executive Director's office shall also attend and shall provide staff support to the Committee. The Chairman has the authority to request that other Fund officers also attend and be present at meetings of the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners. Copies shall also be provided to each Joint Insurance Fund Treasurer.

Specific Duties

The Investment Committee is to:

- 1.) Review with the Executive Director and the Treasurers investment performance.
- 2.) Encourage cooperation in the projection of cash flow requirements, selection of asset managers, sharing of information, and any other operational aspect which will increase the opportunity to increase yield, liquidity and safety.
- 3.) Review the impact of regulations upon investment portfolio flexibility and make recommendations regarding any changes in the regulatory environment, which may be justified.
- 4.) Make recommendations to the individual Treasurers on the mix of short and long term investments, and the mix of types of securities, which should be included in a model investment portfolio.
- 5.) Investigate the possibility of pooling investments so that the liquidity requirements of particular Funds may be met.
- 6.) Recommend to the Board of Fund Commissioners and the individual Treasurers any policy or procedure which would lead to a mix of securities which gives a proper balance to the requirements for safety, liquidity and yield.
- 7.) Develop recommendations for streamlined depository relations in areas such as lock box services, check reconciliation, and other functions which will optimize the ability of Fund Treasurers to focus their efforts and skills in the areas of cash and investment management, and reduce the need for them to focus on standard bookkeeping requirements.
- 8.) Evaluate the performance of banks and/or asset managers, which have been given responsibility to advise or act as a fiduciary to the MEL or the associated JIFs.
- 9.) Review comments and management letters and/or audit comments from independent auditors of the MEL and/or associated JIFs regarding investment policies and procedures.
- 10.) Apprise the Executive Board, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- 11.) Recommend to the Board of Fund Commissioners any appropriate extensions or changes in the duties of the Committee.
- 12.) Recommend to the Board of Fund Commissioners the retention or replacement of asset managers and provide a written summary of the basis of such recommendations.
- 13.) Report, at least annually, on the discharge of the above responsibilities to the Board of Fund Commissioners.

LEGISLATIVE COMMITTEE CHARTER

The Municipal Excess Liability Board of Fund Commissioners hereby constitutes and establishes a Legislative Committee:

Composition

The Legislative Committee shall consist of at least seven (7) members, one (1) of whom shall be a member of the MEL Board of Fund Commissioners who shall serve as Chair of the Committee. In addition, serving on the Committee shall be JIF Commissioners who are not otherwise a member of the MEL Board of Fund Commissioners, the Fund Lobbyist, the Fund Attorney, Risk Management Consultants, and the Executive Director. The term of each member shall be one (1) year and all members shall be appointed by the Board of Fund Commissioners.

Authority and Responsibility

The Legislative Committee shall serve as a focal point of communication on issues pertaining to legislation and regulations, which affect the MEL and its affiliated JIFs. The Committee shall advise the Board of Fund Commissioners on legislative issues, monitor the progress of legislation proposed by the Board of Fund Commissioners, serve as the focal point of communication between the MEL and the legislature, the governor's office, and various regulatory agencies.

Legislative Committee Bylaws

The Legislative Committee of the entity was established by charter approved by motion of the MEL Board of Fund Commissioners on March 4, 1992. The Committee's operation guidelines are set down herein and may be amended by the Board of Fund Commissioners.

Meetings

The Legislative Committee is to meet at least three (3) times a year and as many other times as the Committee Chairman deems necessary.

Attendance

Members of the Legislative Committee shall make every effort to be present at all meetings. As necessary, or desirable, the Committee Chairman may request that representatives from the legislature, the governor's office, or regulatory agencies attend to discuss issues of concern.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners.

Specific Duties

The Legislative Committee is to:

- 1.) Review the progress and status of all legislation, which is under consideration, which has an impact, whether favorable or unfavorable, upon the MEL and its affiliated JIFs.
- 2.) Communicate the MEL's position to the legislature and the governor's office regarding the impact of the proposed legislation upon the MEL and its affiliated JIFs.
- 3.) Identify areas of legislation and/or regulation which need to be changed in order to increase the efficiency, improve upon the integrity, improve the effectiveness, or otherwise strengthen the MEL and its affiliated.
- 4.) Monitor and oversee the implementation of legislative recommendations contained in the Deloitte and Touche Long Range Plan dated October 4, 1991.

- 5.) Apprise the Board of Fund Commissioners through minutes and special presentations, as necessary, of significant developments in the course of performing the above duties.
- 6.) Recommend to the Board of Fund Commissioners any appropriate changes or extensions in the duties of the Committee.
- 7.) Report annually to the Board of Fund Commissioners on the discharge of these responsibilities.

SAFETY AND EDUCATION COMMITTEE CHARTER

The Municipal Excess Liability Board of Fund Commissioners hereby constitutes and establishes an Advisory Committee on Safety and Training:

Composition

The Committee shall be comprised of at least seven (7) members, appointed by the Chairman of the Board of Fund Commissioners. One (1) member of the Committee shall also be a member of the Board and shall serve as Chairman of the Committee. The remaining members of the Committee shall be appointed from among members of Safety Committees from the affiliated local joint insurance funds. The term of each member shall be one (1) year.

Authority and Responsibility

The Safety and Training Committee is to serve as a focal point for communication between the various Joint Insurance safety professionals, and the Board of Fund Commissioners on matters pertaining to safety and training which is geared toward reducing the frequency or severity of insured losses. The function of the Committee is advisory in nature and is not intended to impinge upon the individual responsibility or discretion of affiliated Funds or their respective Safety and Training Committees. The Committee shall advise the Board of Fund Commissioners on the nature, frequency, financing, and content of safety and training programs, which could be supported or financed by the MEL. The Committee shall also work with the Executive Directors, the respective JIF Committees and professionals in attempting to identify economies, which can be achieved through coordination and joint acquisition of safety and training services.

Safety & Education Committee Bylaws

The Safety & Education Committee of the entity was established by motion approved by the MEL Board of Fund Commissioners on January 5, 1994. The Committee's operational guidelines are set down herein and may be with the approval of the Board of Fund Commissioners.

Meetings

The Committee is to meet at least three (3) times a year and as many other times as the Committee Chairman deems necessary.

Attendance

Members of the Safety & Education Committee shall make every effort to be present at all meetings. Additionally, a representative from the Executive Director's office shall also attend and shall provide staff support to the Committee. The Chairman has the authority to request that other Fund officers also attend and be present at meetings of the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by Committee members and provided to the Board of Fund Commissioners.

Specific Duties

The Committee is to:

- 1.) Review with the Executive Director affiliated Funds' Safety Director and Claims Agents loss history and trends.
- 2.) Encourage cooperation among Joint Insurance Funds in the development and scheduling of safety and training sessions.
- 3.) Review requests from affiliated Funds for monies to conduct safety related training programs.

MEL Policies & Procedures

- 4.) Review the impact of safety related state and federal regulations upon the MEL, JIF and participating municipalities and make recommendations regarding any changes in the regulator environment which may be justified.
- 5.) Make recommendations to the individual JIF's on standards for safety and training.
- 6.) Evaluate the performance of MEL and contractors, which provide safety and training services, and assist affiliated JIF's in performing similar evaluations.
- 7.) Apprise the Board of Fund Commissioners, through minutes and special presentations, as necessary, of significant developments in the course of performing the above duties.
- 8.) Recommend to the Board of Fund Commissioners any appropriate extensions or changes in the duties of the Committee.
- 9.) Recommend to the Board of Fund Commissioners the retention or replacement of safety and training contractors and provide a written summary of the basis of such recommendations.
- 10.) Report at least annually to the Board of Fund Commissioners on the discharge of these responsibilities.

NOMINATING COMMITTEE CHARTER

The Municipal Excess Liability Board of Fund Commissioners hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee shall be comprised of at three (3) members, all of whom shall be members of the Board of Fund Commissioners. One (1) of the Board of Fund Commissioners members shall serve as Chairman of the Committee. All members shall be appointed by Board of Fund Commissioners and their term shall be for one (1) year.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Board of Fund Commissioners or to appoint officers to subcommittees created by the Board of Fund Commissioners.

Nominating Committee Bylaws

The Nominating Committee was established by resolution approved by the MEL Board of Fund Commissioners on March 4, 1992. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Board of Fund Commissioners.

Meetings

The Nominating Committee is to meet at least once a year and as many other times as the Committee Chairman deems necessary.

Attendance

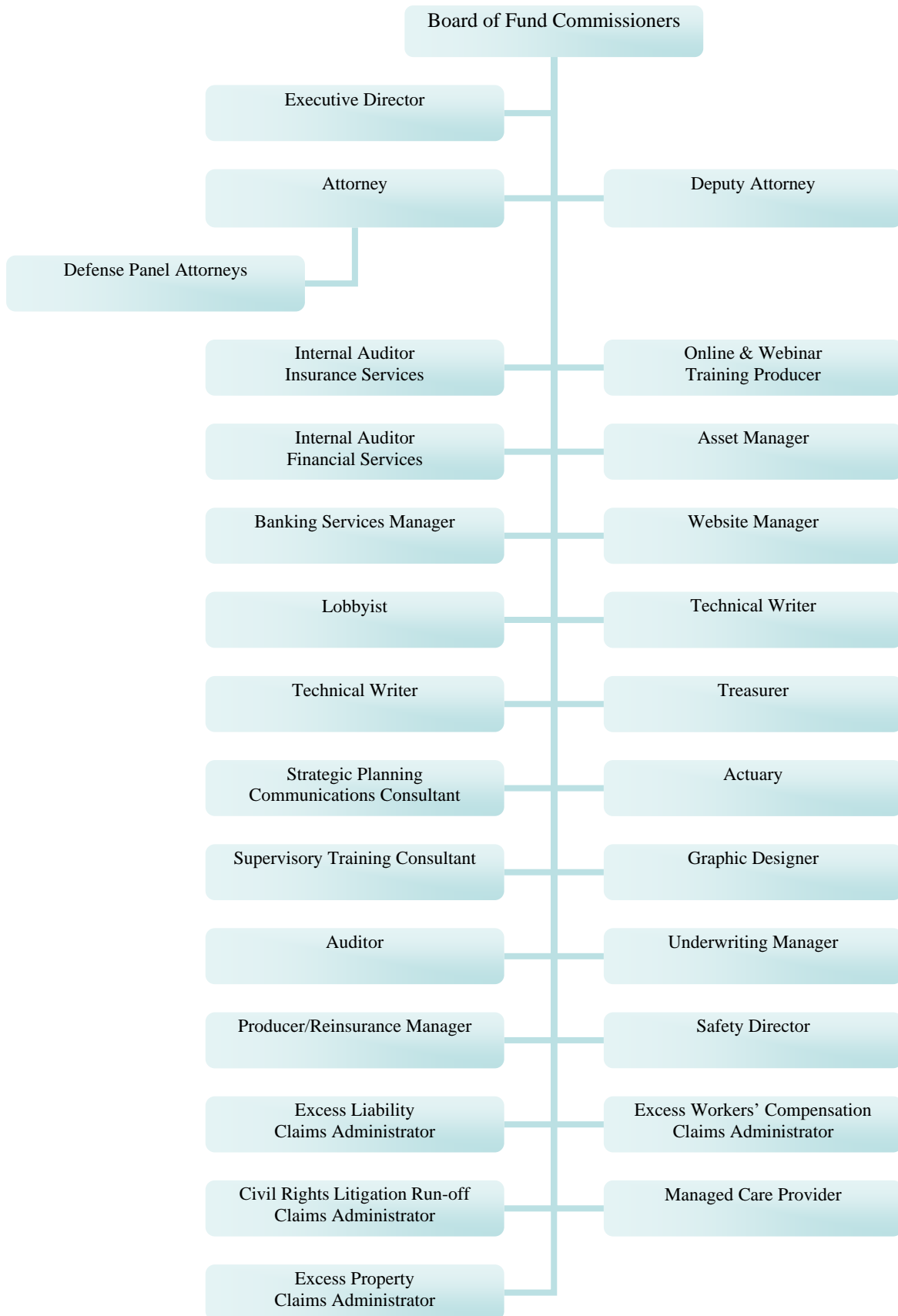
Members of the Nominating Committee shall make every effort to be present at all meetings. The Committee Chairman may also request that individuals interested in being nominated to the Board of Fund Commissioners also attend the Committee meeting in order to be interviewed.

Specific Duties

The Nominating Committee is to:

- 1.) Compile and submit to the Board of Fund Commissioners and to the general Commissioners a list of all individuals who have expressed an interest in sitting on the Board of Fund Commissioners or on subcommittees.
- 2.) Review and report to the general membership on the qualifications and background of the various candidates.
- 3.) Apprise the Board of Fund Commissioners, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- 4.) Recommend to the Board of Fund Commissioners any appropriate extension or changes in the duties of the Committee.
- 5.) Report annually to the Board of Fund Commissioners on the discharge of the above duties.

Municipal Excess Liability Joint Insurance Fund - 2018 Organizational Chart



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND			
Municipalities	378	County	1
Utility Authorities	71	FIRE/FIRST AID DISTRICTS	39
HOUSING AUTHORITIES	89	HEALTH COMMISSIONS	2
PARKING AUTHORITY	1		

AS OF January 1, 2018

<i>ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 41</i>
ABSECON	EGG HARBOR TOWNSHIP	MULLICA	VENTNOR	
AVALON	ESTELL MANOR	NEWFIELD	WATERFORD	
BRIGANTINE	FOLSOM	NORTH WILDWOOD	WEST CAPE MAY	
BUENA	GALLOWAY	NORTHFIELD	WEST WILDWOOD	
CAPE MAY	HAMILTON	OCEAN CITY	WEYMOUTH	
CAPE MAY POINT	LINWOOD	PLEASANTVILLE	WILDWOOD CITY	
COMMERCIAL	LONGPORT	SEA ISLE CITY	WILDWOOD CREST	
CORBIN CITY	LOWER	SOMERS POINT	WOODBINE	
DEERFIELD	MARGATE	STONE HARBOR		
DENNIS	MIDDLE	UPPER		
DOWNE TOWNSHIP	MILLVILLE	UPPER DEERFIELD		
<i>BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 38</i>
ALLENDALE	GLEN ROCK	NORTHVALE	SADDLE RIVER	
ALPINE	HARRINGTON PARK	NORWOOD	TENAFLY	
BERGENFIELD	HAWORTH	OAKLAND	UPPER SADDLE RIVER	
CLOSTER	HILLSDALE	OLD TAPPAN	WALDWICK	
CRESSKILL	HO-HO-KUS	ORADELL	WASHINGTON TWP	
DEMAREST	LEONIA	PARK RIDGE	WESTWOOD	
DUMONT	MAHWAH	RAMSEY	WOODCLIFF LAKE	
EMERSON	MIDLAND PARK	RIDGEWOOD	WYCKOFF	
FAIRLAWN	MONTVALE	RIVER EDGE		
FRANKLIN LAKES	NEW MILFORD	RIVER VALE		
<i>BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 27</i>
BASS RIVER	EDGEWATER PARK	MOUNT LAUREL	SOUTHAMPTON	
BEVERLY CITY	FIELDSBORO	NORTH HANOVER	TABERNACLE TWP.	
BORDENTOWN CITY	FLORENCE	PEMBERTON	SPRINGFIELD	
BORDENTOWN TWP	HAINESPORT TWP.	PEMBERTON TWP	WESTAMPTON	
CHESTERFIELD	LUMBERTON TWP.	PALMYRA	WOODLAND TOWNSHIP	
DELANCO TWP.	MANSFIELD TWP.	RIVERSIDE TWP.	WRIGHTSTOWN BORO	
DELTRAN TWP.	MEDFORD TWP.	SHAMONG TWP.		
<i>CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 34</i>
AUDUBON	CLEMENTON	LINDENWOLD	SOMERDALE	
AUDUBON PARK	COLLINGSWOOD	MAGNOLIA	TAVISTOCK	
BARRINGTON	GIBBSBORO	MEDFORD LAKES	VOORHEES	
BELLMAWR	GLOUCESTER CITY	MERCHANTVILLE	WINSLOW	
BERLIN	HADDON	MT EPHRIAM	WOODLYNNE	
BERLIN TWP	HADDONFIELD	OAKLYN		
BROOKLAWN	HI NELLA	PINE HILL	CAMDEN COUNTY PRKING AUTH	
CHERRY HILL	LAUREL SPRINGS	PINE VALLEY	CHERRY HILL FIRE DISTRICT	
CHESILHURST	LAWN SIDE	RUNNEMEDE		
<i>CENTRAL JERSEY JOINT INSURANCE FUND</i>				<i>Membership : 8</i>
BELMAR	FRANKLIN	PISCATAWAY	SOUTH AMBOY	
EDISON	HILLSBOROUGH	SAYREVILLE	WOODBIDGE	
<i>GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF</i>				<i>Membership : 37</i>
ALLOWAY TWP	GREENWICH	QUINTON	WENONAH	
CARNEY'S POINT	HARRISON TWP.	PENNSVILLE	WEST DEPTFORD	
CLAYTON	LOGAN TWP.	PIESGROVE	WESTVILLE	
EAST GREENWICH	LOWER ALLOWAYS CREEK	PITMAN BOROUGH	WOODBURY CITY	
ELK TWP.	MANNINGTON	SHILOH	WOODBURY HEIGHTS	
EL SINBORO	MANTUA TWP.	SOUTH HARRISON	WOODSTOWN	
FAIRFIELD	MONROE	SWEDESBORO BORO	WOOLWICH	
GLASSBORO	OLDMANS TWP.	UPPER PITTSBORO TWP.		
DEPTFORD	PAULSBORO	VINELAND CITY		
FRANKLIN TOWNSHIP	PENNS GROVE	WASHINGTON TWP		
<i>MID JERSEY MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 12</i>
COLTS NECK	HIGHTSTOWN	MONTGOMERY TWP.	TWP OF OCEAN	
CRANBURY TWP.	HOLMDEL	PENNINGTON	ROBBINSVILLE	
EAST BRUNSWICK	HOPEWELL	PRINCETON	WEST WINDSOR	
<i>MONMOUTH MUNICIPAL JOINT INSURANCE FUND</i>				<i>Membership : 39</i>
ALLENHURST	FREEHOLD TOWNSHIP	MARLBORO	SEA GIRT	
ALLENTOWN	HAZLET	MATAWAN BOROUGH	SHREWSBURY	
ATLANTIC HIGHLANDS	HIGHLANDS	MIDDLETOWN TWP.	SHREWSBURY TWP.	
AVON BY THE SEA	INTERLAKEN	MONMOUTH BEACH	SPRING LAKE	
BRADLEY BEACH	KEYPORT	NEPTUNE CITY	TINTON FALLS	
BRIELLE	LAKE COMO	OCEANPORT	UNION BEACH	
DEAL	LITTLE SILVER	RED BANK	UPPER FREEHOLD TWP.	
EATONTOWN	LOCH ARBOUR	ROOSEVELT	WALL TWP.	
ENGLISHTOWN	MANASQUAN	RUMSON	WEST LONG BRANCH	
FARMINGDALE	MANALAPAN	SEA BRIGHT		

MEL Policies & Procedures

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND			Membership : 43
ANDOVER	ESSEX FELLS	MENDHAM TOWNSHIP	RANDOLPH
BLOOMINGDALE	FLORHAM PARK	MILLBURN	RINGWOOD
BOONTON TOWN	FRELINGHUYSEN	MONTVILLE	ROCKAWAY TWP
BOONTON TWP.	HANOVER	MORRIS PLAINS	ROCKAWAY BOROUGH
BUTLER	HOPATCONG	MOUNT ARLINGTON	SPARTA
CHATHAM BOROUGH	HAWTHORNE	MOUNT OLIVE	STANHOPE
CHATHAM TWP	KINNELON	MOUNTAIN LAKES	WASHINGTON TOWNSHIP
CHESTER	LINCOLN PARK	NETCONG	WEST CALDWELL
DENVILLE	LONG HILL	NORTH CALDWELL	WEST MILFORD
DOVER TOWN	MADISON	PEQUANNOCK	WHARTON
EAST HANOVER	MENDHAM BOROUGH	POMPTON LAKES	
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND			Membership : 31
BARNEGAT	HARVEY CEDARS	LONG BEACH	SEASIDE HEIGHTS
BARNEGAT LIGHT	ISLAND HEIGHTS	MANCHESTER	SEASIDE PARK
BAY HEAD	JACKSON	OCEAN GATE BOROUGH	SHIP BOTTOM
BEACH HAVEN	LACEY	TWP. OF OCEAN	SOUTH TOMS RIVER
BEACHWOOD	LAKEHURST	PINE BEACH	STAFFORD
BRICK TOWNSHIP	LAKEWOOD	PLUMSTED	SURF CITY
TOMS RIVER	LAVALLETTE	PT PLEASANT	TUCKERTON
EAGLESWOOD	LITTLE EGG HARBOR	PT PLEASANT BCH	
PUBLIC ALLIANCE INSURANCE COVERAGE FUND			Membership : 22
ALLAMUCHY TOWNSHIP	FRANKFORD TOWNSHIP	LIBERTY	UNION TOWNSHIP
ALPHA, BOROUGH OF	FRANKLIN TOWNSHIP (WARREN)	MILFORD, BOROUGH OF	WHITE TOWNSHIP
BELVIDERE, TOWN OF	GLEN RIDGE BOROUGH	OXFORD TOWNSHIP	WINFIELD TOWNSHIP
BETHLEHEM	GREENWICH TOWNSHIP	POHATCONG TOWNSHIP	
BLOOMSBURY, BOROUGH OF	INDEPENDENCE TOWNSHIP	READINGTON TOWNSHIP	HUNTERDON, COUNTY OF
EAST AMWELL TOWNSHIP	LAMBERTVILLE	RIDGEFIELD, BOROUGH OF	
PROFESSIONAL MUNICIPAL MANAGEMENT JOINT INSURANCE FUND			Membership : 4
EVESHAM	MAPLESHADE	MOORESTOWN	WILLINGBORO
NEW JERSEY MUNICIPAL SELF INSURER'S JOINT INSURANCE FUND			Membership : 5
BURLINGTON TWP.	CLARK	NORTH HUDSON REG' FIRE & RESCUE	
BURLINGTON CITY	PARAMUS		
NJ UTILITY AUTHORITIES JOINT INSURANCE FUND			Membership : 71
BAYONNE MUA	EVESHAM MUA	TOWNSHIP OF MIDDLETOWN SA	RARITAN TOWNSHIP MUA
BAYSHORE REGIONAL SA	FRANKLIN TWP S.A.	MONMOUTH BAYSHORE OUTFALL	READINGTON-LEBANON SA
BEACHWOOD TWP S.A.	HACKETTSTOWN MUA	MONROE MUA	RIVERSIDE SA
BERKELEY TWP. MUA	HAMILTON MUA	MOUNT HOLLY SA	ROCKAWAY VALLEY REG'L SA
BERKELEY TWP. SA	HANOVER TWP S.A.	MUSCONETCONG SA	TOMS RIVER MUA
BERNARDS TWP. SA	HILLSBOROUGH MUA	N.ARLINGTON-LYNDHURST JOINT MTG.	SECAUCUS MUA
BORDENTOWN SA	JACKSON TWP. MUA	NORTH BERGEN MUA	SOMERSET RARITAN VALLEY REG'L SA
BRICK TWP. MUA	KEARNY MUA	TWO RIVERS WATER RECLAMATION	SOUTH MON REG'L SA
BUENA BOROUGH MUA	LACEY MUA	NORTHWEST BERGEN COUNTY MUA	STONY BROOK REG'L SA
CAPE MAY COUNTY MUA	LAKEWOOD MUA	OCEAN TWP. SEWERAGE AUTH	UNION COUNTY UA
CARLSTADT SA	LAMBERTVILLE MUA	PASSAIC VALLEY WATER COMMISSION	WARREN COUNTY MUA
CARNEY'S POINT SA	LITTLE EGG HARBOR MUA	PENNS GROVE SA	WANAQUE VALLEY REGIONAL SA
CINNAMINSON SA	LOGAN TOWNSHIP MUA	PENNSAUKEN SA	WASHINGTON TOWNSHIP MUA
CLINTON SA	LONG BRANCH SA	PENNSVILLE SA	WASHINGTON TOWNSHIP MUA (Gloucester)
DEPTFORD TWP MUA	LOWER TOWNSHIP MUA	PINE HILL BOROUGH MUA	WEST MILFORD MUA
EAST WINDSOR MU	MANASQUAN RIVER REG'L SA	PLAINFIELD AREA REG'L SA	WESTERN MONMOUTH MUA
EATONTOWN MUA	MANTUA TWP MUA	PLAINFIELD MUA	WOODSTOWN SA
EGG HARBOR TWP. MUA	MERCHANTVILLE-PENNSAUKEN	POMPTON LAKES MUA	
SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND			Membership : 23
BOGOTA	FAIRVIEW	MAYWOOD	RUTHERFORD
CARLSTADT	FORT LEE	MOONACHIE	SADDLE BROOK
EAST RUTHERFORD	HACKENSACK	NORTH ARLINGTON	SOUTH HACKENSACK
EDGEWATER	LITTLE FERRY	PALISADES PARK	WALLINGTON
ELMWOOD PARK	LODI	RIDGEFIELD PARK	WOODRIDGE
ENGLEWOOD CLIFFS	LYNDHURST	ROCHELLE PARK	
SUBURBAN-ESSEX JOINT INSURANCE FUND			Membership : 10
BELLEVILLE	HALEDON	PROSPECT PARK	
FAIRFIELD	LITTLE FALLS	SECAUCUS	ESSEX REG'L HEALTH COMMISSION
GARFIELD	NUTLEY		HUDSON REG'L HEALTH COMMISSION
SUBURBAN MUNICIPAL JOINT INSURANCE FUND			Membership : 10
BEDMINISTER	FAR HILLS	SCOTCH PLAINS	WESTFIELD
BERNARDS TWP.	HARDING TOWNSHIP	SUMMIT	
BERNARDSVILLE	MOUNTAINSIDE	WATCHUNG	

MEL Policies & Procedures

NJ PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND

Membership : 89

A-HOME, INC.	EDISON HA	LODI	PLEASANTVILLE
ATLANTIC CITY	EDGEWATER URBAN RENEWAL	LONG BRANCH	PRINCETON
BAYONNE HA	ENGLEWOOD	MADISON	RAHWAY
BERGEN COUNTY	ENGLEWOOD HSG MGMNT SER	MADISON AFFORDABLE HSG. CORP.	RED BANK
BERKELEY	ENGLEWOOD WESTMOOR GARDENS	TWP OF MIDDLETOWN H.A.	SALEM
BEVERLY	F.L.A.S.H. CORP	MILLVILLE	SAYREVILLE
BOONTON	FLORENCE	MORRIS COUNTY	SAYREVILLE SENIOR HOUSING
BRICK	FORT LEE	MORRIS COUNTY AFFORDABLE HOUSING	SECAUCUS
BRIDGETON HA	FREEHOLD	MORRISTOWN	SOUTH AMBOY
BRIDGEVIEW MANOR	GARFIELD	NEPTUNE	SOUTH AMOBY RENAISSANCE CORP.
BURLINGTON	GLASSBORO	NEPTUNE CITY HA	SUMMIT
BUENA HA	GUTTENBERG	NEW BRUNSWICK	TRENTON
CAMDEN	HACKENSACK	NORTH BERGEN	UNION CITY
CAPE MAY	HADDON TWP HA	NORTH BERGEN RENAISSANCE I	VINELAND
CARTERET	HIGHLAND PARK	NORTH BERGEN RENAISSANCE CORP.	WEEHAWKEN
CEDAR CROSSING	HIGHLANDS	OCEAN CITY HOUSING AUTHORITY	WEEHAWKEN SENIOR HA
CLIFFSIDE PARK HA	HOBOKEN	OLD BRIDGE	WEEHAWKEN SENIOR REHAB
COLLINGSWOOD	IRVINGTON	ORANGE	WEST NEW YORK
COOKS POND, LLP	JERSEY CITY	PASSAIC	WILDWOOD
DOVER	KEANSBURG	PENNS GROVE	WOODBIDGE
EAST ORANGE	LAKESWOOD	PERTH AMBOY	
EDGEWATER	LINDEN	PHILLIPSBURG	
EDGEWATER NEIGHBORHOOD AFI	LINDEN HOUSING CORP.	PLAINFIELD	

NEW JERSEY FIRST RESPONDERS JOINT INSURANCE FUND

Membership : 37

BERLIN TWP FIRE DISTRICT #1	DELTRAN TWP BOFC #1	HAMILTON TWP FIRE DISTRICT #2	MONROE TOWNSHIP BOFC DISTRICT #2
BEVERLY CITY BOFC	ENGLISHTOWN BOFC #1	HAMILTON TWP. BOFC #7	MONROE TWP BOFC FD#1/VOL FIRE CO #1
BORDENTOWN BOFC #1	FLORENCE TWP. BOFC DISTRICT #1	HOPEWELL TOWNSHIP BOFC	MT. LAUREL BOARD OF FIRE COMMISSIONERS
BORDENTOWN TOWNSHIP BOFC#	GLOUCESTER TOWNSHIP BOFC DISTRICT #1	JACKSON TWP. BOFC #3	PINE HILL FD #1
BRICK TOWNSHIP BOFC DISTRICT	GLOUCESTER TWP BOFC #1	JAMESBURG BOFC FD#1/VOL FIRE CO	PLAINSBORO BOFC DISTRICT #1
BRICK TOWNSHIP BOFC DISTRICT	GLOUCESTER TWP. BOFC DISTRICT #5	LINDENWOLD BOFC DISTRICT #1	WALL TWP BOFC #1
BRICK TWP JOINT BOFC	HADDON TOWNSHIP BOFC #1	MANALAPAN TWP BOFC DISTRICT #2	WASHINGTON TWP. BOFC #1
CHESTERFIELD TWP BOFC #2	HADDON TWP DIST#4/W.COLLINGSWOOD	MARLBORO BOFC #3	
CINNAMINSON FIRE DISTRICT #1	HAMILTON TWP BOFC #4	MILLSTONE TOWNSHIP FIRE DISTRICT #1	
COMMERCIAL TWP BOFC DISTRICT	HAMILTON TWP BOFC #9	MONROE BOFC DISTRICT #3	

COMMUNICATIONS POLICY

Each member of the Board of Fund Commissioners will receive an agenda booklet containing:

- **Executive Director's reports**
- **Pro Forma reports**

Reports of the Board meetings will be distributed to the Executive Committee of the local Joint Insurance Fund through meeting agendas. A full copy of the minutes of the MEL JIF will be available upon request. The Fund office can accommodate a request to mail through the postal system or electronically. Please contact the Fund office if you would like to continue to receive a copy of the meeting minutes.

Other materials such as claims registers, safety surveys, and coverage documents are disseminated at the local level.

In addition, the Board of Fund Commissioners has adopted a procedure to approve minutes of Executive Session during Closed Session. Executive Session minutes will be collected following approvals to maintain confidentiality.

COVERAGE

The MEL offers the following lines of coverage to its members:

- **Excess Workers' Compensation**
- **Excess General Liability**
- **Excess Auto Liability**
- **Excess Property**
- **Non owned Aircraft Liability**

Actual coverage documents are distributed annually to members.

It should be noted that the MEL at its March 5, 1995 meeting agreed to provide coverage for skateboard facilities. However, it is up to the discretion of the Local Fund if they wish to cover this exposure and is subject to specific design criteria. Skateboard facilities requirements amended in March of 2005.

UNDERWRITING/OPERATIONS

At-Large Members

The MEL's Executive Director/Administrator can bind coverage for any municipality with a population of 75,000 or less as long as the municipality is seeking MEL membership in conjunction with a local Fund membership. Municipalities over 75,000 must be presented to the Board of Fund Commissioners for review and action.

The MEL no longer accepts applications for At-Large membership.

At-Large members must have an underlying self-insurance program for its liability exposures. Excess Workers' Compensation coverage in the MEL is an optional coverage, however, if the member elects to participate in this coverage line, they must be self-insured on the primary layer. At *no time* will any of the MEL's coverages be excess over commercial insurance.

In addition, At-Large applicants must also meet the following criteria:

- (1.) Population of no less than 25,000 and not exceeding 75,000.
- (2.) Must employ the same funding methodology to pay claims as required by the statute that governs Joint Insurance Funds.
- (3.) Submit a Risk Management Plan outlining coverages.
- (4.) Submit the name of their claims administrator, as well as a copy of the professional services agreement between the municipality and the company indicating the company will handle claims to conclusion.
- (5.) Curriculum vitae of the attorney (s) who presently defend the municipality in tort and Workers' Compensation matters.
- (6.) Generally have shown a proven dedication to loss prevention/control.
- (7.) Agree to comply with the MEL Bylaws, state regulations that govern the MEL, and all regulations promulgated by the MEL.

New Members

- 1.) A town seeking membership in the MEL must apply to its affiliated local Fund (see attached list) or the Self-Insurers JIF in accordance with number 2 below. If there is no local Fund, the town may apply to a Fund without a geographical restriction.
- 2.) If a town wishes to retain a S.I.R. of at least \$50,000 or greater, it may apply to the Self Insurers JIF if:
 - (a) It has a population of at least 25,000; and
 - (b) There is no local Fund; or
 - (c) The local Fund decides not to offer the town a program with a S.I.R.
- 3.) If a town is a manager type town with a population no less than 10,000 and not more than 50,000 at time of application it may wish to apply to the Professional Municipal Management Joint Insurance Fund.
- 4.) In order to be bound into the MEL prior to a Board of Fund Commissioners meeting, a town must:
 - (a) Have a population of no more than 75,000. (Towns over 75,000 will require Board of Fund Commissioners review).
 - (b) Be accepted by its local affiliated Fund or the Self-Insurers JIF in accordance with numbers 1 and 2 above.
 - (c) The local Fund or the Self-Insurers JIF must retain at least \$50,000 per occurrence on all casualty lines.
 - (d) The complete application for any applicant seeking a casualty S.I.R. more than \$50,000 per occurrence must be received no less than one month before the proposed effective date. The new member's review will be sent to all members of the Board of Fund Commissioners at least three weeks before the effective date. The application cannot be bound if two or more members of the Board of Fund Commissioners notify the Fund office at least two weeks before the effective date that they wish to have matter decided by the full committee.
 - (e) The application meets all other criteria established by the Board of Fund Commissioners and is acceptable to the re-insurers.
 - (f) The authority of the MEL's Executive Director to bind a town in advance of a Board of Fund Commissioners meeting shall not be construed as an obligation to do so, and the binding of a town does not obligate the MEL's Board of Fund Commissioners to continue the town's membership after its formal meeting.
- 5.) Except as provided for in number 2 above, any community wishing to join a Fund, other than its local Fund, must seek permission from its local Fund. If the community disagrees with this decision, it may appeal to the MEL's Board of Fund Commissioners as follows:

- (a) The JIF must respond within 60 days (30 days if municipality appears before the JIF Board. In addition, decision of local Board can be appealed to the MEL Board 15 days. JIFs may release simultaneous quotes to prospective members with final membership subject to waiver procedure.
- 6.) A town seeking to move from one affiliated fund to another:
- (a) Must have its application to withdraw from its current fund approved by the current fund's Board of Fund Commissioners if the withdrawal is to be effective before the end of the town's current term of membership.
 - (b) Must comply with all peer review requirements of a new town applying for membership in the MEL.
 - (c) The JIF must respond within 60 days (30 days if municipality appears before the JIF Board. In addition, decision of local Board can be appealed to the MEL Board 15 days. JIFs may release simultaneous quotes to prospective members with final membership subject to waiver procedure.

FUND

AREA

Bergen	Bergen County north of Route 4
South Bergen	Bergen County south of Route 4
Morris	Morris and Sussex Counties
Suburban Essex	Essex and Passaic Counties
Suburban Municipal	Union and Somerset Counties
Mid Jersey	Mercer County
Monmouth	Monmouth County
Ocean	Ocean County
BURLCO	Burlington County
Camden	Camden County
Atlantic	Atlantic and Cape May Counties
TRICO	Gloucester, Cumberland and Salem Counties
Central Jersey	Middlesex County
PAIC	Hunterdon, Warren & Sussex

STATEWIDE FUNDS

PMM	Manager type towns with a population no less than 10,000 and not more than 50,000 at time of application
NJSI	Any town wishing to retain a S.I.R. of at least \$50,000 or greater, it may apply to the Self Insurers JIF if: (a) It has a population of at least 25,000; and (b) There is no local Fund; or (c) The local Fund decides not to offer the town a program with a S.I.R.
Utilities Authority	All Utility authorities statewide.
Housing Authorities	All Housing authorities statewide
First Responders	All Fire Districts

The Executive Director/Administrator will review applications for completeness, accuracy and compliance with established underwriting guidelines. In addition, the Executive Director/Administrator simultaneously requests a comprehensive physical inspection on the applicant's locations.

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

- New Member Data Summary
- Compatibility Studies
- Loss Information
- Safety Inspection Reports
- Proposed Annual Assessments

Any municipality who terminates its Fund membership to self-insure requires a "Sign off" from its Board of Fund Commissioners. Without Fund waiver, there is a three (3) year waiting period imposed before municipality may reapply to the MEL for At-Large membership status.

Risk Management and Underwriting Standards Compliance Procedure:

Purpose: To review compliance with risk management and underwriting loss control standards and to recommend appropriate action to the Board of Fund Commissioners pursuant to Article II of the bylaws. Specifically:

A member must remain in the Fund for the full term of membership unless earlier terminated by a majority vote of the Fund Commissioners or a two-thirds vote of the Executive Committee for non-payment of assessments or continued non-compliance after receiving written notice to comply with the Fund's bylaws, risk management or underwriting standards, or other reasons approved by the Commissioner as reasons for termination. However, a member shall not be deemed terminated until:

- a. The Fund gives by registered mail to the member a written notice of its intention to terminate the member in thirty (30) days; and
- b. Like notice shall be filed with the Department and Department of Community Affairs, together with a certified statement that the notice provided for above has been given; and
- c. Thirty (30) days has elapsed after the filing required by "b" above.

Procedure:

1) When the Fund Chair is notified that a member local unit may not be in compliance with risk management or underwriting standards, or reasons approved by the Commissioner as reasons for termination, the Chair shall appoint a Special Compliance Review Committee (hereinafter the "Review Committee.")

The Review Committee shall consist of:

- The MEL Chair or a MEL Fund Commissioner designated by the Chair.
- The MEL Fund Commissioner from the JIF that insures the local unit to be reviewed.
- A third MEL Fund Commissioner selected by the first two MEL Fund Commissioners.

2) The Executive Director and the Fund Attorney will prepare a finding that shall consist of the results of their investigation along with recommendations. The Executive Director and Fund Attorney may retain special counsel to assist in the preparation of the finding, as they deem appropriate.

3) At least two weeks prior to the review committee's hearing, the finding shall be faxed to all members of the local unit's governing body. The local unit may submit a written response to the Fund Office no later than one week prior to the hearing. At the hearing, representatives of the member local unit may also respond to the finding.

4) The Review Committee may recommend to the MEL Board of Fund Commissioners appropriate action including but not limited to probation, higher deductibles, co-payments and/or premiums, training and other loss control requirements, or cancellation.

5) The Review Committee’s report shall be faxed to all members of the local unit’s governing body at least two weeks before the MEL Board of Commissioners meets to consider the Review Committee’s report. The local unit may submit a written response to the Fund Office no later than one week prior to the Commissioner’s meeting. At the meeting, representatives of the member local unit may also respond to the finding.

6) Written notice of the actions take by the Board of Fund Commissioners must be mailed to the Department of Banking and Insurance, the Department of Community Affairs and the member local unit in accordance with the by-laws.

7) In the event the Fund Chair determines that the alleged non-compliance constitutes an imminent hazard, the Chair may call a special meeting of the Fund Commissioners in accordance with the by-laws. The Executive Director shall also notice the member local unit. After conducting a hearing, the Board of Fund Commissioners or Executive Committee may consider whatever action deemed appropriate to address the imminent hazard.

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 local Funds and the MEL begins its renewal process in June. The renewal schedule at the local level and for At-Large members is as follows:

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

Risk Management Consultant's/Insurance Producer's Agreement

The MEL has adopted the following model Risk Management Consultant's Agreement. This Agreement is intended to be used by its members as a guideline, and may be modified by individual municipalities or Funds as deemed necessary.

Model

RISK MANAGEMENT CONSULTANT'S AGREEMENT

THIS AGREEMENT entered into this 1st day of January, 20__, between the _____(hereinafter referred to as MUNICIPALITY or AUTHORITY) and _____(hereinafter referred to as the CONSULTANT).

WHEREAS, the CONSULTANT has offered to the MUNICIPALITY or AUTHORITY professional risk management consulting services as required in the bylaws of the _____Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Funds, and;

WHEREAS, the MUNICIPALITY or AUTHORITY desires these professional services pursuant to the resolution adopted by the governing body of the MUNICIPALITY or AUTHORITY at a meeting held _____and;

NOW, THEREFORE, the parties in consideration of the mutual promises and covenants set forth herein, agree as follows:

- I.*** For and in consideration of the amount stated hereinafter, the CONSULTANT shall:
 - a)*** Assist the MUNICIPALITY or AUTHORITY in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk or loss.
 - b)*** Assist the MUNICIPALITY or AUTHORITY in understanding the various coverages available from the _____Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund.

- c) Review with the MUNICIPALITY or AUTHORITY any additional coverage that the CONSULTANT feels should be carried but are not available from the FUND and subject to the MUNICIPALITY's or AUTHORITY's authorization, place such coverages outside the FUND.
 - d) Assist the MUNICIPALITY or AUTHORITY in the preparation of applications, statements of values, and similar documents requested by the FUND, it being understood that this Agreement does not include any appraisal work by the CONSULTANT.
 - e) Review Certificates of Insurance from contractors, vendors and professionals when requested by the MUNICIPALITY or AUTHORITY.
 - f) Review the MUNICIPALITY's or AUTHORITY's assessment as prepared by the FUND and assist the MUNICIPALITY or AUTHORITY in the preparation of its annual insurance budget.
 - g) Review the loss and engineering reports and generally assist the safety committee in its loss containment objectives. Also, attend no less than one (1) municipal safety committee meeting per annum to promote the safety objectives and goals of the MUNICIPALITY or AUTHORITY and the FUND.
 - h) Assist where needed in the settlement of claims, with the understanding that the scope of the CONSULTANT's involvement does not include the work normally done by a public adjuster.
 - i) Perform any other risk management related services required by the FUND's bylaws.
2. In exchange for the above services, the CONSULTANT shall be compensated in the following manner:
- a) The CONSULTANT shall be paid by the MUNICIPALITY or AUTHORITY a fee as compensation for services rendered, an amount equal to six percent (6%) of the MUNICIPALITY's or AUTHORITY's annual assessment as promulgated by the FUNDS. Said fee shall be paid to the CONSULTANT within thirty (30) days of payment of the MUNICIPALITY's or AUTHORITY's assessment.
 - b) For any insurance coverages authorized by the MUNICIPALITY or AUTHORITY to be placed outside the FUND, the CONSULTANT shall receive as compensation the normal brokerage commissions paid by the insurance company. The premiums for said policies shall

not be added to the FUND's assessment in computing the fee outlined in 2 (a).

c) If the MUNICIPALITY or AUTHORITY shall require of the CONSULTANT extra services other than those outlined above, the CONSULTANT shall be paid by the MUNICIPALITY or AUTHORITY a fee at the rate of _____per hour, in addition to actual expenses incurred.

3. The term of this Agreement shall be one (1) year. However, this Agreement may be terminated by either party at any time by mailing to the other written notice, certified mail return receipt, calling for termination at not less than thirty (30) days thereafter. In the event of termination of this Agreement, the CONSULTANT's fees outlined in 2 (a) above shall be prorated to date of termination.

4. POLITICAL CONTRIBUTIONS: This section only applies to the SERVICE PROVIDER

if the appointment was not made pursuant to a fair and open process in accordance with N.J.S.A. 19:44A-20.4 et. Seq. By acceptance of this Agreement, the SERVICE PROVIDER certifies that in the one year period preceding the date that this contract is legally authorized that neither the SERVICE PROVIDER business entity nor any persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity have made any reportable contributions pursuant to N.J.S.A. 19:44A-1 et seq. that, pursuant to P.L. 2004, c.19 would bar the award of this contract. This includes any reportable contribution to any official, candidate, joint candidates committee or political party representing elected officials or candidates as defined pursuant to N.J.S.A. 19:44A-3(p), (q) and (r) of any member local unit insured by the FUND. Further, the SERVICE PROVIDER and all persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity shall not make such contributions during the period of this contract.

ATTEST:

MUNICIPALITY or AUTHORITY:

ATTEST:

CONSULTANT:

Note: This sample has been promulgated by the MEL to assist municipalities or authorities in preparing or negotiating agreements with their risk managers. It does not represent an official statement of MEL policy, nor is it an endorsement of any form or amount of compensation. Careful consideration at the local level should be given to determine how the document may be amended to meet a community's or authority's unique needs or desires. Prior to use, the sample should also be reviewed by the local attorney for form, consistency with local JIF bylaws, inclusion of affirmative action language, etc.

Waiver of Risk Management Consultant/Insurance Producer

Pursuant to the Bylaws of each member, the local Fund shall recognize producers appointed in accordance to N.J.A.C. 11:15-2.6(c) 10 who shall have the responsibilities as provided for in the Bylaws of the member.

The local Fund shall pay a producer's fee of 6% of the annual assessments of the local units served by the producer except that a member may establish a different rate or method of compensation in which case the Fund shall not pay the producer and shall compute the member's assessment net of this fee.

Attached you will find a sample indemnification agreement to indemnify and hold harmless the MEL from any and all claims arising from a member's decision to assume any of the duties normally assigned to the Risk Management Consultant/Insurance Producer.

RESOLUTION OF THE (BOROUGH/TOWNSHIP/CITY/AUTHORITY)

***WAIVING THE APPOINTMENT
OF A RISK MANAGEMENT CONSULTANT/INSURANCE PRODUCER
and
INDEMNIFYING and HOLDING HARMLESS
the
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
as a
RESULT OF ANY CLAIMS ARISING FROM SAID ACTION***

WHEREAS, the (Borough/Township/City/Authority) of (Name) is a member of the Municipal Excess Liability Joint Insurance Fund, (hereinafter known as the MEL), a public entity established under Public Law 1983, c.372 of Title 40A enabling local contracting units to join together for the purpose of self-insuring for excess coverages as defined by statute; and

WHEREAS, the Bylaws of the MEL provide for appointment of a Risk Management Consultant by the municipality or authority to advise the municipality or authority on matters relating to the MEL's operation and coverages provided; and

WHEREAS, the Risk Management Consultant's specific duties include, but are not limited to:

- 1.) Evaluation of the town's or authority's exposure.
- 2.) Explanation of the various coverages available from the MEL and assisting the municipality or authority in the selection of proper coverage.
- 3.) Preparation of applications, statement of values, etc., required by the MEL.
- 4.) Review of the town's or authority's assessment and assisting in the preparation of the town's or authority's insurance budget.
- 5.) Review of losses and engineering reports and providing assistance to the town's or authority's safety committee.
- 6.) Assistance in the claims settlement process.
- 7.) Attendance at the majority of meetings of the MEL's Commissioners/Board of Fund Commissioners and the performance of such other services as required by the municipality or authority or the MEL.

WHEREAS, the Bylaws of the MEL further provides for said Risk Management Consultant to be paid a fee of six percent (6%) of the municipality's or authority's assessment for the current Fund year; and

WHEREAS, the Bylaws of the MEL allows a member municipality or authority to waive such services and elect to perform all or any portion of the duties normally assigned to the Risk Management Consultant provided it notify the MEL in writing and further agrees to indemnify and hold harmless the MEL and certain of its agents.

NOW, THEREFORE, BE IT RESOLVED, that the (Borough/Township/City/Authority) of (Name) does elect to waive the services of a Risk Management Consultant, and to perform all or any portion of the duties normally assigned to said Risk Management Consultant; and

BE IT FURTHER RESOLVED, that the (Borough/Township/City/Authority) of (Name) elects to have its six percent (6%) fee for Risk Management Services returned by the MEL, if applicable; and

BE IT FURTHER RESOLVED, that the (Borough/Township/City/Authority) of (Name) agrees to indemnify and hold harmless the MEL, its commissioners, appointed officials and other MEL servants, agents, and employees from any and all claims arising from its decision to assume part or all of the duties normally assigned to a professional Risk Management Consultant.

(Name)

Date

Coverage Inquiries

Participants should submit all coverage inquiries to its risk management consultant or insurance producer for response. If the risk management consultant or insurance producer 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.

Exposure/Change Instructions

Any changes in exposures should be reported in advance to the Fund office. Please refer to your local JIF Policies and Procedures for Guidelines in reporting additions and changes.

State Examination Fees

In its budget, the MEL includes an allocation for a State Audit to cover ordinary expenses billed by the Department of Insurance for examinations of the MEL and its affiliated local Funds, conducted pursuant to N.J.S.A. 40A: 10-47. If a local affiliated Fund receives notification of such an audit by the Department of Insurance, it must pass the resolution and execute the enclosed participation agreement, which follows.

RESOLUTION NO. _____

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
State Examinations
Pursuant to N.J.S.A. 40A:10-47**

WHEREAS, the MEL and its affiliated Funds were formed pursuant to N.J.S.A. 40A:10-36, et. seq.; and

WHEREAS, N.J.S.A. 40A:10-47 authorizes the Commissioner of Insurance to conduct an examination of any Fund as deemed necessary, with the expense of any examination to be borne by the Fund; and

WHEREAS, based on the Commissioner of Insurance's cost of conducting these examinations, the MEL has determined that it be in the best interest of the local affiliated Fund who participate in the MEL to budget for the ordinary costs of conducting an examination in the MEL budget, thereby, spreading the cost of the examination over the MEL's full Fund membership versus the smaller membership of a local affiliated Fund; and

WHEREAS, the MEL has budgeted funds under a line item entitled "State Audit", earmarked to cover ordinary expenses billed the Department of Insurance for examinations of the MEL and its affiliated local Funds conducted pursuant to N.J.S.A. 40A:10-47.

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund (MEL) that:

- 1.) The MEL shall act as a "lead agency" for the local affiliated Funds who participate in the MEL for the purpose of collecting funds to pay for the ordinary costs associated with conducting an examination pursuant to N.J.S.A. 40A:10-47.
- 2.) The MEL's sole function shall be to annually collect assessments for the ordinary cost of conducting an examination pursuant to N.J.S.A.40A:10-47 and pay, on behalf of the Funds, such costs. Extraordinary expenses incurred by the Funds will be the responsibility of the Funds. The MEL shall be responsible to the Funds for faithfully and properly carrying out this fiduciary responsibility.
- 3.) The MEL's liability and responsibility shall be limited to that set forth in paragraph No. 2 above, and the Funds shall hold the MEL harmless and indemnify it from any and all claims that arise out of the collection of monies for examination pursuant to N.J.S.A.40A:10-47, for which any action that may be brought against the MEL.
- 4.) The Chairman is hereby authorized to enter into agreements with the affiliated Funds concerning this program on a form approved by the Fund Attorney.

IN WITNESS WHEREOF, the officers of _____, the parties to this agreement, have signed and sealed this document this _____ day of _____, 20__.

Municipal Excess Liability
Joint Insurance Fund

Joint Insurance Fund

Agreement By and Between
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND,
an Insurance Fund formed pursuant to
N.J.S.A. 40A:10-36, et seq. with offices located
at 9 Campus Drive – Suite 216
Parsippany, NJ 07054
hereinafter referred to as the "**MEL**"

and

_____ Joint Insurance Fund,
an Insurance Fund formed pursuant to
N.J.S.A. 40A:10-36, et seq. with offices located at

hereinafter referred to as the "**FUND**"

WHEREAS, the MEL and the FUND were formed pursuant to N.J.S.A. 40A:10-36,
et. seq.; and

WHEREAS, N.J.S.A. 40A:10-47 authorizes the Commissioner of Insurance to
conduct an examination of any FUND as deemed necessary, with the expense of any examination to
be borne by the FUND; and

WHEREAS, based on the Commissioner of Insurance's cost of conducting these
examinations, the MEL has determined that it be in best of interest of the local affiliated funds who
participate in the MEL to budget for the ordinary costs of conducting an examination in the MEL
budget, thereby, spreading the cost of the examination over the MEL's full fund membership versus
the smaller membership of a local affiliated fund; and

WHEREAS, the Commissioner of Insurance has advised the FUND that an
examination pursuant to N.J.S.A. 40A:10-47 will be conducted beginning on or about; and

WHEREAS, the FUND has been assessed in the MEL budget its pro rata share of a
line item entitled "State Audit", earmarked to cover ordinary expenses billed the FUND by the
Department of Insurance for examinations conducted pursuant to N.J.S.A.40A: 10-47.

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

- 1.) The MEL shall act as a "lead agency" for the FUND, and the other local
affiliated funds who participate in the MEL for the purpose of collecting
funds to pay for the ordinary costs associated with conducting an
examination pursuant to N.J.S.A. 40A: 10-47.
- 2.) The MEL's sole function shall be to annually collect assessments for the
ordinary cost of conducting an examination pursuant to N.J.S.A. 40A: 10-47,

and remit back to the FUND its pro rata share to cover the cost of the examination. Extraordinary expenses incurred by the FUND will be the responsibility of the FUND. The MEL shall be responsible to the FUND for faithfully and properly carrying out this fiduciary responsibility.

- 3.) The MEL's liability and responsibility shall be limited to that set forth in paragraph #2 above, and the FUND shall hold the MEL harmless and indemnify it from any and all claims that arise out of the collection of monies for examination pursuant to N.J.S.A. 40A: 10-47, for which any action that may be brought against the MEL.
- 4.) This agreement shall be effective as of _____.

IN WITNESS WHEREOF, the officers of _____ the parties to this agreement have signed and sealed this document this _____ day of _____, 20__.

Municipal Excess Liability
Joint Insurance Fund

_____ Joint Insurance Fund

Chairman

Chairman

Attest:

Attest:

Secretary

Secretary

Quasi Municipal

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 that 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 \$5million.
- 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 quasis on an as needed basis. For example, any large festival affairs of a bicentennial committee would be reviewed by the JIF's Safety Consultant prior to the event.

If rejected, the entity must purchase coverage elsewhere.

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

A copy of this information should also be mailed to the MEL's Underwriting Manager at the following address:

Conner Strong & Buckelew
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Attention: Ed Cooney

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 quasis will continue for coverage up to the limits purchased by the respective member town.

Annual Audit Certification

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

Compensation for Outside Committee Participants

In order to encourage recruitment of qualified individuals to its committee, the MEL has authorized the payment of compensation to outside corporate participants of the Audit Committee in the amount of \$750 per meeting attended.

Fire Works Displays/Amusement Ride Requirements

The MEL Joint Insurance Fund adopted **fireworks displays** and **amusement ride** requirements dealing with insurance to be provided by the fireworks and amusement ride contractors. An outline of these requirements can be found on the MEL webpage's coverage bulletins. Requirements include recommended Hold Harmless Agreement wording to be provided by the **fireworks contractor** and the Hold Harmless Agreement to be provided by the **amusement ride contractor** in favor of the member entity.

The liability of member entity's associated with fireworks displays and amusement rides are a major concern to the Fund. It is imperative that the enclosed requirements be adhered to. In order to ensure compliance with the Fund's insurance requirements, if necessary, please have your contractor or contractor's insurance company call the MEL Underwriting Manager, so we can discuss these requirements with them in more detail.

Certificates of Insurance (and request form)

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

- a) Certificate holder's name and address.
- b) Coverage being requested.
- c) Description of the event, dates and locations.

All such requests should be forwarded to the Fund's Underwriting Manager on a certificate request form. Please visit the MEL webpage – njmel.org and follow the coverage link to annual bulletins.

CONFLICT OF INTEREST FINANCIAL DISCLOSURE

Reporting of Conflict of Interest Matters to Board of Fund Commissioners

It is the policy of the Fund that all reports of conflicts of interest involving the Fund or its officials when they are acting in their capacity as fund officials, be brought to the attention of the Board of Fund Commissioners as soon as possible. This shall include conflicts, apparent conflicts, and potential conflicts as defined in the Fund's bylaws NJSA 40A:9-22.1 et seq (the Local Government Ethics Laws), or any matter of concern involving the propriety or ethical basis of conduct involving the Fun, its officials and contractors.

Reporting Procedure

Individuals, members, or agencies wishing to file complaints or inquiries involving ethics may submit concerns in writing to the Chairman of the Board of Fund Commissioners with copies to the Executive Director. Where time permits, the Board of Fund Commissioners will seek the advice of the Rules and Contracts Committee prior to hearing and acting on the matter. This Committee has authorization to seek legal advice from the Fund Counsel prior to and during its deliberations on any complaints or inquiries it receives. The Board of Fund Commissioners may also seek the advice of its other advisory Committees when complaints or inquiries involve items under the jurisdiction of the respective Committees.

Nothing in this policy is intended to preclude any member, individual or agency from seeking other remedies allowed to it under the law.

The nature and timing of Board of Fund Commissioners action on any complaint or inquiry will vary depending upon its schedule of meetings, the nature of the complaint or inquiry, the advise of counsel, and the results of its hearing and/or deliberations.

Financial Disclosure Statements

In accordance with the Local Government Ethics Act, all MEL Fund Commissioners as well as the MEL's Executive Director, Attorney and Treasurer, must annually file Financial Disclosure Statements by April 30.

The Board of Fund Commissioners shall also receive a yearly report from the Executive Director on the compliance of the Fund's officials with laws dealing with Financial Disclosure Statements. In addition to maintaining all such statements on file, a summary report containing at least the following information shall be submitted yearly to the Board of Fund Commissioners.

- . Number of Statement filed;
- . Number and names of individuals who are required to file but have not;
- . Copies of Statements, which contain disclosures of apparent or potential conflicts of interest.

This report shall be submitted no later than ninety (90) days after the statutory filing date for the Statements.

In addition the MEL also requires special disclosure statements be filed by all officers and partners of the firm providing Executive Director services, and by members of advisory committees, same statement follows.

Contractual Language

The Fund Attorney shall assure that conflict of interest clauses be incorporated into all contracts awarded by the MEL. Such clauses shall address conflict of interest as defined in State law and the Fund bylaws, and shall reflect MEL policy regarding confidentiality of information, which is defined as proprietary by the Fund. The following standard clauses are to be utilized, unless modified by the Fund's counsel:

Conflict of Interest - This contract may be voided by the Board of Fund Commissioners if the Service Provider fails to disclose an actual or potential conflict of interest as defined in the Fund's bylaws or N.J.S.A. 40A:9-22.1 et seq (the "Local Government Ethics Laws").

Confidentiality of Proprietary Information - The Service Provider shall not reveal to any third party and information that the FUND has defined as proprietary without the express written consent of the FUND. In addition, the Service Provider shall promptly advise the FUND upon being interviewed or retained by a prospective new client operating in the field of casualty insurance involving public entities or public agencies in the State of New Jersey. Failure to comply with these requirements shall represent cause for termination of this agreement in accordance with Article III herewith.

CONFLICT OF INTEREST – DEFENSE PANEL

It is the position of the Fund Executive Committee that it is a conflict of interest for a Fund defense attorney to represent any plaintiff or claimant in any legal action against a Fund member public entity and such representation is therefore prohibited.

Any Fund defense attorney who shall violate this conflict of interest policy shall be removed from the list of approved Fund defense attorneys.

The Fund Executive Committee strongly recommends to all affiliated local Joint Insurance Funds that said Funds adopt a similar conflict of interest policy for the approved defense attorneys for those Funds.

PROCUREMENT POLICY

Sealed Bidding

The MEL's purchasing policies are guided by the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq). When, the use of sealed bidding procedures under this law is required, it is the MEL's policy to:

- Advertise for bids in one of the MEL's legal newspapers at least 30 days prior to the opening of bids;
- Provide bid plans and specifications to all interested bidders at no charge;
- Publicly open such bids at the office of the Executive Director at the advertised time, which shall be between the hours of 9:00 a.m. and 5:00 p.m., during normal business days.
- Award a written fixed-price contract to the lowest responsive bidder within sixty (60) days of the opening of bids.

In awarding such contracts, the MEL shall maintain the discretion to reject any and all bids, and to award contracts on either a lump sum or line item basis.

It shall be the responsibility of the Executive Director to prepare plans and specifications, advertise the bidding procedure, open sealed bids, review such bids for conformity with all requirements, maintain a record of all bids and bid documents, and provide an analysis and recommendation of all proposals to the Management Committee. Where time permits, the

Board of Fund Commissioners shall defer acting on bid proposals until receipt of a recommendation from the Management Committee.

Before preparing bid specifications and advertising for proposals, the Executive Director shall investigate the feasibility and desirability of purchasing item under contracts administered by the N.J. Department of Treasury, Division of Purchase and Property and extended to local units. The Executive Director is authorized to use such contracts in lieu of the above bidding procedure.

Negotiation and Award of Professional Service, and Extraordinary, Unspecifiable Service Contracts:

Professional service and extraordinary, unspecifiable service contracts may be awarded by the MEL without the use of formal, sealed bidding procedures. The MEL Board of Fund Commissioners decided to award professional service agreements in accordance with a fair and open process. The Board of Fund Commissioners established criteria to evaluate qualification.

However, the use of formalized RFP (request for proposal) processes may be used by the Management Committee in developing its recommendations on the award of such contracts.

In situations where the Management Committee has determined that the interests of the MEL can be served by issuing an RFP, it is authorized to do so. RFP documents shall be developed by the Committee with the assistance of the Executive Director's office. RFP documents shall contain information on:

- The history and statutory basis of the Fund;
- A timetable for evaluating proposals;
- An outline of the criteria to be used by the Fund in evaluating proposals;
- Sufficient data on the services required to allow for vendors to submit a detailed proposal;
- Questionnaires and other forms to facilitate standardized responses to facilitate accurate and fair comparison of proposals;
- Affirmative action and insurance requirements.

RFP documents shall be provided to all interested vendors at no charge. At the option of the Committee, the RFP process may be advertised. The Executive Director's office shall print and distribute all RFP documents; maintain a record of all vendors which receive such documents; receive, summarize and analyze proposals on behalf of the Committee.

This policy has been adopted by the Fund to encourage competition and to increase the effectiveness of its procurement process. It is not intended to create any additional procedural rights for vendors or proposers, nor shall this policy in any way modify or reduce the discretion of the Board of Fund Commissioners to negotiate and award professional, or extraordinary, unspecifiable services contracts.

Code of Conduct for Executive Director's Office:

Because the Executive Director's office acts in the capacity of a *purchasing agent for a public entity*, it has been determined that the Fund should document the Executive Director's code of conduct in reference to accepting gifts or gratuities from potential and existing MEL contractors.

Partners, officers, and employees of Executive Director's firm are prohibited from accepting gifts, services or anything of value from contractors which may be competing for a MEL contract. The policy is the same for existing MEL contractors. However, in the normal conduct of business with existing contractors, there is the possibility that luncheon or dinner meetings may take place, and for small gifts to be exchanged during the holiday season. In such instances, it is the firm's policy to:

- Accept meals only with a value of \$25. or less, and to reciprocate for such courtesies whenever possible;
- Accept only those holiday gifts which can be consumed by the staff of the firm at our offices, and which have a value of \$25 or less;
- Maintain a log of all such gifts or meals that would be available to representatives of the Executive or Rules and Contracts Committee upon request.

If a representative of the firm is invited to a sports or entertainment event, he or she may attend with the prior approval of one of the firm's two senior partners, as long as the cost of the event is borne either by the individual or by PERMA, and with the proviso that the occasion be recorded in the log.

SAFETY-LOSS CONTROL

Under the direction of the local Fund Safety Director, members participate in safety programs primarily designed to teach employees to perform in a safe and efficient manner. Each local Fund has a written loss control program. One of the key benefits of pooling in an organization as large as the MEL, is the sharing of information, as well as peer reviews in the area of loss prevention.

Media Library

The Safety Director - J.A. Montgomery Risk Control Services - maintains an extensive Media Library with almost 300 titles available to MEL members at no charge.

Please visit the MEL website – www.njmel.org and click on the **MEL Safety Institute** to review available titles and ordering instructions.

Entities are responsible to replace all lost or damaged DVDs or Videos.

EXECUTIVE DECISIONS

The MEL's Board of Fund Commissioners' Decisions/Discussions have been alphabetized and cross-referenced for your convenience from Fund inception through December 31, 2017.

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.

Decisional Index
(JANUARY 1, 1987 - DECEMBER 31, 2017)

- Accounting Firms – Rotating Panel* **A40**
Actuary's Compensation **F3**
Actuary **A30**
Additional Named Insured – JIFs, **A31**
Administration of Local Funds
(see *Executive Session*) , **A34**
Administrator **A36**
Administrator's Errors and Omissions **E1, E2**
Agenda Materials **A2, A3**
Aggregate Limits –Per Occurrence **C65**
Aggregate Loss Fund Contingency **A38**
Aggregate Reinsurance **A21**
Aids Policy
(see *Communicable Disease*)
Aircraft Coverage
(see *non-owned aircraft*)
Alternates to Executive Committee **E8**
All Terrain Vehicles (ATVs) **A32**
American Reinsurance Profit Sharing **P8**
Americans with Disabilities Act ADA **A24**
Amusement Park Rides **C69**
Anniversary (Tenth) **A25**
Anniversary (20th) **A37**
Anniversary (30th) **A41**
Annual Report-Printing **A33**
Angelo, Ronald **A39**
Appeal Court Decision **A26**
Application Fees
(see *New Members*)
Asbestos Exclusion **C60**
Assets **A35**
Asset Manager **A19**
Assessment **A6, A7, A8, A12, A13**
Assessment Rates **A20**
Assessment Reduction **A27**
Assessments
(see *Delinquent*)
Assessments
(see *Supplemental*)
Assessments, Cancelled Appropriations, **A23**
At-Large JIF **M21**
At-Large Members **M2, M3, M4, M5, M6, M7, M17**
Audit Committee **A18**
Auditors Reports
(see *Financial Statement*)
Awards **A29**

Bank Signatures **B4**
Beverly Housing Authority, **B9**
Block, Carl **B10**
Blood-Borne Pathogens **B5**
B-MEL **M14, M15**
Boards of Education **B8**
Boiler and Machinery Coverage **C8**
Bonding for Excess Insurance **E4**
Bonds-Court & Non-Court Personnel **B6**
Bonds - CFO **B6**
Bonds - Excess Limits **B6**
Bonds – JIF Position **B12**
Bonds – Statutory Position **B11**
Booth **B7**
Brain Injury Association of NJ **S7**
Brigantine **A6, M5**
Bruce, William **B13**
Burlington City **M5**
Burlington Flood – Clash **C76**
Bylaws **B1, M12**

Cancellation Procedure **M28**
Catastrophic Claims **C87**
Catastrophic Modeling **C79**
Cash Management Plan **T1**
Central Jersey JIF **C53**
Chairman and Secretary **C83**
Checking Account for Claims **C3**
Chester Township **M5, M6, M7**
Claim Procedure **C55**
Claims Administrators – Workers Comp **W12**
Claims Audit – **C85**
Claims Review Committee **C54**
Clash Coverage **C76**
Closed Session

(see Executive Session)

Coaches Certification C48

Cocchiola, Frank C51

Communicable Disease Policy C1

Compensation for Executive Committee B2, B3

Claims – Appeal C86

Claims – Excess Liability C4

Claims - Excess Workers Compensation Claims Administrator C56

Claims – Sign Ordinance C82

Chief of Police Association - Grant P14

Civil Rights Model Ordinance C81

Civil Unions – C77

Coastal Zoning – C78

Contract Compliance-Vendors see F4

Contracts – Professional Services Agreements C71, C72

Corroon and Black (see Willis Corroon)

County Excess Liability Fund M16

County Health Facilities C70

Court Personnel (see Bond)

Coverage/Casualty Documents C11, C12, C13, C14, C15, C16, C58, C59

Coverage Manual C10

Coverage Committee C9

Coverage – East Brunswick Water Park C73

Coverage – Edgewater Ferry Terminal C74

Coverage – Municipal Prosecutors C75

Coverage – Lazer Endorsement C80

Crossing Guard Safety S19

Cyber Secure Coverage Ded/Retention C67

Cyber Liability C30

Dams C17, C62

Dart, Jim G4

Defense Panel--Rates Established D2

Defense Panel Seminar D1

Defense Panel - Employment Related Claims D2

Defense Panel - Shared Resources D7

Defense Panel - Revisions D9

Delinquent Assessments A4, A5, A9, A10, A11

Department of Insurance Audit of Atlantic A16

Department of Insurance Audit of MEL & Other Funds A15

Depositories D4

Deptford MUA, D9

Digital Smart Posters D12

Directors/Officers Coverage (Ambulance & Fire Companies) D6

Disinfecting Agents Release D10

Dividend D3

Division of Investments M23

Drones D13

Downtown Partnerships D8

DVD Production D1

East Brunswick A8

East Brunswick Water Park C73

Edison Interim Administrator I9

Edgewater Ferry Terminal C74

Emergency Management Task Force E17

Emergency Restoration Services E21

Emergency Vehicles, Replacement Cost E15

Emerson E18

Employee's Control Medical Treatment C6, C7

Employment Practices Coverage E13

Employment Practices Lost Wages E16

Employment Practices Video E13

Employment Related Claims C18, C40

Endorsements E19

Environmental Fund E9

Ethics Law E10

Ewing Township E14

Excess Claims Consultant C4, E12

Excess Coverage C19

Excess Flood C39

Excess Liability Endorsements E12

Excess Liability Insurance C21, C22

Excess Liability - Tiered - Rating C50

Excess Property C23

Excess Workers' Compensation C22, C24, C26, C27

Executive Committee Representation (see Geographic)

Executive Session A1, R5

Executive Session Minutes E11

Exemplary Damage (see Punitive)

Exposure Data Management E20

Extended Reporting Period POL/EPL C66

Failure to Supply C16

Fairfield F9
Fair Lawn M5, M6, M7
Faithful Performance/Employee Dishonest Bond F7
Fellow Employee Exclusion C16
Financial Statement C2
Financing F8
First Responders JIF F12
Fiscal Management Plan C11
Fire Districts JIF F10
Firework Guidelines F5
Firefighters/Safety Expo S10
Fraud Investigation F6
Fund Attorney Contract A22
Fund Transfers
(see Transfer of Funds)

GASB10 C2
Gatti, Margaret G3
Garage Keepers Liability G1
Genesis G4
Geographic Representation E5, E6, E7
Giorgio, Joseph G2
Grant Program
(See Safety Education Grant Program)
Good Samaritan Liability C16

Hamilton Township M10
Haledon H4
Harassment-Non Employee Exclusion C61
Harding Township MSI H3
Head Start Program S12
Haeuber, George H1
Hillsborough H2
Health Benefits Coverage C28
Hepatitis B
(see Blood-Borne Pathogens)
Holmdel M5, M6
Hospital Discounts R6
Hatcher, Jeffrey H5

Insurance Industry Internship, I10
Insurer, "Licensed and Admitted", T10
Intergovernmental Excess Fund E3, P2
Interim Administrators Casualty & POL/EPL I9
Internal Audit Report (Contracts; Ethics) I2
Internal Audit Report (EDP Systems) I3

Internal Audit Report
(Claim Response and Reinsurance) I4
Internal Auditor I1
Internal Auditor (Accounting, Treasury,...) I5
Internal Auditor (Membership, Underwriting..) I6
Internal Auditor (Actuary Review) I7
Internal Auditor (Second Actuarial Opinion), I9
Internal Auditor (Critical Checklist) I8
Internal Auditor (Claims) I9
Investment Plan I11

Keansburg Housing Authority K1

Lakewood Airport C52
LaMendola Association M24, L5
Lazer Endorsement C80
Law Enforcement Television Network L1
Lead Based Paint C57
League of Municipalities L2, L3
Learning Management System S15
Legislative Committee L6
Legislative Bills L8
Letters of Credit
(see Bonding)
Liability Retention, L10
Library Coverage Guidelines, L11
Litigation Management, L7
Lobbyist L4
Lock Box T4
Long Range Planning Committee L5
Lorentzen, Richard L9

Managed Care W8
Management Committee M33
Master Trust M23
Medicare W15
Meeting Schedule M30
MEL Media Library M32
MEL Orientation training M26
MEL Safety Institute Learning Management System M31
Membership Cancellation Procedure M28
Membership Change in Affiliation M19
Membership Criteria
(see New Members)

Membership, Marketing & Communication Committee
M24

Membership--Non Renewal M20

Membership Orientation M26

Member Manuals M25

Membership--JIFS M27

Mold & Fungi Sub-limit C2

Mount Olive – Interim Administrator I9

Mww Group M24, M29

Named Storm N5

Nelson, Laura N3

New Jersey Cash Management Plan T1

New Jersey Environmental Fund E9

New Jersey Public Housing Authority JIF N4

New Jersey Self Insurers JIF NI, M21

New Jersey Utility Authorities C38

Public Officials and Liability

New Members

(also see At-Large)

New Members M1, M8, M9, M11, M13, M18

Newsletter, N3

NewTech W11

Non Court Personnel

(see Bond)

Non-owned Aircraft C41

Non-owned Aircraft C41

Notary Publics C68

North Hudson Reg'l. Fire/Rescue Squad (NJSI) MEL

Membership Confirmed N2

Nursing Home N4

Ocean City A11

Ocean County Windstorm

(see Windstorm Escrow Account)

OPRA Form O3

OPRA Request O1

OPRA Appeal O2

Paintball Facilities P23

Parking Authorities C12

Payment of Professionals F4

Peer Review Procedures P4, P17

Pence, Barbara P19

PERMA A36

Personal Autos (see Volunteer)

Personal Injury Protection (PIP) P5

Plainfield POL/EPL deductible P22

Perth Amboy Housing Authority K1

Planning Conference P13

Police Accreditation P9

Police Accreditation Discount P11

Police Accreditation – Grant P14

Police Accreditation Software P26

Police Moonlighting M22

Police Training Seminars P3

Police Training, Managing Aggressive Behavior Seminars P7

Police Chief Seminars P15

Pooled Investment program P27

Premium Payments P1

Premium Payment Plan A28

Probation R15 E18 H4 F9

Professional Service Agreements C71

Profit Sharing P8

PRIMA P6

Property Appraisals Grant Program P24

Property Claims Adjuster P15

Prosecutors C75

Public Alliance Insurance Coverages Fund (PAIC) P16

Public Alliance Insurance Coverages Fund

Professional Fees P18

Public Alliance Insurance Coverage EPL Compliance E13

Public Housing Authority JIF P12

Public Housing Authority JIF Coverage Docs C59

Public Officials Claims Administration C5

Public Officials Coverage C31, C32, C33, C34, C35, C37, C39, C63, C66

Public Officials Coverage –

Non-Monetary Relief P20

Non-Profit Housing Authorities P21

Punitive Damages C29

Public Officials/Employment Practices E13

Public Officials/Employment Deductibles P25

Quasi Municipal Entities Q1

Raritan Valley Joint Insurance Fund R9

Records Disposal – R18

Record Retention Program R8

Reinsurance Committee R14

Reinsurance Producer R17

Release of Surplus
 (see Surplus)

Renewal Application – Sub Committee Review R16

Reproduction of Documents D3

Reserve for Future Services F1, F2

Residual Claims Fund, Representatives R12

Residual Claims Fund, Membership R20

Residual Claims Fund, Transfers R11

Resolution Format R1

Right to Know law R14

Riot & Civil Commotion C16

Risk Control R19

Risk Management Plan R6

Risk Mgmt. Attendance/Closed Session R5

Risk Management Fees R13
 (also see Waiver)

Risk Management Fees Outstanding

Risk Management Consultants' Agreements R7

Risk Management Consultant Fees A13, R3

River Vale, R15

Safety & Education Committee S7

Safety & Education Grant Program S7

Safety Consultant V3

Safety Expo S19

Safety Expo/Firefighters S10

Safety Institute MEL S15

Safety Institute of New Jersey S29

Safety Institute – Registration Program S15

Safety in Savings S7

Safety Leadership (Community) S11

Safety Leadership Manual S9

Safety Mutual S22

Safety – Crossing Guard S20

Safety Poster S26

Safety Training S13

Salerno, Andrew S8

Sandy, Hurricane, S30

SAS Audit, S18

School Alliance Insurance Fund (SAIF) S17

Seasonal Exposure A17, S1

Seasonal Employees V5

Sewer backup limit endorsement C62

Sign Ordinance C82

Surplus S2, S3
 (see also Dividend)

Sustainable Energy Master Plan S24

Self Insured Retention S16

Skateboard Facilities C37

Special Attorney Compensation F3

Special Events Policies S25

State Audit
 (see Dept. of Insurance)

Stormwater Training S23

Suburban Essex 1st Installment S4

Suburban Municipal JIF S6

Subcommittees S5

Subsidence sub-limit endorsement C62

Summit – Part time engineer C64

Supplemental Assessments A14

Surety Bond S16

Surplus A9

Tail Fund
 (see Residual Claims Fund)

Tarditi, John T9

Technical Writer T6

Terrorism Act, T10

Title 59 T7

Tort Reform Legislation T8

Training (See Safety Institute)

Training Seminars T11

Transfer of Funds T5

Treasurers, Modernize Computers T8

Trotta, Michael T12

Underground Storage Tanks U2

Underwriting Manager U3

Unitized Trust U5

Union Beach M5, M6

Union Township U4

Volunteers (Use of Personal Autos) V2

Voucher List V1

Video Purchases – POL Zoning & Employment Practices V4

Video Library V3

Video Productions V5

Waiver of Risk Management Consultants Fee R4

Wages, Lost E16

Watchung W17

Watercraft W3

Web Page W11

Webinars W16

Websoft – see MSI S15

Wildwood Crest A11, M5, M6, M7

Willadsen, John W14

Willis Corroon C20, U1

Windstorm Escrow Account W2

West Milford OPRA Appeal O2

Wood, H. Steven W4

**Woodlyne /Police Professional Liability Prior Acts
Coverage W7**

Workers' Compensation Cost Containment W1

Workers' Compensation Defense Panel W13

**Workers' Compensation Exposure Reduction Initiative
W10**

Workers' Compensation Health Initiative W5

**Workers' Comp Medical Management W8 Workers'
Comp Reserves of Long-term claims W9**

Wright, Arthur G4

Workers' Comp—Act Concerning A2978 W6

Year 2000 Y1

Yecco, Kevin Y2

Yurasko, Frank Y3

Decisions Of Executive Committee

(January 1, 1987 - December 31, 2017)

- A1.** Administrators (local JIF) - Closed Session: Invited to attend Closed Sessions of the Executive Committee. (6/91)
- A2.** Agenda Materials - Policy established that Fund officials receive information, if requested, at a fee (pro-rated) established by New Jersey Statute annotated (47-1A-2) - excluding all claim information. (6/88) Documents, reproduction: fee schedule submitted and adopted. (9/88)
- A3.** Agenda Materials - Executive Committee agreed to maintain policy of mailing agenda materials to executive committee & treasurer/attorney prior to meeting. Fund Commissioners, Professional and Risk Management Consultant will receive attachments at meetings or with Minutes. (1/89) Policy adopted to distribute MEL minutes to MEL Commissioners and Fund Professionals, as well as local JIF Commissioners by request. (1/99)
- A4.** Assessments - 10% interest rate established for delinquent assessments - penalty imposed after 15 day grace period for January installments only. (1/87) Assessments - Resolution adopted at reorg meeting that allows no grace period. (1/6/88)
- A5.** Assessments, Delinquent: resolution passed allowing cancellation of overpayments/underpayments of \$1 or less to General Surplus to reduce burden on administrative cost (6/87) Policy established setting a minimum late charge of \$25 and to cancel any pending late charge of \$5 & under. (9/88) Assessments Executive Committee adopted Treasurer's outline regarding late payments of assessments. If municipality wants to contest charges, it must go through the Treasurer who will present appeal to Executive Committee. (3/90) Executive Committee agreed to allow the Winslow Fire District to pay its entire assessment by May 1st due to its unique budget process (11/97)
- A6.** Assessment - outstanding assessment for Brigantine canceled since its coverage was terminated by the MEL. (11/89)
- A7.** Assessment refund: Chester refunded pro-rated 1989 assessment to township since it was expelled from JIF. (3/90)
- A8.** Assessment - error: Discrepancy occurred between Fund Administrator and Mercer Fund Administrator regarding amount of Township of East Brunswick's assessment, resulting in difference of \$34,000. Executive Committee decided to allow balance to remain open no later than May 15, 1991 without imposition of penalty. (6/90) Discrepancy on Sayreville and Kearny assessments due to change in computer program to accommodate various self-insured retention's resulted in calculation errors. Excess premiums were inadvertently reduced by the same factor reducing the workers' compensation premium for towns' self-insured claims. Assessments for Sayreville and Kearny rectified. (6/93) Executive Committee approved compromise, recommended by Rules/Contracts Committee, for Kearny and Sayreville requiring towns to pay 50% of net premium error. (10/93)
- A9.** Assessments - Surplus - Executive Committee authorized Treasurer to offset any outstanding penalty charges by surplus. (3/90) Executive Committee authorized Treasurer to write to the Borough of Medford Lakes informing the town that next dividend will be reduced by amount of outstanding penalty. (6/93)
- A10.** Assessments, Delinquent: Public Hearing on Delinquent Assessment held. Interest penalties waived on various municipalities due to lack of communication. (11/2/88)
- A11.** Assessment penalty charge waiver: Borough of Wildwood Crest penalty charge waived since matter arose from confusion. (6/90) Executive Committee waived late charge for Borough of Ocean City due to unusual circumstances of seasonal population adjustment. (1/90) Outstanding assessment for Willingboro canceled due to extenuating circumstances concerning the MEL dividend. (3/93)
- A12.** Assessments, MEL billings: MEL authorized to bill assessments "care of" local JIFs. (9/88)
- A13.** Assessments, Risk Management Fees - Some Local JIFs agreed to collect its Risk Management Fees for the MEL through local JIF. MEL budget reduced accordingly. (12/88)

- A14.** Assessments, Supplemental: Resolution adopted authorizing a supplemental assessment for the 1990 Fund year, in the amount of \$400,000 for Workers' Compensation. Assessment will offset the release of surplus from Fund Year 1990. (6/93) Additional assessment of \$400,000 for 1990 workers' compensation. (6/93) Additional assessment of \$200,000 for 1990 Workers Compensation. (6/94) Resolutions adopted authorizing a supplemental assessment for the 1991 Fund Year in the amount of \$250,000. Assessment will offset the release of surplus from Fund Year s 1987 through 1991. (6/95)
- A15.** Insurance Department Audit of MEL - Administrator authorized to draft letter objecting to manner in which audit was conducted. (6/90) Insurance Department Audit - PERMA incurred fees in connection with audit performed by state. Executive Committee authorized payment of \$25,000 to PERMA. (10/90) Insurance Department Audit - Executive Committee decided to withhold payment of insurance department voucher for its audit of the MEL until such time as a "draft report" of its audit is received. (3/91) Treasurer authorized to draft check & forward to Administrator who will release check to state when "draft report" is received. (4/91) Executive Committee authorized payment not to exceed \$100,000 to the Department of Insurance for examination upon receipt of draft report. (9/92) (10/92) (11/92) Executive Director reviews audit report. Deloitte and Touche authorized to review MEL's response. (12/92). Executive Director reported that DOBI has initiated its examination of the MEL. (9/00) Board voted to authorize the payment of examinations NTX \$450,000 (9/01). DOBI Examination of MEL report accepted (9/02).
- A16.** Insurance Department Audit of Atlantic Fund: Line item established beginning in 1991, for the handling of local JIF state examinations. Agreement executed between the MEL and the Atlantic Fund authorizing the payment from the MEL, on behalf of the Atlantic Fund, for the expense of the state examination. (3/93) Chairman authorized to execute agreement with nine (9) local JIFs for the MEL to be lead agency for payment to the state for examinations. (11/94)
- A17.** Seasonal Exposures - Due to present inequities in procedure for determining seasonal exposure, Actuary presented revised method. Method based on each municipality's additional payroll during summer months versus total population. Executive Committee approved plan and authorized the adjustment of assessments prior to second installment. (3/90)
- A18.** Jack Coughlin authorized to recruit volunteer corporate personnel for Audit Committee. (6/92) Outside corporate personnel from Prudential volunteered to serve on Audit Committee. (9/92) (10/92) Executive Committee authorized compensation for outside participants to the Audit Committee in the amount of \$750 per meeting attended. (9/93) James Bollerman, PSE&G added to the Audit Committee (9/93) Discussion on expanding outside participants to three resulted in no action. (1/95)
- A19.** United Jersey Bank awarded contract as Asset Manager based on recommendation by the Investment Committee. (6/92) Motion subsequently amended to additional 30 day review by Investment Committee. (6/92) Investment Committee authorized to release RFP for asset manager to develop options for the affiliated local JIFs. (3/95) Executive Committee accepted Investment Committee's recommendation, following review of proposals, to continue with United Jersey Bank. (10/95) Investment Committee recommended the MEL continue its relationship with Summit Bank (formerly UJB) for 3 years to be reviewed annually (6/98) Board of Commissioners accepted recommendation. (9/98) Contract addendum approved reflecting name change from Summit Bank to Fleet. (9/01) Contract with Fleet Bank terminated with 90-day notice. Contract for Asset Manager awarded to Commerce Wealth Advisors, effective 9/1/02 (6/02). Commerce Bank to be acquired by TD Banknorth. Conner Strong to be sold separately & taken private. (10/07). Investment Committee concluded their RFP process and recommended contract for 2009 be awarded to TD Banknorth. (10/08). Chairman Wolk, Commissioners Rheinhardt, Cuccia and Nolan and the MEL fund treasurer authorized to finalize the banking and asset manager contracts (11/11) Wells Fargo appointed as Asset Manager for the period of June 7, 2012 through Dec. 31, 2014 (6/12) Wells Capital Management as the fund asset manager (3/13) Investment Committee recommendations approved to award the banking contract to Investors Bank and the asset management contract to Wilmington Trust. (10/15). Motion to proceed with contract changes to Wilmington Trust Asset Management contract, Investors Bank Single Authority Wire Transfer and the Fund Attorney's memorandum summarizing the contract discussion and negotiations (3/22/16) Motion passed to execute contract addendum regarding the Fund Attorney's additional negotiations with Wilmington Trust on the "order of precedent" (9/16)

- A20.** Assessment Rates: To prevent redundancy in the liability rates, population in excess of \$50,000 will be recorded at 50%. (11/93)
- A21.** Executive Director advised MEL Board, Department of Insurance will impose 1/1/95 deadline to have aggregate reinsurance in place. Matter referred to Strategic Planning Committee (1/94). Representatives from MEL to meet with Department of Insurance indicating expense for aggregate insurance is prohibitive. (6/94) Department of Insurance waived requirement. (10/94) MEL policy for stop-loss aggregate policies for certain local joint insurance fund approved (3/03). Aggregate Excess coverage restored to Burlco JIF. (1/07).
- A22.** Fund Attorney 1994 contract amended to segregate litigation management expenses for retainer. (10/94). fund attorney contract amended to authorize the MEL fund attorney via an addendum to the existing contract with MEL to manage the OPRA requests for the MEL and local JIFS effective 7/1/15 for an annual fee of \$16,000; cost to be offset by reduction in payments to PERMA (6/15)
- A23** Canceled Appropriations - One half of the assessment collected for the Employment Practices Liability Program canceled due to the delay in coverage offering. (11/95)
- A24.** Americans With Disability Act (ADA) - Safety & Education Committee charged with considering a JIF/MEL questionnaire to determine level of member compliance (9/96) Board authorized Executive Director to communicate with members to encourage the adoption of a "transition plan". (1/00)
- A25.** MEL's 10th Anniversary scheduled for November 18, 1997 at 5 PM in the Atlantic City Convention Center during the League of Municipalities Convention. (3/97)
- A26.** Executive Committee authorized a 50% contribution toward legal expenses appealing recent court decision in Cape May. (9/97)
- A27.** Executive Director authorized to work with Actuary to prepare a premium reduction at a minimum of 10%. Second installment assessments delayed to August to facilitate reduction. (3/98) Budget amendment adopted and assessment recertified for mid-year reduction. (6/98)
- A28.** Quarterly Premium Payment Plan adopted. (6/98)
- A29.** MEL receives awards for its Community Safety Leadership and Annual Reports publication.
- A30.** Actuarial Advantage appointed as Actuary effective 7/1/01. (6/01)
- A31.** Additional Insured Endorsement approved naming local member Joint Insurance Funds (3/02).
- A32.** All Terrain Vehicles (ATVs) Parks (ownership & operation) excluded from casualty coverage (3/03).
- A33.** Contract for the printing and distribution of the Annual Report awarded (9/03) (9/04) (9/05) (9/06)
- A34.** Executive Director authorized to draft Professional Service Agreement between the MEL & Cashan Corporation (1/04). (9/22/04)
- A35.** Board agreed to book Residual Claims Fund Assets (3/04).
- A36.** Board agreed to assign Perma contracts upon acquisition. (6/06) Board discussed questions raised on the acquisition in Executive Session – no further action taken. (6/07). Commerce Bank to be acquired by TD Banknorth. Conner Strong to be sold separately & taken private. (10/07). Conner Strong name changed to Conner Strong. (9/08) Resolution adopted amending the address of the fund office (6/12) Motion passed to appoint Thomas Nolan as MEL Underwriting Manager, as Joseph Hrubash transitions to MEL Asst. Exec. Dir. at PERMA (6/14)
- A37.** Membership, Marketing & Communications Committee authorized to prepare 20th Anniversary Celebration. (1/07).

- A38.** Aggregate Loss Fund Contingency Account established. Closed year account and \$1,700,000 from the 2008 Property Premium account transferred into the Aggregate Loss Fund Contingency Account. (6/08).
- A39.** Ronald Angelo elected as MEL Secretary. (3/09).
- A40.** Fund accepts recommendation from the Rules and Contracts Committee to establish a rotating panel of three accounting firms. (1/10).
- A41.** Motion passed to authorize an expenditure not to exceed \$5,000 to Action Graphics to produce and mail the MEL 30th Anniversary brochure).
- B1.** Bylaws adopted as amended - change allows applications of non-JIF municipalities. (1/87) Public Hearing conducted on revised Bylaws. Executive Committee approved bylaws as revised and authorized Executive Director to mail to members for approval. (11/97) Revised Bylaws approved. (6/98) Bylaw amendment to prohibit Executive Director and Underwriting Manager from ownership in each others firms. Proposed amendment approved following public hearing. (11/00)
- B2.** Executive Committee Compensation - Committee re-endorsed support of Senate Bill 3437 which proposes several amendments to statute governing JIFs, including allowing compensation, not to exceed \$150. (1/90) Executive Committee charged Legislative Committee with drafting legislation to allow compensation to municipality of Executive Committee member. Resolution adopted by the Burlington County Joint Insurance Fund opposing compensation for Executive Committee. (3/93)
- B3.** Executive Committee Compensation - Amendment to bylaws proposed to allow compensation not to exceed \$150. (6/90) Public hearing held, proposed amendment adopted by executive committee, administrator to distribute to member municipalities for adoption. (9/90) Money for director's fees eliminated from 1991 budget. (10/90) Administrator reported that bylaw amendment was defeated. (12/90) Policies & Procedures
- B4.** Since PERMA is preparing MEL checks, PERMA removed as bank signatory. Joseph A. Giorgio added as replacement. (9/92) (10/92)
- B5.** MEL supports A-1887 which would help municipalities defray cost of Hepatitis Vaccine. (11/82) Safety & Education Committee authorized to purchase training program for Bloodborne Pathogens. (3/00) Contract awarded to Coastal Video. (5/00) Reproduction of a Bloodborne Pathogens video at an amount not to exceed \$9,000. (1/09)
- B6.** MEL approved Bond Coverage form for court and non-court personnel. (1/94) Coverage Committee recommended JIFs increase retention to \$50,000 and excess limits through Hartford to \$1,000,000. (6/96) MEL assumes excess faithful performance/employee dishonesty coverage. (11/98) Sub-limit for claim expense approved. (3/01) Board voted to extend Blanket Bond Coverage to Chief Financial Officers effective 7/1/05 (3/05)
- B7.** Expenditure of \$6,236 for MEL booth approved. (9/94)
- B8.** Boards of Education—Strategic Planning Committee charged with a review of considering Boards of Education for membership through member towns. (9/98) Board of Commissioners approved the concept to provide coverage to school boards that are members of affiliated JIFs subject to resolution of technical issues and final report. (11/98)
- B9.** Beverly Housing
- B10.** Carl Block submitted correspondence announcing his resignation as the Ocean JIF representative to the MEL (6/04).
- B11.** Legislation passed allowing JIFs to provide bond coverage for statutory positions. Conner Strong to administer program. (9/06) Pricing schedule approved. (11/06) Policies amended to provide statutory bond (3/07). Underwriting Guidelines for statutory bonds modified. (1/08). Underwriting Manager reported on DCA clarification – deputy and assistants can be included in “blanket bond”. (10/08).

- B12.** Board approve JIF Position Bond increase to a \$1,000,000 limit with a \$10,000 deductible (6/13).
- B13.** Resolution adopted expressing Board's appreciation of Willian Bruce, with Scibal/Qual-Lynx., retiring after almost 14 years of service supporting the MEL. (1/14)
- C1.** Communicable Disease Policy - Committee appointed and authorized to spend \$4,000 in 1990 for the development of a policy. (6/90) Communicable Disease Policy: Comprehensive Policy, developed by committee appointed in 1990, adopted as presented. MEL to encourage local JIFs to adopt with request to its member municipalities that they do the same. (3/91)
- C2.** Auditor Reports - "Schedule E": Departments of Insurance and Community affairs require detail when claims are in excess of \$25,000. Due to necessity to maintain confidentiality of claims, Executive Committee agrees to continue in practice of requiring Auditor to list total of claims only. (11/2/88) Department of Community Affairs determined that Joint Insurance Funds must comply with NJSA 5:30-6.5 by adopting a resolution certifying annual audit and executing a group affidavit that Executive Committee has read the General Comments and Recommendations. (9/93) Effective with the 12/31/94 Audit Report, Auditor will release an Unqualified Opinion on the Actuarial Reserves. (3/95) Effective with the 12/31/95 Audit Report, Auditor will prepare a Comprehensive Annual Review. (10/95) Board decided to report financials on GASB10 basis (3/04).
- C3.** Claims Checking Account established and approved by Executive Committee for Scibal to make claim payments up to \$5,000. Excess of that amount must be brought before the Executive Committee for approval. (12/88)
- C4.** Excess Claims Consultant - contract awarded to Gay and Taylor to independently review claims and reserves; examine claims with potential to pierce MEL and coordinate claims monitoring & development with local JIF claims administrator, excess carriers, reinsurers, administrator and attorney. (3/90) Excess Claims Consultant awarded a six (6) month contract. (1/95) Excess Claims Consultant's contract extended to 12/31/95. (6/95) Rules & Contract Committee recommended that Excess Claims Consultant be divided into Workers' Compensation and Liability. Committee authorized to release Request for Proposal for excess workers' compensation. Executive Committee accepted Rules & Contracts Committee recommendation to expand Fund Attorney's contract to provide liability supervision. (11/95) Executive Committee approved payments to Scibal Associates for providing computer support to Dorsey & Fisher for excess liability claims handling. (3/97) Contract changed to Robert Fisher (former partner). Contract amended to include additional compensation for additional staffing. (6/06) Contract amended to include requirement to meet monthly with Qualcare. (1/07) Contract amended. Scibal to provide property adjusting with Robert Fisher on an "as -needed" basis. In addition, compensation increased for excess workers compensation. (1/08). Robert Fisher contract amended concerning property adjustment. (1/08) Robert Fisher contract amended to include adjusting for "employer's liability claim coverage through workers' compensation". (10/09). Contract amended for Excess Liability Claims Administrator to approve an hourly fee to current contract on an as-needed and not to exceed basis (10/13)
- C5.** Public Officials - Contract awarded to Scibal Associates for administrator of public officials claims. (6/88)
- C6.** Workers' Compensation - A3375: MEL voted to oppose bill which would allow employee to select physician of their choice. (3/89)
- C7.** Workers' Compensation - S3033/A4057: Executive Committee voted to oppose bills that would allow employee to choose its own physician after a 14-day period. (9/90)
- C8.** Boiler & Machinery Coverage: Coverage committee charged with matter following presentation by Underwriting Manager of three options for coverage. (12/88)
- C9.** Coverage Committee, Special: appointed for preparation of a Coverage Document. Committee authorized to spend an allocated amount of money to secure the services of an Attorney & Technical Writer. (9/88) Committee authorized to review property and auto physical coverage for special coverage document. (3/89) Coverage Committee recommendations approved to make Medical Payments Endorsement and Per Location Endorsement to the liability policies for Cooks Pond & Middletown Senior Housing (members of NJPHA) to meet these NJHMFA requirements. (1/15)

- C10.** Coverage Manual adopted subject to change in disclaimer wording. (9/88)
- C11.** Coverage Document - Previously, fund set aside \$25,000 preparation of Coverage Document. Voucher presented exceed that amount. Executive Committee authorized payment since Administrator noted past monetary experience had not been available for professional to accurately quote for job. (3/90)
- C12.** Coverage Document - revised to provide coverage for parking authorities of member municipalities. (12/90)
- C13.** Coverage Document - adopted as presented. (11/89) Casualty Insurance Certificate approved, document outlines MEL coverage's excess of JIFs casualty document. (1/90) Coverage Committee authorized to work with Technical Writer to perform a review of the JIF Casualty Document and the MEL Excess Casualty Document. (3/97)
- C14.** Casualty Document - Revised Declaration page, correcting aggregate limit, approved as submitted. (6/90)
- C15.** Coverage Document - Administrator authorized to retain technical writer to work on further revisions in the area of auto liability to conform with changes in state law. (1/91)
- C16.** Casualty Document: Revised as follows: provide auto-fellow employee coverage for volunteer firemen, first aiders and auxiliary police; provide excess coverage for volunteer firemen, first aiders, and auxiliary police over their personal auto coverage; amend the Liquor Liability coverage; provide coverage for liability involving a chlorine release at member locations. (9/91) Coverage Documents: Authorization to retain the services of a technical writer to update policy forms. (9/91) Exclusion for "Riot & Civil Commotion" and "Failure to Supply" eliminated from Excess Casualty Document. Good Samaritan Liability coverage extended to include Volunteer Ambulance Squads. (9/95) Casualty Document "Who Is Insured" clauses approved. (3/97) Good Samaritan Liability endorsement amended. (1/00) Fellow Employee Exclusion Adopted (6/03).
- C17.** Dams: coverage by MEL up to its in-house \$2 million limit. Coverage excess of \$2 million only provided if Corps of Army Engineers Inspection Report has been completed and approved. (6/88) Administrator negotiated with excess carrier to include coverage for class III dams. (11/16/88) Coverage Committee authorized Willis Corroon to break off negotiations with American Reinsurance for excess dam liability since inspection reports have not been accepted. Willis Corroon to work with engineering firms to develop acceptable report form for use in approaching excess market. (3/93) Contract awarded to PMK for Dam Safety Consulting Services. (6/01)
- C18.** Employment Related Claims: Coverage Committee authorized to develop an employment related dispute coverage with a budget not to exceed \$15,000. (9/91) Line item of \$100,000 approved for 1994 budget for the development of a Risk Management Program for future implementation of an employment dispute coverage. (9/93) Employment Practices Liability Program adopted. (6/95) Employment Practices/Public Officials Committee Charter adopted. (10/95) One half of 1995 EPL premium canceled and applied as a credit to 1996 line item. (11/95) Policy adopted providing six-month grace period for new members to get Loss Control/Risk Management Program in place if they had Employment Practices policy in place prior. (11/96) Employment Practices coverage combined with Public Officials Policy. (1/97) RFP released to provide employment related training seminars. (1/98) Contract awarded to Wilson, Elser, Moskowitz, Edelman & Dicker. (3/97)
- C19.** Excess Coverages - Executive Director/Administrator authorized to negotiate the purchase of \$3 million excess of \$2 million. (9/87) Motion to confirm the placement of excess coverages increase (1/11) Confirm the placement of excess coverage for 201 (1/12) Motion to approve consent agenda authorize the Reinsurance Committee to enter into the required agreements for 2014 excess liability, optional excess liability, optional public officials/employment practices liability, excess property and boiler & machinery, excess workers' compensation and non-owned aircraft liability and accept the recommendations of the Coverage Committee (11/13) Approval authorizing and confirming the purchase of Excess Liability, Excess Workers' Compensation and Property Coverages for Fund Year 2014 and adoption of the 2014 Risk Management Plan as presented with amendments. (1/14). Motion passed to authorize the Reinsurance Committee to enter into the required agreements for 2015 excess liability, optional excess liability, optional public officials/employment practices liability, excess property and boiler & machinery, excess workers' compensation and non-owned aircraft liability (11/14)
- C20.** Excess Policies - Brokers: Executive Committee agreed to use Corroon and Black to place all coverages. (11/16/88)

- C21.** Excess Liability - limit increased up to \$7 million at municipalities option. (11/16/88) Excess Liability - Optional Limits: Underwriting Manager authorized to broker additional optional limit of \$ 3 million excess of \$7 million. (3/91) Option limits to \$20,000,000 offered by American Reinsurance effective 1/1/99. (9/98) Reinsurance committee authorized to enter into the required agreements for 2012 Excess Policies (11/11).
- C22.** Excess Liability & Workers' Compensation Policy - Revised Declaration Sheet approved since carrier requires individual declaration sheet for each line of coverage. (9/90)
- C23.** Excess Property: E/C voted to broaden joint purchase of excess property to include non-JIF members, subject to satisfaction of underwriting criteria. (1/21/88)
- C24.** Property Document: E/C approved recommendation to allow local JIFs to decide whether to release self-insured property document of the Home's excess property document. (3/93) Zurich acquires Home Insurance Company. (3/95)
- C25.** Excess Workers' Compensation - 1989: Policy to remain "in-house" until such time as Underwriting Manager finds a reasonably priced policy. (1/89)
- C26.** Excess Workers' Compensation - Policy - Purchase of National Union's \$10 million excess of MEL's SIR of \$1 million authorized. (3/89)
- C27.** Workers' Compensation - additional expense authorized to restore excess coverage to attachment point of \$200,000. (9/88) Workers' Compensation Policy - Document and Certificate and Declaration page approved for distribution. (6/90) Excess Workers' Compensation Policy - form adopted by resolution. (9/91)
- C28.** Health Benefits - committee appointed to study alternatives to health care coverage. (1/90)
- C29.** Punitive Damages/Exemplary Damages: Legislation passed allowing public entities to indemnify public employees for these damages. Executive Committee accepted Administrator's recommendation to not extend this coverage. (9/88)
- C30.** Motion passed to award a Professional Service Agreement to Rutgers in the amount of \$38,900 to conduct a Cyber Liability Study (3/14) Cyber Liability exclusion accepted as requested by General Reinsurance and recommending by the Deputy Underwriting Manager and the Coverage Committee. (1/16) Motion to authorize the fund office to proceed and execute a contract with Rutgers not to exceed \$25,000 based on the submitted proposal for continued efforts on Cyber Liability Risk Control (1/16) Motion to amend the contract on technology Management Services-Phase 2 to \$42,500 (9/16)
- C31.** Public Officials Coverage - Administrator authorized to obtain coverage at \$2 million limit, rate not to exceed 1.50 per capita. Actuary said coverage would have to be mandatory for all members. (11/87) Public Officials Liability: Exemption granted for Townships of Willingboro & New Milford for duration of existing policies. (1/6/88) American Reinsurance to provide \$1,000,000 reinsurance for Public Officials Liability (excess of \$1,000,000). (1/95) American Reinsurance offering optional excess Public Officials/Employment Practices liability coverage. (1/98) Board authorized optional limits purchased by Suburban JIF through the MEL for Fund year 2007. Full offering of limits to all MEL members authorized for January 1, 2008. (6/07).
- C32.** Public Officials - Policy form adopted. (6/88) Revised Public Officials/Employment Practices Liability Policy adopted. (1/97). RFP released to provide Employment-Related Training Seminars. (1/98) Contract awarded to Wilson, Elser, Moskowitz, Edelman & Dicker. (3/97) See EPL
- C33.** Public Officials Liability - Policy amended as per recommendation of original technical writer. Changes are to ensure that language reflects original intent of coverage. (1/90) See EPL Motion to accept the recommendation of the Coverage Committee and approve the language change to the Public Officials/Employment Practices Liability Policy exclusion 4 (J) as proposed by XL Insurance (6/15)
- C34.** Public Officials Policy - document revised giving the MEL the right to negotiate a settlement without the consent of public officials but with the consent of the public entity involved. (3/90) Motion passed to establish procedure

concerning POLEPL Claim Settlements where member is required to participate in the settlement – precipitated by the matter of Tosca vs Bogota (1/16)

- C35.** Public Officials Policy- Professional Errors & Omissions: Policy amended to broaden professional liability coverage to include member towns for the acts of non-excluded professionals, include medical personnel except licensed physicians, full-time engineers, professional planners and "professionals not otherwise excluded". (12/90) Due to responses from MEL questionnaire, which were not widespread, topic of professional liability for employed engineers suspended from MEL Agenda and remanded to local JIF agendas. (3/93) See EPL
- C36.** Public Officials Policy: amend the Public Officials Liability coverage to exclude profit or advantage to member towns; amend the Public Officials Liability coverage to exclude law enforcement activities (9/91) See EPL
- C37.** Skate Boards - executive committee voted to deny excess coverage for skate board ramps. (11/2/88) Executive Committee agreed to extend coverage with a \$500,000 sub-limit if facility is approved for coverage by local JIF; meets certain design criteria and loss control procedures. (3/95) Limit for skateboard facilities that have been endorsed for coverage increased to \$5,000,000. (3/97) Amendments to skateboard requirements adopted (3/05)
- C38.** Net rates developed by actuary for participation of NJUA in MEL's Public Officials Coverage Program. (3/92) NJUA approved for participation in the MEL's Liability and Public Officials. (10/96) Policy form approved (3/03).
- C39.** MEL approves purchase of excess flood insurance with a limit of \$15,000,000 excess of \$1,000,000 for locations within 100 year flood plain, effective 7/1/92. MEL to be reimbursed by local JIFs in 1994. (6/92) Executive Committee ratified purchase of excess flood coverage of \$15,000,000 over \$10,000,000 in 100 year flood zone, effective 2/23/93. Premium to be reimbursed by the local JIFs (50% of which coming from Atlantic, Ocean & Monmouth and the balance from the remaining participating JIFs). (3/93) Motion to agree with the recommendations of the Reinsurance Committee to purchase excess flood coverage of \$25,000,000 excess of the \$50,000,000, decline purchase of excess wind limits and accept Safety National's offer to extend its excess workers compensation policy through 2015 at a guarantee premium rate increase of 2.5% over the 2014 premium rate. (1/14) Resolution passed supporting Senate bill S-3118, which would put flood insurance premiums outside of the budget cap (1/14).
- C40.** Executive Board authorized PERMA to work with actuary in developing expanded Public Officials Coverage for defense of employment disputes. (10/92)
- C41.** Executive Committee authorized purchase on non-owned aircraft coverage effective 10/15/92. (10/92) Underwriting Manager recommended the MEL continue with American Eagle, at this time despite the downgrade in rating. (6/96)
- C42.** Tail Fund Study: Executive Committee authorized Deloitte & Touch to undertake a "tail fund study" of older years (defined as 1985 through 1988), at a fee of \$75,000. MEL to act as lead agency and be reimbursed by local Funds participating in the study. (3/93) Resolution adopted recasting the expense to different Fund years. (6/93)
- C43.** Quasi Municipal Entities: Coverages for Classes III and IV will require underwriting application fee, effective January 1, 1993. See Policy and Procedures Manual for more Management Procedures. (9/93)
- C44.** Uninsured/Underinsured Motorist Appeal: Executive Committee authorized reimbursement up to \$25,000 to the Monmouth Fund for its appeal on a claim involving Uninsured/Underinsured Motorist Coverage. (9/93)
- C45.** Personal Injury Protection (PIP): Executive Committee approved Coverage Committee's recommendation to provide excess Personal Injury Protection over self-insured retention to limit of \$25,000. (9/93)
- C46.** Watercraft Liability: Executive Committee approved Coverage Committee recommendation to provide non-owned watercraft liability under and over 26 feet when commandeered by a member municipality. (9/93)
- C47.** Resolution adopted authorizing the consolidation of liability retention claims accounts. (6/94)
- C48.** MEL endorses Rutgers S.A.F.E.T.Y. Clinic program for Coaches Certification. (6/94)

- C49.** Contract for Communications Consultant awarded to the Marcus Group. (1/95) Board authorized the advertisement of Requests for Qualifications for Fund year 2008. (11/07).
- C50.** Executive Committee approved a tiered rating structure for liability rates. (6/96)
- C51.** Cocchiola, Frank announced reassignments within Township of Nutley, resulting in his resignation as MEL Secretary. (6/96)
- C52.** Executive Committee approved public officials liability endorsement to the Township of Lakewood policy for the Lakewood Airport. (9/97)
- C53.** Central Jersey Joint Insurance Fund accepted for membership. (6/98)
- C54.** Claims Review Committee established. (9/98)
- C55.** Procedures established to adjust Faithful Performance/Employee Dishonesty. (6/99)
- C56.** Rules and Contracts Committee recommended releasing an RFP for excess Workers Compensation claims administrator. (10/99) Board of Commissioners vote to award Excess Workers Compensation claims administrator to Scibal Associates and Managed Care to First Managed Care Option. (10/99) Contract for Managed Care awarded to Qualcare. Contract amount for Scibal Associates increased by \$100,000 for additional staff. (3/31/04)
- C57.** Submit for lead-based paint approved for NJPHA coverage documents. (6/01) Exclusion endorsement approved for all but Public Housing JIF (3/31/04).
- C58.** Revised Casualty and Auto Policies adopted. (10/01)
- C59.** NJPHA Liability and POL/EPL documents approved. (10/01)
- C60.** Asbestos exclusion endorsement approved (3/13/04).
- C61.** Non-Employee Harassment Exclusion approved (3/13/04).
- C62.** Mold Fungi, Sewer Back-up, Subsidence & Dam Liability endorsements approved (3/31/04). Coverage Committee authorized to finalize Dam endorsement. (3/06)
- C63.** Co-employee retention fulltime employed attorneys & employee harassment definition endorsements approved (3/31/04). Endorsement form amended. (3/07).
- C64.** Endorsement approved for part-time engineer, Lou Toth, Summit (3/31/04).
- C65.** Technical Writer authorized to draft language reflecting excess liability aggregate per occurrence limits. (3/05) Endorsement adopted (9/05)
- C66.** Public officials/Employment Practices Provisions for extended reporting period re-ordered. (3/05) Endorsement adopted. (6/05)
- C67.** Risk Management Plan amended to reflect Cyber Secure Coverage Deductible and Retentions. (3/05)
- C68.** Technical Writer authorized to draft language defining coverage for Notary Publics. (3/05)
- C69.** Technical Writer authorized to draft language defining amusement park rides. (3/05) Endorsement adopted (6/05) (9/05) Endorsement accepted as developed by the ED and Technical Writer to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include "small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements" (3/2/16)

- C70.** Consideration to provide coverage for County Health Facilities referred to Long Range Planning Committee. (9/05)
Request for coverage for County Health Facilities denied. (10/05)
- C71.** Board voted to award contracts in accordance with a fair and open process. Board established criteria to review qualifications. Board agreed to entertain three-year appointments. (12/05) In accordance with fair and open process following RFQ process, Board awarded contract to Fund Professionals for 3-year period. (1/06) Workers' Compensation Defense Panel appointed. (1/06) Additions made to panel, following re-advertisement of RFQ. (3/06) Board approved additions to the Defense Panel. (1/07) (6/07) (9/07) 2008 Panel Adopted. (1/08) Motion to authorize the advertisement and release of request for qualifications for the 2012-2015 professional service appointments (6/11). In accordance with fair and open process following RFQ process, Board awarded contract to Fund Professionals for 3-year period of 2012 through 2014, and Claims Administrators and Managed Care for a one year contract.. (10/11) Motion approved to release the advertisement of Request for Qualifications for the Fund Professionals for the term 2015 – 2017, including the non-collusion affidavit and disclosure statement of investments in Iran. (6/14) Motion passed to authorize Parente Beard to conduct a review of the 2015 RFQ process and results with respect to the claims related positions at a fee not to exceed \$20,000 (9/14) Motion to accept the recommendations of the joint MEL and RCF committees for third party administrators of excess workers' compensation, managed care and excess liability and authorize release of a 2nd RFQ for excess property claims (10/14) Motion passed to accept the recommendations of the joint MEL & RCF Claims Committee and contract for Excess Property Claims with Vanguard. (11/14) Motion passed to update the language in the Professional Service agreements in regards to Political Contributions, Affirmative Action and Records. (3/15) Management recommendations approved to amend the 2015 – 2017 Professional Service Agreement with Perma Risk Management Services to reduce it's fee by \$5,000 for 2015 and \$10,000 for 2016 to offset the additional fee reflected in the Fund Attorney contract to oversee the OPRA requests. (9/15) The J.A. Montgomery 2016 compensation amended to include \$1.00 per user to manage online training added to the MEL Safety Institute but not developed by J.A. Montgomery program and offset any administrative fees (such as, camp counselor, elected officials seminar, cyber liability training) (3/2/16)
- C72.** Board adopted standard contract form. (1/06)
- C73.** East Brunswick Water Park endorsement approved. (6/06) (9/06)
- C74.** Edgewater Ferry Terminal endorsement approved. (6/06) (9/06)
- C75.** Coverage extended to municipal prosecutors as part of law enforcement. (6/06)
- C76.** Retention allocation relative to Clash Coverage exception approved for Burlington Flood loss. (9/06)
- C77.** Board adopted policy to limit coverage to a \$25,000 sub-limit concerning the refusal of mayor to perform civil unions. (1/07). Endorsement form approved. (9/07).
- C78.** Board adopted resolution opposing the proposed changes to the NJDEP Coastal Zone Management Rules regarding Public Access. (1/07)
- C79.** Board approved appropriation of \$20,000 for Catastrophic Modeling Study. (10/07). Motion to seek proposals for a contract to conduct a "Property Catastrophe Modeling" (6/11) Board approved an RFQ to be released for an independent catastrophic modeling study to determine if current policy limits are adequate. (9/13)
- C80.** Technical Writer authorized to draft "lazer endorsement". (9/09). Fund adopted a lazer endorsement to provide the MEL with the ability to remove department or sub-group members from coverage. (1/10)
- C81.** Model Civil Rights Ordinance/Resolution approved for distribution. (9/08).
- C82.** Board authorized increase in claim payments for two claims involving outdoor sign ordinances. (9/09).
- C83.** Board elected Jeffrey Hatcher as Chairman and Ronald Angelo as Secretary for Fund Year 2010. (1/10) Board elected Mayor Joseph Wolk as Secretary for Fund Year 2010. (3/10) Board elected Joseph Wolk as Chairman and Thomas Nolan as Secretary for fund year 2011 (1/11) (1/12) Board elected Tom Nolan as Chair and Jon Rheinhardt as Secretary (1/13) (1/14) Board elected Jon Rheinhardt as chair and Robert Landolfi as secretary (1/15) (1/16)

- C84.** Fund approved recommendations made by the Coverage Committee to add a securities suits exclusion; listing items A through D of limits of liability; adding definitions for “occurrence”, “spores”, “subsidence” and disinfectants release hazard coverage and incorporating limit of liability endorsements into the limits of liability section; showing all limits and sublimits to reflect the member JIF’s underlying retention. (3/10)
- C85.** Genesis conducted favorable Claims Audits on liability and pol/epl. (10/08)
- C86.** Motion to deny the claim appeal for coverage request from Mayor Suarez, Borough Of Ridgeland Park, for reasons including, but not inclusive to, MEL EPL coverage being limited to civil defense costs, no monetary damages were present, the act in question was not an act as mayor, the claim was reported past the 90 day deadline, and the MEL was not given any opportunity to manage the claim. (1/12)
- C87.** Motion passed to approve a flat amount of \$7,500 to handle approx.. 40 open catastrophic (CAT) losses to conclusion instead of transferring to the new MEL property TPA claims administrator. (01/15)
- D1.** Defense Panel Seminar - Committee agreed to support regional seminars for local JIF defense panels. (9/91) Title 59 seminar conducted (6/96) Defense Panel Seminar scheduled for November 2008. (1/08)
- D2.** Defense Panel Hourly Rates: Hourly rates established. (1/93) (1/94) (1/95) Defense Panel expanded for employment related claims. (3/96) Defense Panel fees revised increasing hourly rates for senior defense counsel. (9/97)
- D3.** Documents, reproduction: fee schedule submitted and adopted. (9/88)
- D4.** Executive Committee authorized release of \$1,500,000 Fund Year 1988; \$500,000 Fund Year 1989. (6/92) Executive Committee authorized release of \$500,000 from Fund Year 1989 and \$2,100,000 from Fund Year 1990 (offset by supplemental assessment of \$400,000 for workers' compensation). (6/93) Department of Insurance approved release of surplus. (9/93) Executive Committee approves release of \$500,000 (FY 87), \$800,000 (FY 88), \$1,000,000 (FY 90). (6/94) Executive Committee approves the release of \$750,000 (FY 87), \$750,000 (FY 88), \$750,000 (FY 89), \$750,000 (FY 90) and \$100,000 (FY 91). (6/95) Executive Committee approves the release of \$5,500,00 in surplus from the closed year accounts. (5/96) Executive Committee approves the release of \$4,095,000 in surplus from the closed year accounts. (6/97) Executive Committee approves the release of \$4,500,000 in surplus from the closed year accounts. (6/98) Board of Commissioners authorized the release of \$4,500,000 from the Closed Years Account. (6/99) Board of Commissioners authorized the release of \$4,500,000 from the Closed Years Account. (5/00) Board of Commissioners authorized release of \$450,000 from Closed Years Account. (6/01) Board of Commissioners authorized release of \$537,073 from closed years' account (10/03).
- D5.** Depositories for MEL assets amended to include United Jersey Bank and New Jersey State Cash Management Fund. (6/92)
- D6.** MEL approves Directors & Officers liability coverage document. (1/94) Revised policy approved (3/03).
- D7.** Defense Panel - Shared Resources: Budget established for the development of a Shared Resources Program.
- D8.** Ad-hoc Committee appointed to review Downtown Partnerships. (9/97) Board of Commissioners approved BIC/SIDs for coverage, subject to underwriting criteria and applications. (9/98)
- D9.** Revised Defense Panel adopted developed in conjunction with local JIFs (6/03). Policy further defined prohibiting assignment to attorneys associated with the town unless specifically approved by Executive Director and Fund Attorney. (6/05) Firm added. (6/05) Fund advertised Requests for Qualifications in December for 2005. Firms responding to RFQ by deadline appointed to panel. (1/06) Board agreed to re-advertise RFQ for additional firms. (1/06) (9/06) Fund authorized the advertisement of Requests for Qualifications for Fund Professionals for Fund year 2009 through 2011. (9/08). Michael Kates of Kates, Nussman, Rapone, Ellis & Farhi added to Defense Panel. (9/10) Fred Semrau will become first chair and John Dorsey will take second chair for the 2012 MEL Defense Panel (1/12). Resolution approved for appointing attorneys to the MEL Workers' Compensation Defense Panel (1/13)
- D10.** Endorsement approved clarifying coverage for Disinfecting Agents Release. (6/08).

- D11.** Fund awarded VCS Video to reproduce 2000 DVDs of “Body Mechanics” at a cost not to exceed \$4850. (1/10). Fund authorized advertisement for requests for proposals for “Slips, Trips, and Falls” DVD development, and a “Crossing Guard” update DVD. (3/10). Fund awarded contract to VCS for video production of “Crossing Guard II”. (6/20). Fund awarded contract to produce the “Slips, Trips & Falls” DVD at a cost not to exceed \$37,287. (9/10). Expenditure of \$4,600 approved for the reproduction of the “Change the Way We Think About Safety” DVDs. (1/11) Approved video production of a revised “No Tolerance” for Employment Practices training at a cost not to exceed \$37,286.50 AND \$20,000 in annual funding to purchase more titles in DVD format (6/11) Contract with VCS is amended to include the development of a “Pedestrian Safety” DVD at a cost not to exceed \$30,000 (9/12).
- D12.** Fund approved the purchase of Digital Smart Posters in an amount not to exceed \$1500. (9/10)
- D13.** Motion passed to accept the recommendation of the coverage committee and add drones as covered aircraft to the policy (10/14)
- E1.** Errors & Omissions - Administrator: Resolution adopted waiving requirement since coverage is unavailable. (9/88)
- E2.** Errors and Omissions - Administrator: Administrator authorized to file with state for waiver of requirement since premiums are prohibitive. (3/89) Errors and Omissions - Administrator: State agreed to waive requirement. Executive Committee voted to waive requirement for Administrator to purchase errors and omissions coverage. (6/89) Executive Committee voted to purchase Errors & Omissions coverage from National Union, premium to be distributed amongst JIFs. (6/89)
- E3.** Intergovernmental Excess - S99/A3924: Committee agreed to oppose bill and will further recommend bill be revised and directed toward pollution. (4/89)
- E4.** Excess Insurance - Bonds/Letter of Credits - Senate Bill 290 -Resolution adopted opposing bill that would allow municipalities to bond or issue letter of credit to provide for excess insurance. Such action might negatively impact on municipalities' bonding capacities, particularly since need no longer exists. (6/90)
- E5.** Executive Committee - area representation: E/C members representing Morris JIF on MEL e/c resigned to allow representation from Ocean & Camden JIFs. (1/87)
- E6.** Executive Committee - resolution passed structuring executive committee. Each major JIF shall be represented as officers, executive committee and three alternates. (11/87) Resolution adopting expanding number of alternates to seven (7), maximum allowed by statute. (11/91)
- E7.** Nominating Committee established and directed to submit a "slate" for officers and executive committee and alternates. "Slate" should be geographically mixed. (9/87)
- E8.** Executive Committee Alternates: Attorney submitted opinion letter stating alternates authorized to assume all the usual powers of Executive Committee member in the event that member is absent. (9/88)
- E9.** MEL tentatively endorsed New Jersey Environmental Risk Management Fund. Program to be introduced to local affiliated Funds. (9/92) Four (4) local Funds informally voted to join Environmental Fund. (10/92) (11/92) Carl Block appointed as MEL's Representative. (1/94)
- E10.** Local Government Ethics Law: Attorney General issued an opinion that commissioners of joint insurance funds are required to comply with the financial disclosure forms. (9/93)
- E11.** Executive Session Minutes: Procedure adopted to approve minutes of Executive Session during closed session. Minutes will be collected following approval since material remains confidential. (9/93)
- E12.** Excess Liability Endorsements clarifying coverages excluded by JIF, MEL and reinsurer approved. (1/94) Board authorizes release of requirement for purpose of excess claims consultant. (6/94) Endorsement identifying excluded exposures approved. (6/96) “Excluded Exposure” endorsement approved. (3/97)

- E13.** Public Officials/Employment Practices Liability policy document adopted. (1/97) Executive Committee approved revision to the Employment Practices policy under Exclusion J which will allow the MEL to assign its attorney for one count or allows the MEL to pay \$10,000 toward the defense of its count by non-MEL attorney. (9/97) Special subcommittee of Coverage Committee formed to design Employment Related Coverage Program. Program will require municipality to adopt employment manual and engage labor attorney. Local JIF to provide \$100,000 with the \$900,000 x \$100,000 deductible program similar to Public Officials also will apply. (9/94) Board approved as mandatory coverage program effective 7/1/95. (10/94) Employment Practices Program subject to compliance requirements of a Risk Management Program approved by the Board. Limits of coverage to be \$250,000 shared by town, JIF and MEL (or town and MEL depending on local JIF). (6/95) Fund Attorney and Underwriting Manager authorized to bind coverage. (10/95) Coverage offering delayed until October 1, 1995. Assessments for the period of July 1 to October 1, 1995 cancelled. (11/95) EPL program amended to add larger deductible if town has not complied with Risk Management Program. (6/96) Public Officials and Employment Practices to be reconstructed and combined into one policy, effective 1/1/97. (6/96) Grace period approved for new members with existing coverage. (4/96) RFP released for Employment Related Training Seminars. (1/97) Board approved 90-day Ewing extension for Central Jersey JIF Loss Control/Risk Management Program Compliance. (6/99) Endorsement approved clarifying limit. (6/01) Lower deductible for NJPHA members approved. (6/01) Increased requirements added to achieve approved loss control /employment practices program – including seminar attendance. Elected officials to receive credit toward assessment for attendance. Deadline for compliance extended to 2/15 (1/03). The board agreed to implement changes to the POL/EPL Underwriting Program and Ratio for 2004. (3/03) (6/03) (10/03). 2004 Compliance deadline extended to 4/1/04 (1/04). Board tabled discussion on increasing the cap applied to elected officials seminar attendance credits. (6/05) Deadline extended to 1/1/06 for members of PAIC (1/05). Update to No Tolerance Video authorized (3/05). Compliance deadline extended for new members that demonstrate process underway. Extension request denied for Bloomingdale. Atlantic Highlands given extension on co-insurance cap but not on deductible. (6/06) Safety & Education Committee authorized to release a Request for Proposals for Updated Employment Practices Training Video. (3/07) Policy established waiving EPL deductible when member utilizes outside firm for police promotion process. (6/07) Updated EPL Training Video contract awarded to New Jersey Network. Contract to include production of a New Employee Orientation (6/07) New Employee Orientation project authorized to begin. (9/07). Motion passed to accept the recommendation and extend the EPL compliance time frame so the deadline precedes the effective date of coverage (1/15)
- E14.** Every Township approved for MEL membership (through NJSI) subject to certain conditions. (3/95)
- E15.** Refurbished/Restored redefined as “a significant investment in the emergency vehicle with the intent of maintaining the vehicle in service for an additional ten (10) years and memorialize intent by resolution. (9/95)
- E16.** Consideration to provide funding for coverage for lost wages referred to committee (6/03). Employment Practices Endorsement adopted with regard to defense of claims seeking wages & benefits. (6/08)
- E17.** Emergency Management Task Force completes and releases a Community Safety Leadership Manual (10/03).
- E18.** Borough of Emerson placed on Probation – result of POLEPL Claim Activity. (3/07). Probation lifted. (9/08)
- E19.** Motion to approve endorsements to the JIF & MEL Crime and Excess Public Officials bond policies to amend the “Failure to Procure Insurance”; “Definition of Depository”; “Limits of Liability”; Definition of Loss”; “Faithful Performance Coverage” and to approve an “Employer’s Liability Endorsement” on the workers’ compensation policy (3/11) Motion to accept the recommendations of the Coverage Committee and authorize endorsement to delete electromagnetic field exclusion for Vineland & authorize endorsement on the Crime Policy with respect to Shared Service Agreements (6/13) Board approved Underwriting Manager’s recommendation to approve the Cyber Social Engineering Endorsement and The Failure to Obtain Insurance Endorsement to the JIF policy (6/16)
- E20.** Board authorized RFQ to be released for a vendor to develop and maintain an exposure database management system (9/13) Motion passed to authorize a board conference call to contract with a vendor for the underwriting database (1/14). Motion passed to award a Master Professional Service Agreement to Exigis for an Online Underwriting Database (3/14)
- E21.** Board authorized the release of Request for Qualifications for Emergency Restoration Services (3/14) Motion passed to adopt certain procedures concerning Emergency Restoration Services, as outlined in a white paper drafted by Commissioner Rheinhardt and the Morris JIF. (10/14) Motion authorizing a re-release of the RFQ for Emergency Restoration Services to clarify New Jersey registration as Public Works Contractor in the criteria

(10/14) Motion passed to authorize payment to Marc Pfeiffer at a fee not to exceed \$1,500 to revise the Emergency Cleanup and Restoration Services RFQ (1/15) Motion passed to post the 6 vendors who responded to the RFQ for Emergency Cleanup and Restoration services on the MEL website as qualified vendors. (3/15) Authorized a revised RFQ for qualified vendors for Emergency Cleanup and Restoration that accommodates ongoing additions to the vendor list (9/15) Motion approved to update the list of Qualified Emergency Clean-Up and Restoration Vendors to include two more replies to the latest release of the RFQ. (10/15) Motion passed to add Servpro of Haddon Heights/Voorhees to the list of Qualified Emergency Clean-up and Restoration Vendors (1/16) Motion passed to add Stretch Cleaning & Restoration of Long Beach Township and CPR Restoration & Cleaning Service of Perth Amboy & Philadelphia to the list of Qualified Emergency Clean-up and Restoration Vendors (6/16) Motion passed to add Harrison Restoration dba Servpro Nutley to the list of Qualified Emergency Clean-up and Restoration Vendors (10/16)

- F1.** Reserve for Future Services: Reserve established for the future services of professionals regarding past fund years, in accordance with state regulations. Executive Committee voted to remove "Reserve for Future Services" from 1989 Budget unless Actuary and Auditor object. (11/2/88) Reinstated into Budget since Actuary & Auditor submitted letter supporting such a reserve. (11/16/88)
- F2.** Reserve For Future Services: Effective January 1, 1990 - Department of Insurance agreed Reserve is not deemed preferable over problems it creates. (6/89)
- F3.** Additional Payments - Actuary & Special Fund Attorney (John Fitzpatrick) submitted vouchers in excess of "not to exceed" amount. Executive Committee approved payments for excess for both professionals. (9/88)
- F4.** Professional Fees - Treasurer authorized to make scheduled payments based on approved contracts since MEL only meets quarterly. (with exception for professionals on hourly rate) (6/87) Executive Committee voted to withhold payments to vendors out of contract compliance 60 days or more. (9/97) Motion to adopt a fund policy that payments only be processed to vendors with a W-9 on file in the fund office (3/14)
- F5.** MEL approves Fireworks Display Guidelines. (10/94)
- F6.** Executive Committee adopted resolution supporting Senate Bill 754—which will allow JIFs and HIFs to utilize the services of the state's fraud investigation unit. The cost to participate is expected to be approximately \$50,000 for the MEL and JIFs combined (i.e. about \$150 per member). (1/97) Legislative Committee reconsidered its support of Senate Bill 754 based on input from the Mercer JIF suggesting that Senate Bill 754 defines JIFs as insurance companies. Executive Committee voted to oppose Senate Bill 754. (6/97)
- F7.** Faithful Performance/Employee Dishonesty – Board of Commissioners voted to retain excess faithful performance/employee dishonesty coverage in the MEL. (11/98) Sublimit for claim expense coverages approved. (3/01)
- F8.** Moratorium imposed on advancing members' contributions toward any claim settlement, pending further review by the Audit Committee. (10/99) Policy adopted with respect to Financing of Claim Settlements. (5/00)
- F9.** Fairfield Township (Essex County) placed on probation, due to POLEPL claim activity. (3/08).
- F10.** Affiliated JIF Status granted to Fire Districts Joint Insurance Fund. (9/08).
- F11.** 2010 Fiscal Management Plan amended to add Secretary Joseph Wolk as a signatory. (6/10). Motion passed to amend the 2014 Fiscal Management Plan to reflect signatories on the Excess Liability Claims Account (6/14)
- F12.** Reinsurance committee authorized to determine minimum and minimum member JIF assessments and aggregate insurance for First Responder Joint Insurance fund. (11/11)
- G1.** Casualty Document endorsed to include \$2,000,000 garage keeper liability coverage. (1/94)
- G2.** Joseph Giorio resigned as Hanover Township Fund Commissioner & Morris representative/ (1/00)
- G3.** Plaque presented to Margaret Gatti, American Reinsurance, upon her retirement.

- G4.** Resolution presented to James Dart and Arthur Wright, Genesis, recognizing the twelve year relationship with Genesis for excess workers' comp (1/03).
- H1.** Haeuber, George announced change in Maple Shade Fund Commissioner resulting in his inability to serve as Secretary. (1/95) George Haeuber elected to serve as Secretary, to fill vacancy. (6/96)
- H2.** Hillsborough--Requirement that a JIF retain some risk waived for Suburban JIF as regards the Township of Hillsborough. (6/98)
- H3.** Harding Township allowed to participate in MEL Safety Institute for 2005. Continued participation will require MEL affiliated JIF membership. (3/05)
- H4.** Borough of Haledon placed on Probation as result of POL/EPL claims activity. (3/07).
- H5.** Jeffrey Hatcher elected as MEL Secretary. (1/09) Jeffrey Hatcher elected as MEL Chairman.
- I1.** Internal Auditor: Audit Committee and Long Range Planning Committee discussed possible conflict of interest with Deloitte & Touche providing both consulting and internal auditing services to the MEL. (6/93) Department of Insurance and Fund Attorney offered opinion that a conflict did not exist with regard to Deloitte & Touche's performance as an Internal Auditor and Long Range Consultant. Executive Committee authorized Deloitte & Touche to proceed with the implementation of its Internal Audit as directed by the Audit Committee. Executive Committee requested the development of mechanisms to evaluate potential conflicts. (9/93) Rules and Contracts Committee recommended the addition of a disclosure clause in Deloitte & Touche's professional service agreement. (10/93) Executive Committee agreed to retain Deloitte & Touche for 1996, but directed Audit Committee release a Request for Proposal (RFP) for 1998. (10/95) Decision to release RFP reversed. (3/96) Deloitte & Touche unresponsive to RFQ. Matter referred to Audit Committee. (1/06) Bifurcated RFQ for Internal Auditor authorized. (3/06) Reinsurance section of Internal Audit awarded to Risk Consulting Services. (6/06) Board authorized release of RFQ for Internal Auditor – financial component. (6/07). Internal Auditor for Financial Review contract awarded to Carr, Riggs & Ingram. (10/07). Reinsurance section of Internal Audit re-awarded to Risk Consulting Services and Internal Auditor for Financial Review contract re-awarded to Carr, Riggs & Ingram. (1/09). Parentbeard is appointed as internal auditor – Insurance Specialization for the period of June7, 2012 through Dec. 31, 2014 (6/12)
- I2.** Executive Committee accepts Internal Audit Report prepared by Deloitte, Touche on Contracts & Ethics and Corrective Action Plan submitted by PERMA. (1/94) Internal Auditor's Report on Contract Management and Conflict of Interest accepted. (9/97) (3/01) (9/04) Motion passed to accept the Internal Audit Reports on Contract Management/Conflict of Interest, Investments & Treasury, Actuarial Loss Reserves Peer Review, Actuarial Pricing Peer Review and Reinsurance Checklist. (6/14)
- I3.** MEL accepts Internal Auditor Report on EDP Systems. (6/94) (1/98) Internal Audit of EDP Systems approved. (9/00) (9/04)
- I4.** Internal Auditor Report re claim reserve and reinsurance accepted. (9/94) (1/97) (1/98) (11/01) (3/03) Reinsurance Report submitted by Rick Alford & Associates accepted. (6/07). Internal Audit report on reinsurance accepted (6/13)
- I5.** Internal Auditors Report on Accounting, Financial Reporting, Treasury and Investments accepted by Executive Committee. (6/95) (9/98) Payment for Internal Audit approved. (10/95) Internal Audit on Treasury Investments accepted. (3/01) Internal Audit of Accounting accepted. (11/01) (9/04) Internal Audit on Investment & Treasurer – conducted by Carr Riggs & Ingram – accepted by the Board. (6/08). Internal Audit on Financial Accounting accepted. (1/09).
- I6.** Internal Audit Report on Underwriting, Membership and Dividends approved. (3/96) Internal Audit Report on Underwriting and Information Technology approved (6/13).
- I7.** Internal Audit of Actuary reviews approved, and payment approved. (9/96) Internal Auditor's Second Actuarial Review Accepted. (6/99) Internal Audit on funding accepted (3/03). Internal Audit – prepared by Rick Alford & Associates – on second actuarial review accepted. (10/07).

- I8.** Internal Audit Report on Critical Checklist accepted. (6/01) (6/03) (9/04)
- I9.** Technical Writer authorized to draft endorsements to provide casualty and public official liability coverage for Interim Administrators, subject to approval on case-by-case basis. (3/05) Coverage approved for Mt. Olive Interim Administrator. (3/05) Coverage approved for Gregory Fehrenbach, Edison. (3/06)
- I9.** Internal Audit on Excess Claims accepted. (1/09) Internal audit report on claims review accepted (6/12)
- I10.** Release a request for proposal for Insurance Industry Internship to improve minority access to careers in the insurance industry (9/15) Motion passed to authorize the release of an RFP for a Consultant to spearhead the Insurance Industry Internship Program (1/16) Motion passed to award the Insurance Industry Internship Program Consult contract to Risk & Loss Managers, subject to review of the proposal by the Safety & Education Committee, at a fee not to exceed \$30,000 (3/2/16)
- III.** Motion passed to approve the release of an RFQ for an investment advisor for the purpose of developing an investment plan. (1/16) Motion passed to award a professional service agreement to NW FINANCIAL GROUP as Financial Advisor for the purpose of developing an investment plan subject to review and negotiation by the Management Committee (3/2/16)
- KI.** Endorsement approved to Keansburg Housing Authority for its management contract with the Perth Amboy Housing Authority. (9/05) Endorsements approved. (6/06)
- L1.** Law Enforcement Television Network (LETN) - Administrator authorized to contact member municipalities to determine interest in subscribing at a discount through the MEL. (9/90) Executive Director authorized to release mailing list, not an endorsement. (10/94)
- L2.** League of Municipalities endorsed the MEL. (1/87)
- L3.** League of Municipalities' Booth - Administrator authorized to secure booth at league conference & distribute expenses amongst all JIFs, including MEL. (9/87) Purchase of a new MEL booth for the annual League, cost not to exceed \$10,000 (6/16) Motion passed to authorize the fund office to complete the purchase of a new booth and materials not to exceed \$10,000. (9/16)
- L4.** Lobbyist - Executive Committee decided not to secure services of lobbyist. Attorney to pursue services of tracking mandates. (9/88) Lobbyist - in response to Monmouth JIF request, Attorney sought proposals for Lobbyist. Contract awarded to Russell Bent. (3/90) Russ Bent informed the Board that his firm was purchased by AUS Pathways. (9/99) Contract transferred to Russ Bent and Paul Bent, Pathways Government Relations LLC (6/03). Professional Liability Insurance requirements waived. (6/05)
- L5.** Long Range Planning Study - Committee appointed to establish long term goals & to consider contracting outside consultant to develop long range plan for MEL. (1/91) Long Range Planning Study: Executive Committee awarded contract for study to Deloitte & Touche. (4/91)
- L6.** Executive Committee approved recommended revisions to N.J.S.A. 40A:10-36 et seq. as proposed by the Legislative Committee. (6/92) Executive Committee approved the drafting of legislation for two-year staggered terms for Executive Committee, Executive Committee action on interim appointments of Chairpersons and Secretaries, simplification of budget filing procedures and Executive Committee compensation payable direct to member municipality. (9/93) Board approved payment of Wilson, Elser, Moskowitz, Edelman & Dicker in the amount of \$6,276 for research on similar legislation with respect to Assembly 1196 (6/13). Motion passed to support the New Jersey League of Municipalities Resolution 2014-16 urging the clarification of immunities arising out of administration of Narcan by emergency responders (11/14).
- L7.** Board of Commissioner made changes to Litigation Management (3/03).
- L8.** Board opposed A2073/S1558 concerning civil rights and fee shifting. Board opposed A193/S520. Bill would create the presumption that any firefighter that develops cancer is presumed to have contracted that cancer as a result of exposure as firefighter (6/04). Board opposes Assembly Bill 1347 and Senate Bill 264, the Firefighter's

Presumption bill. (1/16) Board supports S2663 (Sweeney) and A4234 (Burzichelli) which allows certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program (10/16)

- L9.** Richard Lorentzen elected as MEL Chairman. (1/09) Richard Lorentzen stepped down as MEL Chairman. (3/09).
- L10.** Fund increased the JIF and MEL Liability Retention from \$1 million to \$1.25 million effective January 1, 2010, inclusive of a savings of \$300,000. (1/10).
- L11.** Motion to accept the library coverage guidelines developed by the Morris JIF. (6/11)
- M1.** Membership - At-large: Executive Committee accepted 10 recommendations with regard to At - Large membership applications. 1) minimum underlying limit of \$1 mil; 2) Safety report by MEL; 3) Certification by plant licensed engineer that any Municipal Utility is operating under proper guidelines; 4) Commercial carrier must be licensed by State of NJ & meet requirements of MEL; 5) membership must be approved by Executive Committee at quarterly meetings; 6) MEL must receive copies of Underlying policies; 7) MEL must receive details of claims x of \$25,000 over previous 5 year period; 8) Acknowledgment that MEL coverage will never be broader than underlying coverage, in all other cases coverage will follow form of the underlying coverage & does not drop down in the event of aggregate limits, also, if requested, municipality must provide information on how it intends to fund gaps, if any; 9) \$1,500 non-refundable application fee; 10) Immediate notification to Executive Committee when application is received. Furthermore, current At-Large members with commercial underlying coverage also to be required to meet above. (Present members requested to supply information on how it plans to fund gaps in coverages, if any.) (1/21/88 & 3/88) Finalized criteria submitted & adopted. (6/88) Supplemental criteria submitted & adopted requiring warranty that municipality will maintain policies as listed. (9/88)
- M2.** Membership -At-Large: Policy adopted distinguishing applications of at-large membership based on whether commercially insured or self-insured and further, encourage applicants to join a JIF for underlying coverages. (11/2/88)
- M3.** Membership - At-Large: Public hearing scheduled following Administrator's report on commercially insured towns' compliance with requirements. Notice to be given to Brigantine, Chester, Union Beach, Holmdel and Wildwood Crest to present Executive Committee with reasons it should remain a MEL member. (11/2/88)
- M4.** Membership - At-Large: Resolution adopted that commercially insured municipalities would not be able to participate in the MEL, effective December 31, 1989 and further, At-Large self-insured municipalities were informed that the MEL would like them to seek membership in a JIF. (11/16/88)
- M5.** Membership - At-Large public hearing: Brigantine advised MEL it does not intend to comply with requirements & does not wish to participate in Fund. Union Beach has applied to Monmouth JIF for membership. Chester willing to consider membership into Morris JIF. Administrator recommended continuation of Chester until December 31, 1989 if it does not join JIF since it is willing to meet MEL requirements. Wildwood Crest, self-insured, will meet requirements of MEL and is considering Monmouth or Atlantic JIF membership. Holmdel, self-insured, is attempting to comply with MEL requirements. Burlington, self-insured, has complied with MEL requirements. Fair Lawn, self-insured, is considering joining Bergen JIF. (12/88) City of Burlington transferred membership to the Self - Insurers JIF effective June 1, 1996. (6/96)
- M6.** Membership - At-Large, Public Hearing: Union Beach joined Monmouth JIF; Chester attempting to comply with requirements. Warranty to be submitted that Township will renew limits as expiring. Holmdel submitted all documents necessary proving its compliance with requirements for at-large membership. Wildwood Crest made application to Atlantic JIF. Fair Lawn still working on compliance. (1/89)
- M7.** Membership - At-Large: Executive Committee voted to terminate membership of Chester since it has not complied with MEL requirements, effective April 30, 1989. (3/89) Wildwood Crest joined Atlantic JIF. Fair Lawn has satisfied MEL requirements. (3/89)
- M8.** Membership Criteria: At-Large memberships require populations of 25,000. Continued MEL membership is contingent upon continued JIF membership (for those municipalities that belong to a JIF). Any municipality terminated its JIF membership in favor of self-insuring alone would require a "sign-off" from its former JIF

- Executive Committee. Without former JIFs waiver, three-year waiting period imposed before municipality could re-apply for at-large MEL membership. (9/89) Resolution adopted memorializing action taken in September. (11/89)
- M9.** Membership criteria established - Municipalities shall have a positive impact on Fund; Administrator authorized to bind municipalities under 25,000 in population; Municipalities with population over 25,000 but not exceed 75,000 to come before Executive Committee for review and action (2/87)
- M10.** Membership - Hamilton: Mercer JIF authorized to accept township's application. It will be accepted into the MEL even though its population exceeds 75,000 since township has an exceptional loss history and safety record. (10/90)
- M11.** Membership - Binding Authority: Administrator's binding authority increased from population of 25,000 to 75,000 if municipality is seeking MEL membership in conjunction with local JIF membership. (9/88)
- M12.** Bylaws adopted as amended - change allows applications of non-JIF municipalities. (1/87)
- M13.** Membership (JIF) Application fees: - MEL application fee waived for formation of Trico JIF (Salem, Gloucester & Cumberland counties). (9/90) Membership - (JIF) Application fee: MEL application fee waived for Cape May County JIF, presently in feasibility stage. (6/91) Membership - (JIF) Application fee: MEL application fee waived for Suburban Essex JIF, presently in feasibility stage. (9/91)
- M14.** Membership - JIF: Executive Committee adopted resolution to accept B-MEL members as a "block" (9/87)
- M15.** Membership - JIF: B-MEL: Resolution adopted acknowledging the dissolution process of the B-MEL & approving its members for coverages excess of the local JIF SIR. (11/89)
- M16.** Membership JIF - County Excess Liability Fund (CELF) - Executive Committee agreed to approach proposal cautiously since CELF's membership might erode homogeneity of Fund. (9/87)
- M17.** Membership - Moratorium on At-Large: Long Range Planning Report recommends at-large members form a JIF. Executive Committee voted to place moratorium on at-large membership until the formation of such a JIF is decided. Borough of Lodi held as exception since it has already begun application for at-large membership. (9/91) Deadline for At-Large members to join local Fund extended to 4/1/93. (11/92) Deadline for at-large members to join local Fund extended to expiration of present agreement. (3/93) One year extension approved for At-Large members. Decision for 1998 must be communicated by July 1, 1996. (9/95) Deadlines suspended due to questions raised by the Department of Insurance, concerning bylaws. (6/96)
- M18.** Membership - review forms for ratification to be submitted to Executive Committee prior to meeting. (6/87)
- M19.** Membership - The township of Burlington moved its membership from the Mercer Fund to the NJSI Fund effective 1/1/93, and the township of Pilesgrove moved its membership from the Atlantic Fund to Trico effective 1/1/93. (1/93) The City of Burlington joined the NJSI, effective 6/1/96. (6/96)
- M20.** Membership - The townships of Springfield, Cinnaminson and Riverton elected not to renew JIF and MEL membership effective 1/1/94. (11/93) The Town of Kearny and the Township of Berkeley elected not to renew JIF and MEL memberships effective January 1, 1996. (1/96)
- M21.** Executive Committee voiced support for effort by Mr. Messier and Mr. Tunney to form At-Large Fund. (1/92)
- M22.** Monmouth Fund requested MEL's assistance in developing charge for extra exposure for police moonlighting since Monmouth County Prosecutor determined that all municipalities are required to schedule police officers' moonlighting and compensation to be through municipalities' budget. Matter deferred to MEL Coverage Committee. (6/92)
- M23.** Sills, Cummis, et al. awarded contract to prepare legal work to establish a master investment trust for combining JIF and MEL assets. (9/92) Department of Insurance indicated master trust not feasible. (10/92)

- M24.** Ad hoc Membership, Marketing and Communication Committee formed to solicit proposals for Public Relations firm, (6/94) Committee charter approved. (10/94) Committee recommends \$25,000 transfer from 1995 contingency line item where Board approved. (11/94) Marcus Group awarded contract as Communications Consultant. (1/95) Committee authorized to release RP (1/01) Membership, Marketing and Communications Committee authorized to hire Communications Consultant at a monthly fee not to exceed \$4,500. (3/01) Board awarded contract to the MWW Group. (6/01) MWW contract amended to reduce services. Contract awarded to LaMendola Association to provide those services (6/03). MWW contract amount amended. (1/05) Board authorized the advertisement of Requests for Qualifications for Communications Consultant – contract with MWW terminated. (11/07).
- M25.** Professional Service Agreement awarded to Printing and Publications Corp, in Ivyland, PA for printing and delivery of member manuals. 1998 Professional service agreement awarded to Printing and Publications Corp, in Ivyland, PA for printing and delivery of member manuals. (3/97) Contract awarded to Printing & Publications for the 2003 Manual (6/03). (6/04) Contract awarded to Blaze Printing. (6/05) Awarded to Hawk Graphics. (6/06)
- M26.** Executive Committee authorized expenditure not to exceed \$7,500 for the production of a MEL Orientation Videotape. (9/97)
- M27.** Membership—As a result of revisions to bylaws, membership changed from town and authority to the local Joint Insurance Fund. (6/98)
- M28.** Membership Cancellation. Board adopted a cancellation procedure (3/04).
- M29.** Contract amount amendment approved for MWW Group for 2005. (1/05)
- M30.** Meeting schedule for MEL, EJIF and RCF reorganized. (11/06)
- M31.** Fund awarded professional service agreement to First Net for the MEL Safety Institute Learning Management System at an amount not to exceed \$116,000 over three years. (9/10) Authorized purchase of Resource Document Management services at a cost of \$2500 plus \$500 per year. (9/11) Board approved request to release RFQs as First Net’s 3 year agreement will expire Dec. 2013 (3/13). Motion passed to amend the current contract with FirstNet to reflect 53,400 users at an additional cost of \$3,500 (3/14) Motion passed to authorize the release of an RFQ for the Online Learning Management System (3/2/16)
- M32.** Board authorized request of MEL Media Library, formerly MEL Video Library, for \$10,000 for the purpose of upgrading and updating the MEL Media Library. (1/13) Board approved NJCE to access the MEL Media Library for a fee of \$1,000 for 2013 (3/13). Motion approved to accept the recommendation of the Safety & Education Committee and authorize \$15,000 to update and maintain the MEL Media Library, including replacement DVDs. (9/14).
- M33.** Motion passed to accept the recommendation from the MEL retreat to combine the Strategic Planning Committee, Membership & Marketing and Rules/Contracts into one Committee to be known as the Management Committee. (3/15)
- NI.** Affiliated MEL status granted to New Jersey Self-Insurers Fund. (9/92)
- N2.** Board of Commissioners confirmed MEL membership of NJSI JIF member—North Hudson Regional Fire and Rescue Squad. (1/99)
- N3.** Contract approved for printing and distribution of Newsletter (1/03) (9/03) (9/04)(9/06)
- N4.** Limited coverage for Sussex County Nursing Home approved for 2004 (1/04)
- N5.** The MEL will participate along with Ocean, Monmouth, Mid Jersey, Atlantic and PHA JIFs to establish a risk sharing program for the “Named Storm” deductible and serve as the lead agency to administer the agreement (9/12) Approval regarding the Named Windstorm Shared Deductible Program and would address the Windstorm deductibles to reflect changes in the MEL’s retention as well as language in the Zurich property policy (6/16)

- 01.** Board authorized release of June 2007 Closed Session Minutes, as part of OPRA request of John Paff. (9/07)
- 02.** Board authorized West Milford ORPA Appeal. (1/09).
- 03.** Revised ORPA Form adopted. (11/09). Fund adopted revised OPRA form that sets a standard OPRA fee schedule of \$0.05 per letter size page or smaller, and \$0.07 per legal size page or larger. (9/10)
- P1.** Excess Insurance Premiums: Treasurer authorized to make premium payments when due. (1/90)
- P2.** Intergovernmental Excess - S99/A3924: Committee agreed to oppose bill and will further recommend bill be revised and directed toward pollution. (4/89)
- P3.** MEL awards grant of \$30,000 to Monmouth and Ocean Funds for police training seminars. (6/92) Chief of Police Risk Management Seminar expanded to police department sergeants. (3/10).
- P4.** Executive Committee tabled adoption of peer review procedures to allow local Funds the opportunity to review. (9/92) Executive Director presented proposed revisions from local Funds, tabled pending legal opinion on territorial issues. (10/92) (11/92) Peer Review Procedure amended and adopted. See Policy & Procedures Manual for Peer Review Procedure. (3/93) Long Range Committee asked to revisit (1/03).
- P5.** Limits of Liability Section C under Personal Injury Protection Endorsement amended to reflect applicable excess limit of \$150,000 and underlying Item E \$100,000 limit. (1/94) Endorsement blended into declaration page and coverage document. (6/96)
- P6.** Members of Executive Committee authorized to attend 1995 Public Risk Management Association (PRIMA) Conference. (3/95) Members of Executive Committee authorized to attend 1996 Public Risk Management Association (PRIMA) Conference. (3/96) Resolution adopted authorizing travel expenses for the 1997 PRIMA Conference. (3/97) (3/98) (3/99) (3/00) (3/01) (3/02) (3/03) (3/04) (3/05)(3/06) (3/07) (3/08) (3/09) (3/10) Authorize travel expenses to PRIMA not to exceed \$3,500 for 4 attendees (3/12)
- P7.** Professional Service Agreement awarded to REB training to provide three two-day seminars during October for police officers on “Managing Aggressive Behavior. (9/97) Additional seminars approved (10/97 & 11/97)
- P8.** American Reinsurance profit sharing announced as of 12/31/96—amounting to \$593,042.70. (3/97) American Reinsurance profit sharing announced as of 12/31/97—amounting to \$1,091,000. (3/98) Reinsurance profit sharing announced as of 12/31/99—amounting to \$592,186 (3/99) Reinsurance profit sharing announced as of 12/31/00, amounting to \$569,218. (5/00) Reinsurance profit sharing announced as of 12/31/01, amounting to \$321,819. Reinsurance check presented totaling \$326,324 (6/03).
- P9.** Ad-hoc Committee appointed to review the Police Accreditation Program and to approve or develop a vendor list. (1/97) Draft policy and procedures developed by Ad-hoc Committee approved by Executive Committee. Standing Committee for Police Accreditation approved. (6/97) Appointment made to the Police Accreditation Committee. (10/97) Reimbursement up to \$1,000 approved toward cost of certification or re-certification. (9/05) Motion passed to accept the recommendation from the MEL retreat to disband the Police Accreditation Committee. (3/15)
- P10.** PRIMA—Board of Commissioners voted to join AGRIP (Association of Governmental Risk Pools) on behalf of affiliated local JIFs. AGRIP is newly formed from PRIMA. (9/98) David Grubb named as MEL representative to AGRIP. (11/98)
- P11.** Woodbridge & Denville approved for Police Accreditation Discount. (6/99) Dover Township, Lincoln Park, Rockaway Township, Haddonfield, Sparta, Randolph & Madison approved for Police Accreditation discount. (9/99) Saddle River approved for Police Accreditation credit. (5/00) Township of Burlington approved for Police Accreditation credit. (9/00) Park Ridge approved. (1/01) Ramsey approved. (3/01) Motion to accept the committee’s recommendation and extend the Police Accreditation discount to Piscataway (3/12)
- P12.** Coverage Committee to review Public Housing Authority JIF for membership. (10/99) New Jersey Public Housing Authority JIF joins MEL for excess workers’ compensation. (1/00) Board approved expanded coverages for New Jersey Public Housing Authority JIF. (10/00) Expanded membership for liability and public officials/employment

- practices liability confirmed. (1/01) Effective 3/9/01 sublimit increased to \$5,000,000. (3/01) Rate table for NJPHA liability and pol/epl approved. (3/01) Conner Strong allowed to accept commission for placing PHA property (not part of MEL program) 3/01 Revised Rate Table approved. (6/01)
- P13.** Board authorized expenditure for Executive Planning Conference for MEL Board, JIF Chairperson & MEL Professionals. (9/01)
- P14.** Grant award to NJ Chiefs of Police Association for the development and implementation of its Police Accreditation Program (6/03).
- P15.** Police Chief Seminars authorized (in connection with 2004 EPL Program Requirements) (9/03). Po The Board authorized an expenditure of \$12,000 for training, plus a cost of \$600 per session for Chief and the cost of scheduled sites – to work with the New Jersey Chiefs of Police for Police Staff Seminar training. (11/09)
- P16.** Public Alliance Insurance Coverages Fund (PAIC) asks to be considered for membership. Matter referred to Membership, Marketing and Communications Committee (10/03). MMC recommends membership – subject to certain conditions. Board refers matter to the Rules and Contracts Committee for further review and further schedules a special meeting in December to review the recommendation of the R&C Committee (11/03). Board accepted the additional membership conditions recommended by the R&C Committee (12/03). Membership of PAIC confirmed and assessment certified (1/04). Membership for Fire Districts extended to January 1, 2008. At that time, fire districts must expand participation beyond workers’ compensation. (11/06) Board approved membership extension through 2008 – while administrator works to form separate Joint Insurance Fund. (11/07).
- P17.** Peer Review Procedure. Long Range Committee charged with a review of the MEL’s Peer Review Procedure (1/03). Board approved modifications to the Peer Review Procedure (9/22/04).
- P18.** Additional fees for the added membership of the PAIC Fund approved for the Claims Administrator, the Underwriting Manager and the Executive Director (3/04).
- P19.** Board adopted Resolution in Appreciation of Barbara Pence who resigned from Bernards Twp and as Mel Chairwoman effective 1/1/05. (1/05)
- P20.** Sub-limit established for claims where insured does not grant the non-monetary relief being sought. (9/05)
- P21.** Endorsement approved for public officials coverage for non-profit housing authorities. (9/05)
- P22.** City of Plainfield POL/EPL deductible increased to \$35,000. (6/06)
- P23.** Board adopted exclusion for liability coverage for Paintball Facilities. (6/07). Endorsement form approved. (9/07).
- P24.** Board approved grant program for local JIFs that contract for property appraisals. (1/08). Motion to extend the property appraisal grant program and allow local JIFs to continue with an appraisal program or apply the grant money to property premiums (6/11)
- P25.** Policy established to collect outstanding member entity deductibles and co-pay from closed Public Officials/Employment Practices liability from the local JIF – when payment is outstanding for one or more years. (3/08)
- P26.** Board authorize the purchase of discounted CALEA software for towns working on Police Accreditation. Software helps manage the process. (9/08).
- P27.** Motion passed authorizing the Municipal Excess Liability Joint Insurance Fund to participate in a pooled investment program with Wells Fargo Bank, NA and Wells Capital Management (03/14)
- Q1.** Effective 1/1/94 sub-limit of \$2,000,000 for general liability and non-owned auto imposed on Class III & IV quasi-municipal entities. (1/94) Endorsement for Crime Coverage approved – subject to local JIF Coverage (3/03).
- Q2.** Plaque presented to Gail Quabeck, upon her retirement. (1/03) (3/03)

- R1.** Resolutions - Executive Committee decided resolutions should be numbered as adopted. (1/90)
- R2.** Self Insured Retention: Administrator, Actuary & Department of Insurance concur that MEL could drop-down attachment point allowing local JIFs to reduce SIR to \$100,000 from current level of \$200,000. (9/89) Budget adopted with lower attachment point (11/89) Self-Insured Retention - MEL's SIR reduced to \$900,000 excess of JIFs SIR of \$100,000 from \$1.8 million excess of JIFs SIR of \$200,000. (11/89)
- R3.** Assessments, Risk Management Fees - Some Local JIFs agreed to collect its Risk Management Fees for the MEL through local JIF. MEL budget reduced accordingly. (12/88)
- R4.** Risk Management Consultant: Resolution developed for member municipalities' execution to recover Risk Management Fees. Resolution requires municipality to acknowledgment it is responsible for services generally provided by a Risk Management Consultant. Resolution further indemnifies and hold harmless the MEL. (6/89)
- R5.** Risk Management Consultants - Closed Session: Risk Managers invited to stay in closed session only when requested for specific claims at the discretion of the Executive Committee. Local JIF Administrators allowed to attend Closed Session. (6/91)
- R6.** Risk Management Plan - adopted as amended (6/88) Risk Management Plan - Revised Plan adopted as submitted. Revisions refer to modifications in MEL's attachment point. (9/90) Risk Management Plan - revised to reflect changes in renewal policies. (3/91) 1994 Risk Management Plan adopted \$2,000,000 sublimit on Class III, IV non-owned auto and general liability imposed. (1/94) 1995 Risk Management Plan adopted (1/95) 1996 Risk Management Plan adopted (1/96) 1997 Risk Management Plan adopted (1/97) 1998 Risk Management Plan adopted. (1/98) Risk Management Plan revised reflecting new premium payment plan. (6/98) Amendment to 1989 Risk Management Plan approved. (6/99) Amended to allow for quicker payments to secure hospital discounts (6/03). Risk Management Plan amended, including removal of the primary \$2,000,000 of Public Officials/Employment Practices Liability coverage to the local JIF (01/11). Risk Management Plan - adopted as amended (1/12) Motion approved to adopt the revised 2013 Risk Management plan for typo (3/13). Board approved revision to Risk Management plan to allow for a special claims committee for Hurricane Sandy (6/13) Risk Management Plan adopted as amended to reflect final negotiations in the property program (6/14)
- R7.** MEL adopts Risk Management Consultant Agreement as guideline for membership. (6/92)
- R8.** MEL adopts formal Records Retention Program. (9/92)
- R9.** Affiliated MEL status granted to Raritan Valley Joint Insurance Fund. (6/93)
- R10.** Executive Committee adopts resolution outlining specific objections to proposed revisions to N.J.S.A. 40A:10-36. (9/94)
- R11.** Resolution adopting closing Fund Year 1987 through 1992. (11/95) Resolution adopted transferring Fund year 1993 liabilities to the Residual Claims Fund. (6/97) Resolution adopted transferring Fund Year 1994 liabilities to the Residual Claims Fund. (6/97) Resolution adopted authorizing the transfer of Fund Year 1996. (5/00) Fund year 1997 transferred to RCF. (6/01) Fund Year 2000 transferred to RCF (6/04). Fund Year 2001 transferred to RCF. (6/05) Fund Year 2002 transferred to RCF. (9/06) Fund Year 2003 transferred to RCF. (9/07) Fund Year 2004 transferred to RCF. (9/08) Fund Year 2005 transferred to RCF. (10/09) Fund Year 2007 Liabilities approved for transfer to the Residual Claims Fund (6/11) Transfer of Fund Year 2008 liabilities to the Residual Claims fund authorized (6/12). Motion to adopt Resolution 19-13 authorizing the transfer of Fund Year 2009 liabilities to the Residual Claims (6/13) Motion approved to authorize the transfer of fund year 2010 liabilities to the Residual Claims Fund (6/14). Motion passed authorizing the transfer of Fund Year 2011 liabilities to the Residual Claims (6/15) Motion passed to authorize the transfer of Fund Year 2012 liabilities to the Residual Claims (6/16)
- R12.** Richard Shuss appointed as the MEL's representative for the Residual Claims Fund. (9/95) Joseph Auriemma appointed to replace Mr. Shuss as the MEL's representative to the RCF. (6/96) Donald Rainey appointed to replace Joseph Auriemma as the MEL representative to the RCF. (3/99) Gail Quabeck appointed as the MEL's representative for the Residual Claims Fund. (1/2000) (1/01) Lynn Evers appointed as the MEL's representative to

the RCF (1/02). Barbara Pence appointed as the MEL's representative to the RCF (1/03) (11/03). William Cottman appointed as the MEL's representative to the RCF. (1/05) (11/05)(11/06) (1/13) (1/14) (1/15) (1/16)

- R13.** Resolution adopted authorizing the payment of outstanding liabilities for risk management fees to member towns (9/99).
- R14.** Reinsurance Committee established – comprised of MEL Chair & Secretary, Rules & Contracts Committee Chair, Underwriting Manager, Actuary, Attorney and Executive Directors. Committee charged with negotiating with excess carriers (10/00). Reinsurance Committee re-activated (10/02). Committee recommended purchasing Terrorist Buyback Coverages (1/03). Committee reactivated for 2004 renewal (9/03). Committee authorized to negotiate and approved renewals. (11/05)(11/06) (11/07) (11/08) (11/09) (11/12) (11/15)
- R15.** Board adopted a resolution imposing a probationary period for the Township of River Vale as a result of the actions of several of its elected officials (3/04). Board agreed to lift probation effective date to be 90 days following appointment of new Administrator. (1/06) Probation lifted. (6/06)
- R16.** Sub committee approved to review JIF Renewal Application. (3/05)
- R17.** Requests for Proposals issued for Reinsurance Producer. Reinsurance and Rules/Contracts Committee will review and conduct interviews. (9/06) Contract awarded to Arthur J. Gallagher Risk Management Services. (6/07) Contract increased providing for additional compensation – result of 2008 renewal negotiations. (1/08).
- R18.** Claims Administrator authorized to dispose of all files (with exception of cases involving minors) coverage the period of January 1, 1998 through November 30, 2000. (1/07). Claims Administrator authorized to dispose of all files (with exception of cases involving minors) coverage the period of November 30, 1990 through August 8, 200. (1/08) Claims Administrator authorized to dispose of all files (with exception of cases involving minors) coverage the period of June 30, 1990 through February 2002. (6/09) Claims Administrator authorized to dispose of all Workers' Compensation Claim Files With The Exception Of Minor Cases Covering A Period From December 31, 2001 To March 31, 2003 And File Same With The State. (10/09) Claims Administrator authorized to dispose of all Workers' Compensation Claim Files covering a period from April 2003 to June 2005 (9/11). Claims Attorney request approved to dispose of all closed liability files from January 2000 through September 2005 and file same with the state. (10/11). Motion approved for Scibal Associates request to dispose of all files with the exception of minor cases covering a period from April 2003 to December 2004 for all claim case files and file same with the State (6/12)
- R19.** Risk Control contract language was modified. (1/12)
- R20.** Executive Committee adopted conditional membership resolution for the Residual Claims Fund. (6/95) Resolution adopted and Indemnity & Trust agreement executed joining the Residual Claims Fund. (9/95) Resolution adopted renewing membership through 1/01. (5/00) Membership renewed for period of 2002-2004. (3/01) Membership renewed for period of 2004-2007 (11/03). Membership renewed for period of 1-1-07 through 1-1-10. (10/06). Resolution adopted renewing MEL membership in the RCF from 1/2013 through 12/15 (9/12) Resolution adopted renewing MEL membership in the RCF from 1/2016 through 12/18 (10/15)
- S1.** Seasonal Exposures - Due to present inequities in procedure for determining seasonal exposure, Actuary presented revised method. Method based on each municipality's additional payroll during summer months versus total population. Executive Committee approved plan and authorized the adjustment of assessments prior to second installment. (3/90)
- S2.** Surplus: Executive Committee voted to release maximum amount of surplus available from Fund year. (11/89) Surplus - Resolution adopted authorizing refund of \$1,044,533.86 in 1987 surplus, subject to approval of Departments of Insurance & Community Affairs. (3/90)
- S3.** Surplus - 1988: PERMA authorized to prepare necessary documents for release of \$2 million of 1988 available surplus. (3/91) Surplus - Executive Committee voted to authorize the release of \$2,000,000 in 1988 Surplus, subject to approval of departments of insurance. (6/91)
- S4.** Extension given to Suburban Essex Fund member for first installment to January 20, 1992. (1/92)

- S5.** Charters for Strategic Planning, Investment, Coverage, Audit, Legislative and Rules/Contract Subcommittee approved. (3/92) Safety & Education charter approved. EPL/POL charter approved.() Investment Committee charter expanded to include membership of all JIF Treasurers. (3/96)
- S6.** Affiliated MEL status given to Suburban Municipal Joint Insurance Fund. (9/93)
- S7.** Safety & Education Committee and Grant Program - 1994 Budget to include \$120,000 for Safety & Education Committee to oversee grant and training. (10/93) Grant of \$30,000 approved for Monmouth and Ocean Police Training Seminars. (10/93) Grant of \$30,000 approved for Monmouth and Ocean Police Training Seminars. (10/93) Committee charter adopted. (1/94) Grant application must be submitted by 9/15/94. (3/94) Grant applications approved as follows: \$6,300 Camden (Medical Management Program); PMM \$4,081 (Special Safety Consultant); \$2,633 Sub Essex (back belts); NJUA \$1,013 Safety Expo; NJSI \$4,134 (Bloodborne Training); Mercer \$4,186 (Defensive Driving). (6/94) Bergen JIF 10,365.69 (Community Awareness); South Bergen \$7,375.59 (back belts); Morris \$8,991 (Safety Calendars); Suburban Municipal \$2,958.61 (Safety Publications); Atlantic, Burlco, Trico \$13,250.50 (Functional Job Descriptions). (9/94) Grant Awards approved as recommended. (9/95) Grant voting requirements established. . (3/96) Grant awards approved as recommended. (11/96) MEL Grant to be discussed in a "Safety in Savings" brochure authorized to be prepared by the Marcus Group at a cost not to exceed \$5,000. (11/97) Grant approved for NJUA JIF to film orientation video. (6/99) Grant to Brain Injury Association for Headsmart program approved. (10/01) Motion passed to authorize the MEL Safety & Education Committee to direct the disbursement of the Genesis contribution of \$10,000 to specific Safety Institute projects that also benefit the MEL (1/14) Approved printing of "Management of Special Events" brochure with lowest quote vendor Drew & Rogers totaling \$3,500 to print and mail 2,000 brochures. (3/2/16).
- S8.** Chairman Andrew Salerno announced resignation from City of Pleasantville and, as a result, MEL Chairman. (9/95)
- S9.** Municipal Safety Leadership - Manual published and distributed to membership. (9/96) Municipal Safety Leadership Manual, including a discussion of Title 59, published and mailed to elected officials of member towns. (9/96) Committee seminar conducted for JIF Fund Attorney and Claims Administrators on Title 59 Immunities. (6/96) Revision, reprint and redistribution of the municipal safety leadership manual authorized. (3/97) Community Safety Leadership award presented to the Township of Haddon. (11/99)
- S10.** Safety Expo for Firefighters scheduled for Saturday, April 5, 1997, to be simultaneously conducted in three locations – Bergen County Fire Academy, Mercer County Fire Academy and the Atlantic County Fire Academy. (3/97) Executive Committee approved donation of \$150 each to the Bergen County Fire Chiefs' Association and the Atlantic County Fire Chief's Association. (6/97)
- S11.** Community Safety Leadership – Board of Commissioners approved cost to distribute video and manual. (9/98) Board approved printing contract (1/03).
- S12.** Board of Commissioners authorized expenditure for Head Smart Program. (9/98) Board agreed to match Munich-American Challenge Grant of \$25,000 for Head Smart Program. (6/99)
- S13.** Professional Service Agreement with Reinhart & Associates amended for Jetter Training, Snow Plow Train the Trainer and Employee Flagger Training. (6/99) Contract awarded to Julia Dyckman Andrus Memorial for "Training Tools for Changing the Way We Think About Safety" at a cost not to exceed \$29,000. (1/12)
- S14.** Board retained LaMendola & Associates as facilitator to review and update Strategic Plan. (3/00)
- S15.** Line item established for the development of the MEL Safety Institute. Institute will provide regulatory compliance training in six territories throughout the State. (10/01) Contract renewal for registration program and webpage approved (9/04). WebSoft contract renewed. (1/05) Safety and Education committee authorized to consider MSI registration program alternatives. (1/05) Safety and Education Committee authorized to RFP for MSI Registration Program. (3/05) Of 5 responses, Board accepted Plateau Systems. Safety and Education Committee authorized to negotiate. (1/06) Funding for project designated from 2005 and 2006 budgets. (1/06) Contract approved. (3/06) WebSoft contract extended while Plateau Learning Management System in development. (6/06) Expenditure approved to conduct training seminars throughout the State to train members on the new MSI Learning Management System. (11/06) Change order authorized (3/07) MSI program expanded to convert 20 to 25% of the class units to online training for the 2013 fund year. (3/12) Approval for First Net to offer the MSI online courses to

other pools in the country for a 15% royalty fee (3/13) Contract awarded to First Net for the Learning Management System (6/13) Contract awarded to Andrus Group to assist with the design, development and execution of the Management & Supervisory Training.,AND contract awarded to Lamendola Associates to assist with information and training communication with members. (6/13). Approval for Safety committee to purchase supervisory materials at a cost not to exceed \$4,500 (9/13). Motion to accept the recommendation of the Rules & Contracts committee to approve the 2014 contract change to include a \$10/student fee for online completions, to be billed at the end of the year. (10/13) Motion approved to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the On-line Elected Officials Seminar Training. (1/14) Motion passed to purchase 1,000 usage hits from FirstNet for the use of their online training programs specific to recreation and summer camps at a cost not to exceed \$11,500. (11/14) Motion to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training (1/15) Motion passed to accept the recommendation of the Safety and Education Committee and approve the purchase of additional 1,500 usage credits at a cost of \$9,375 for the online Camp Counselor training and the purchase of additional 10,000 usage credits at a cost of \$12,500 for the online MEL training (6/15) Motion passed to accept the recommendation of the Safety And Education Committee and approve the additional cost of services by the Management & Supervisor Training Consultant for a cost of \$9,000 (6/15) Motion passed to authorize an additional payment of \$1,732 to VCS for additional expenses incurred while creating the online Employment Practices Liability Training (6/15) Approved to purchase 5,000 usage credits at \$14,374 from FirstNet (9/15) Authorized the 2015 contract addendum for Lamendola Associate's Safety Training and the release of a RFQ for 2016 Management Safety Training. (9/15). Authorized the production of an on-camera video train related to Technology Liability best practices. (9/15) Motion passed to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training (1/16) Motion passed to purchase 5,000 usage hits from FirstNet for the use of their online training programs specific to recreation and summer camps at a cost not to exceed \$24,000 (3/2/16) Increase to the 2016 MSI budget by \$105,000 to cover outstanding training requests and the development of a special safety course for vehicle mechanics and a reviewed version of the management skills course for seasoned management personnel. (6/16) Contract awarded to FirstNet Learning for the Learning Management System for the 2017, 2018, 2019 fund years. (6/16) Motion passed to approve implementation upgrades of NextGen, a FirstNet feature, and a "Quick Course" program in January 2017 at a cost of \$2,400 (10/16)

- S16.** Board agreed to increase the MEL's attachment point to the local JIF's self-insured retention (3/04). Board voted to establish minimum attachment point of \$250,000 for Fund year 2010. (3/09).
- S17.** Board approved School Alliance Insurance Fund (SAIF) participation in the MEL Safety Institute (9/04).
- S18.** Cost of SAS Audit for Scibal Associated approved. (1/05) Board accepted Scibal SAS report. (6/07)
- S19.** Board agreed to sponsor a second Safety Expo in cooperation with the New Jersey Utility Authorities JIF. (9/05)
- S20.** Executive Director authorized to submit grant to NJDOT for "Crossing Guard Safety Program". Safety and Education committee authorized to develop program. (6/06) Program expenditures approved. (9/06) Motion passed to authorize the MEL to participate in the Rutgers Crossing Guard Program for a cost of \$25,000 (6/14)
- S21.** Safety Institute budget increased for additional members. (9/06) Budget increased for 2009. (6/09).
- S22.** Resolution adopted settling MEL/RCF v. Safety Mutual/Arthur J. Gallagher/JLV Administrative Services matter. (9/06)
- S23.** Board authorized the use of the MEL website to host a copy of the EJIF's Stormwater Management Training Program. (6/07).
- S24.** Discussion of Sustainable Energy Master Plan referred to Long Range Planning Committee. (9/07) Task Force appointed. (10/07) Task Force will now report to the Environmental JIF. (1/08).
- S25.** Board authorized the release of an RFQ for a program for members to assist groups requesting use of their facilities in purchasing a Special Events Policy (TULIP). (3/09).
- S26.** Board authorized purchase of Safety Poster. (6/09).

- S27** Board authorized development of Trifold Safety Institute cards. (10/09).
- S28** Board authorized purchase of Static Electricity Cards. (10/09).
- S29** Motion to join the Safety Institute of New Jersey subject to the stipulation that the MEL will not contribute to the organization's budget and to appoint the executive director as the MEL's representative to the institute. (3/12).
- S30** Payment authorized for the MEL's retention of \$200,000 excess of the local JIF retention of property claims related to Hurricane Sandy. (11/12). Motion to adopt resolution 22-13 to authorize the execution of an agreement between the MEL and Zurich American Insurance Company regarding Super Storm Sandy losses (9/13) Board passed motion to affirm the actions and recommendations of the Super Sandy Sub-Committee on the establishment of June 30th and July 15th deadline with respect of flood claims as a result of Super Storm Sandy (6/14)
- T1.** Cash Management Plan - plan adopted as presented. (3/91) Plan modified to allow MEL to utilize division of investments. (1/94) Revised Fiscal Management plan and Cash Management Plan approved. (3/13). Motion passed to approve the proposed changes to the Cash Management plan (3/2/16)
- T2.** Excess Insurance Premiums: Treasurer authorized to make premium payments when due. (1/90)
- T3.** Investments: New Jersey Cash Management Plan added to investment portfolio. (3/91)
- T4.** Lock Box: Treasurer authorized to secure Lock Box with City Federal Bank. (9/88)
- T5.** \$15,400 transferred from general and administrative account to workers' compensation. Account to pay additional premiums owed Safety Mutual. (1/92)
- T6.** Bernard Webb appointed as MEL's Technical Writer through December 31, 1992, at a fee not to exceed \$12,000, to revise the Fund's Coverage Document. (6/92) Agreement renewed through August 31, 1994. (9/93) Agreement renewed through 12/31/94. (9/94) Wilson, Elser, Moskowitz, Edelman and Ricker awarded contract not to exceed \$4000 to review/draft an employment practices coverage documents. (3/95)
- T7.** Title 59: Resolution adopted supporting Senate Bill 1412 which would provide amendment to Title 59 related to mass transportation services; weather conditions on public property; unimproved public property; as well as an increased damages threshold; and monetary damages cap. (1/93) Committee seminar conducted for JIF Fund Attorney and Claims Administrators on Title 59 Immunities. (6/96)
- T8.** Treasurers - Executive Committee endorsed study to standardize and modernize hardware and software for JIF Treasurers. (3/96) An expense of \$6,000 authorized to upgrade and standardize Treasury functions. (9/96) Executive Committee recommends local JIFs award a contract for its Treasurer's computer systems to CompUSA, based on the bids received in response to the MEL's advertisement (as lead agency). (6/97)
- T9.** John J. Tarditi resigned as the Camden JIF MEL Representative. (9/00)
- T10.** DOBI confirms that JIFs are not licensed or admitted insurers and as such exempt from the "Federal Terrorism Act of 2002" (3/03).
- T11.** Payment approved to RLM for training seminars. (3/05) Approval for the MEL to co-sponsor an all day education seminar, cost not to exceed \$15,000. (1/12) Motion passed to schedule the 2016 MEL/MRHIF Educational Seminar for Friday, May 13, 2016 (6/15) Motion passed to schedule the 2017 MEL/MRHIF Educational Seminar for April 14, 2017 (6/16)
- T12.** Resolution adopted expressing Board's appreciation of Michael Trotta, retiring in 2007. (11/06)
- UI.** Underwriting Services - Corroon & Black agreed to provide Underwriting Services to all JIFs in exchange for brokerage fee to place excess insurance. (11/87) Professional Service Agreement with Willis Corroon amended to process compensation monthly. (1/99)

- U2.* Underground Storage Tanks: Surveys distributed to member municipalities. Actuary & Administrator reviewing results for possible program through the MEL. (6/89) Underground Storage Tanks (UST) - \$25,000 put in 1990 Budget for UST program. (11/89) Committee voted to pay Dynamac Corp \$5000 for its work in preparing report for the MEL. (11/89) Underground Storage Committee appointed and authorized to obtain necessary services for the development of a program, not to exceed \$25,000. (11/89) Underground Storage Tanks - Resolution adopted to contract with Dynamac Corp to provide professional engineering services necessary for UST program. (3/90) Underground Storage Tanks - Administrator authorized to distribute inspection application & testing of members' tanks at a fee of \$2,000 per tank with any unexpended balance to be returned to municipality. (6/90) Underground Storage Tanks - Administrator authorized to seek proposal from commercial underwriters. (9/90) Underground Storage Tanks - expenditure of \$5,000 to initiate application to commercial market for UST coverage authorized. (12/90)
- U3.* Board authorized the release of Request for Proposal for Underwriting Manager. (5/00) Conner Strong Services appointed at the MEL's Underwriting Manager. (9/00) Contract amended to include compensation to provide local services to the Central JIF. (3/06) Contract extended 12 months. Executive Director to draft contract to include six month review and performance standards. (11/06) Underwriting Manager fee reduced reflecting transfer of producer portion of contract to Arthur J. Gallagher Risk Management Services. (6/07). Motion passed to appoint Thomas Nolan as MEL Underwriting Manager, as Joseph Hrubash transitions to MEL Asst. Exec. Dir. At PERMA (6/14)
- U4.* Fund adopted Resolution 8-10 detailing payments to defend Coastal Signs vs. Union Township. (1/10)
- U5.* Motion to adopt resolution 13-12 awarding professional service agreement to Inglesino, Pearlman, Wyciskala & Taylor, LLC for legal opinion concerning permissibility of the formation of a Unitized Trust, cost not to exceed \$17,500 (3/12) Motion to adopt Resolution 17-12 authorizing the participation of the Municipal Excess Liability Joint Insurance Fund in a Shared Services Agreement for the formation of a Unitized Investment Trust; and further, to authorize the Municipal Excess Liability Joint Insurance Fund to act as the Lead Agency (6/12) Motion to adopt Resolution 25-12 authorizing the execution and delivery of that certain Joint Insurance Fund Agency Agreement dated September 1, 2012 by this participant JIF in connection with the Unitized Trust Program (9/12)
- VI.* MEL establishes policy that voucher list be reviewed monthly by chairman and secretary prior to disbursement. (10/92)
- V2.* Coverage document definition, "Who is Insured", to be amended to provide excess auto liability for volunteer members of member town's fire company, first aid squad, rescue squad, emergency response team, or similar organization. (1/94)
- V3.* Video Library - Penalty to be imposed when videos get lost and town did not follow shipping procedures. (11/96) Safety Director's professional service agreement amended increasing the cost of handling the video library mailings from \$7.50 to \$8.00. Policy established to charge a town for the cost of a "lost video" when proper procedure for returning a video was not followed. (3/97) Board approved contract addendum increasing cost of handling library to \$12.50. (9/99) Board authorized purchase of additional videos (6/04). (3/05) Safety Consultant contract for video library amended. (9/05) Video expenditures approved. (9/06) Board authorized payment to outside vendor to add 15 titles to be viewed on the webpage. (6/07). Board approved expenditure of \$15,000 for video purchases. (3/09). Motion to refer Gloucester County Insurance Commission's request to access to the MEL Video Library to the MEL Safety & Education Committee (1/12) Motion to accept the committee recommendation to allow Commission's access at a one-time start up cost of \$1,000 per Commission for a one year period; including \$10 per title plus postage (3/12)
- V4.* Videos on POL Zoning Issues and video on Employment Practices Expenditures authorized (9/03). Safety and Education committee authorized to determine if video could be further modified for New Jersey law. (3/05)
- V5.* Board authorized RFPs for Surviving Urban Driving DVD. (6/07). Spanish Version of Surviving Urban Driving authorized not to exceed \$6,000. (6/09) Contract authorized (9/07) Board agreed to award contract to lowest qualified bid to produce video on Seasonal Employee Orientation. (3/08). Board awarded contract to VCS video for the production of "Rights & Duties of a Volunteer in Local Government". (9/08). "Don't get caught in the Crush Zone" DVD production awarded to VCS. (9/08). Fulfillment to distribute Surviving Urban Driving awarded to Drew & Rogers. (9/08). Additional expenditure authorized for "Don't get caught in the Crush Zone" – and

“Rights & Duties of a Volunteer in Local Government” based on changes requested by the MEL. (10/08). Fulfillment of Crush Zone DVD distribution awarded to Vernon at a cost not to exceed \$11,000. (1/09). Contract awarded to VCS for video production of “Traumatic Brain Injury” not to exceed \$30,000. (3/09). Board authorized the release of RFQs for “Rights & Duties of an Employee in Local Government” (3/09). Video Production of “Rights & Duties of an Employee in Local Government” awarded to VCS at a cost not to exceed \$30,000. (6/09) Contract approved for Atlanticare as consultant in development of “Body Mechanics” DVD – at a cost not to exceed \$6,000. (9/09). Board awarded contract to VCS for the Video Production of “Body Mechanics” at a cost not to exceed \$32,500. (10/09). Motion confirming the award to VCS Video for the production of “Slips & Falls” at a cost not to exceed \$37,879 (6/14). Authorized the release of the RFQ for on-line & webinar training producer for the term of 2016 – 2018. (11/15) Authorized the release of the RFQ for on-line training on Safe Lifting (11/15) Motion passed to award the contract for online training and webinar producer to VCS video not to exceed \$8,532.50 per course for Online Training and a fee not to exceed \$7,838.75 for Webinar Producer (1/16) Motion passed to award the contract for the online production of Safe Lifting to VCS Video for a cost not to exceed \$35, 910 (1/16)

- W1.** Workers' Compensation Cost Containment Program - Program adopted authorizing PERMA to hire a Claims Supervisor to oversee the claims adjusters at the local JIF. Program also contains money for Safety Training and videos by Industrial Training Systems Corp (ITS) (9/90 - 10/90) Industrial Training Systems Corp (ITS) - Company providing Safety Videos and Safety Training. (9/90)
- W2.** During 1987 and 1988 Fund Years, MEL established an escrow account for higher deductibles applicable to properties close to shore. Ocean County requested and MEL granted the Ocean JIF's request to return \$167,178 plus accrued interest. (9/92) Monies collected from Atlantic, Monmouth and Ocean Funds for windstorm damage and returned to respective local JIFs. (1/95)
- W3.** Casualty Document amended to provide coverage for watercraft under 26 feet (owner covered as an additional insured) and watercraft over 26 feet commandeered by member town for emergency purposes. (1/94) Watercraft exclusion length extended to 50 feet. (1/00)
- W4.** Wood, H. Steven - Steven Wood announced departure from Township of Bernards and, as a result, MEL Chairman. (1/96)
- W5.** Workers Compensation Health Initiative - Executive Committee endorsed a proposal to the Robert Wood Johnson Foundation for a grant on “Workers Compensation Health Initiative.” (6/96)
- W6.** Resolution adopted opposing Assembly Bill 2978—an act concerning paid firefighters, based on recommendation from Workers Compensation attorney. (9/97)
- W7.** Police Professional Liability Prior Acts coverage approved for Borough of Woodlynne. (6/99)
- W8.** Workers Compensation Medical Management – MasterCare replaced FMCO as Managed Care Provider. (1/01) Qualcare purchases MasterCare (2002). Motion to release MCO RFP tabled 6/04. RFP authorized for release after Workers’ Compensation Exposure Reduction Initiative is complete (9/04). QualCare awarded contract for Managed Care for period of 10/1/05 through 9/30/06. (9/05) Contract extended to October 2007 pending review of proposals. (9/06) Performance Standards approved. (1/07) Term of contracted extended through December 31, 2008. (9/07) Based on performance, Qualcare’s 10% bonus approved. (1/08). Based on performance, Qualcare’s 10% bonus approved. (6/09).
- W9.** Board agreed to discount reserves on long-term workers’ compensation claims (3/04).
- W10.** Workers’ Compensation Exposure Reduction Initiative Ad-hoc committee appointed (6/04).
- W11.** MEL webpage designated for advertisements. (1/06) NewTech contract approved to maintain webpage. (6/06) NewTech Services is authorized to update the website to comply with the latest state informational requirements. (10/11). Motion approved for a MEL email bulletin project to send an daily safety reminder, subject to final acceptance by the Safety & Education committee of the implementation plan (3/12). Motion approving the recommendation to upgrade the MEL webpage with NewTech, cost not to exceed \$9,500. (3/2/16)

- W12.** Board established policy concerning certain compensability decision for volunteers. (1/06)
- W13.** Board adopted procedures for assigning certain workers' compensation claims to MEL Defense Panel for Workers' Compensation. (1/06)
- W14.** Resolution adopted expressing appreciated on John Willadsen, stepping down as Fund Commissioner. (11/06)
- W15.** Board authorized Perma to make the necessary filing with CMS on behalf of the Fund designating the Fund as a responsible Reporting Entity (RRE) under section 111 of Medicare, Medicaid and SCHIP extension act of 2007 (MMSEA) and authorized 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. (6/09).
- W16.** Motion to release an RFQ for the production of webinars concerning crossing guards, new elected officials and new JIF commissioners. (3/12) VCS Video appointed as On-line and Webinar Training Producer for the period of June 7, 2012 through December 31, 2014 (6/12) Contract awarded to VCS for the on-line and webinar training program producer (6/13)
- W17.** Motion passed to accept the recommendation for the coverage Committee and approve the indemnification request as made by Watchung in reference to the quarry owned by Weldon Materials. (10/14)
- Y1.** Year 2000 – Board of Commissioners authorized the expense to expand Year 2000 Challenge pilot study to include a utility authority. (9/98) Year 2000 exclusion endorsement approved. (1/00)
- Y2.** Kevin Yecco resigned as the Atlantic JIF representative to the MEL Board of Commissioners (3/04).
- Y3.** Board adopted Resolution expressing appreciation to Frank Yurasko for his services as Defense Attorney. (6/05)