

NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND

POLICIES & PROCEDURES MANUAL

Private

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

I. INTRODUCTION

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

As of March 1, 2006, there are 18 local affiliated joint insurance funds that participate in the MEL, in the State of New Jersey, providing insurance coverage to 386 municipalities, 74 utility authorities, 2 counties, 22 Fire & First Aid Districts and 87 housing authorities.

AUTHORITY

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

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

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

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

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

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

The Fund has various sources of official communications; specifically:

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

PURPOSE

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

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

The Policies and Procedures established by the New Jersey Utility Authorities Fund and the MEL are expected to be adhered to by its member authorities, appointed officials and the Fund Commissioners. The manual is also a "living" guideline, and, as such, is subject to additions or deletions as they become appropriate and approved by the Executive Board. These changes will be issued as bulletins during the course of the year and should be filed in the Members' Manual.

II. INFORMATIONAL DIRECTORY

Organization

The New Jersey Utility Authorities Joint Insurance Fund commenced operations on September 17, 1991 with 19 charter members. As of January 1, 2009, the Fund has 73 members.

	<u>Date Joined</u>
* Berkeley Township Sewerage Authority	9/17/91
* Bernards Sewerage Authority	9/17/91
* Brick Township Municipal Utilities Authority	9/17/91
* Delran Sewerage Authority	9/17/91
* Dover Township Municipal Utilities Authority	9/17/91
* Edgewater Municipal Utility Authority (dissolved 12/31/07)	9/17/91
* Evesham Municipal Utilities Authority	9/17/91
* Hillsborough Municipal Utilities Authority	9/17/91
* Jackson Township Municipal Utilities Authority	9/17/91
* Lakewood Township Municipal Utilities Authority	9/17/91
* Manchester Township Municipal Utilities Authority (dissolved 1/1/94)	9/17/91
* Monroe Township Utilities Authority (dissolved 2/2/09)	9/17/91
* Ocean Township Municipal Utility Authority (dissolved 2/19/07)	9/17/91
* Pennsauken Sewerage Authority	9/17/91
* Randolph Township Municipal Utilities Authority (dissolved 1/1/94)	9/17/91
* Riverside Sewerage Authority	9/17/91
* Somers Point City Sewerage Authority (dissolved 1/1/01)	9/17/91
* Stafford Municipal Utility Authority (dissolved 7/1/01)	9/17/91
* Western Monmouth Municipal Utility Authority	9/17/91
* Lambertville Municipal Utility Authority	9/17/91
Merchantville-Pennsauken Water Commission	11/15/91
Stony Brook Regional Sewerage Authority	11/30/91
Lacey Municipal Utility Authority	12/13/91
Secaucus Municipal Utility Authority	2/6/92
Readington-Lebanon Sewerage Authority	3/1/92
Egg Harbor Township Municipal Utility Authority	3/10/92
Manasquan River Regional Sewerage Authority	4/15/92
Keansburg Municipal Utilities Authority (dissolved 1/23/02)	4/15/92
Union County Utility Authority	9/1/92

Wanaque Valley Regional Sewerage Authority	10/1/92
Little Egg Harbor Municipal Utility Authority	10/14/92
Township of Middletown Municipal Utility Authority	11/1/92
Hamilton Township Municipal Utility Authority	1/1/93
Pennsville Sewerage Authority	1/1/93
Eatontown Sewerage Authority	1/1/93
Montville Township Sewerage Authority (dissolved 8/29/01)	1/1/93
North Arlington-Lyndhurst Joint Meeting	2/1/93
Northwest Bergen County Utilities Authority	2/1/93
Atlantic County Utilities Authority	3/1/93 – 1/1/99
Carney's Point Township Sewerage Authority	6/27/93
Atlantic Highlands/Highlands Regional Sewerage Authority	7/1/93
Bayshore Regional Sewerage Authority	7/1/93
Cinnaminson Sewerage Authority	7/31/93
Penns Grove Sewerage Authority	8/5/93
Pine Hill Borough Municipal Utilities Authority	8/15/93
Carlstadt Sewerage Authority	10/1/93
Mount Holly Municipal Utilities Authority	1/1/94
Cape May County Municipal Utilities Authority	3/15/94
Musconetcong Sewerage Authority	3/28/94
Berkeley Township Municipal Utilities Authority	4/7/94
Woodstown Sewerage Authority	8/10/94
Bordentown Sewerage Authority	1/1/95
Clinton Township Sewerage Authority	3/2/95
Rockaway Valley Regional Sewerage Authority	6/1/95
Monroe Municipal Utilities Authority	7/1/95
Runnemede Sewerage Authority (dissolved 1/1/06)	11/18/95
Woodbine Municipal Utilities Authority	2/1/96
Plainfield Area Regional Sewerage Authority	3/28/96
Plainfield Municipal Utilities Authority	1/1/97
Buena Borough Municipal Utilities Authority	5/1/97
Hanover Township Sewerage Authority	5/25/98
Beachwood Sewerage Authority	6/1/98
Bayonne Municipal Utilities Authority	6/1/99
Logan Municipal Utilities Authority	6/9/99
Two Rivers Water Reclamation Sewerage Authority	4/1/01
Wanaque Borough Sewerage Authority	1/1/02
West Milford Township MUA	1/1/02
Waterford Township MUA (dissolved 1/1/04)	1/1/02
Township of Ocean Sewerage Authority	1/1/02
Deptford Township MUA	2/1/02
Kearny MUA	4/1/02
South Monmouth Regional Sewerage Authority	1/1/03
Warren County Pequest River MUA	1/1/03
Mantua Township MUA	9/16/03
Franklin Township Sewerage Authority	10/3/03
Monmouth County Bayshore Outfall Authority	1/1/04
Cumberland County Utilities Authority	1/1/05

North Bergen Municipal Utilities Authority	1/1/05
Somerset Raritan Valley Sewerage Authority	1/1/05
Washington Township Municipal Utilities Authority	1/1/06
Hackettstown Municipal Utilities Authority	1/1/06
Passaic Valley Water Commission	1/1/08

East Brunswick Sewerage Authority	1/1/08
Lower Township MUA	10/1/08

* Denotes Charter Member

Fund Commissioners

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

The Fund Commissioner's responsibilities include:

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

Meetings

The Fund has an organizational meeting usually in January to elect two officers (Chairperson and Secretary); a five member Executive Committee and four alternates. Elections are conducted by paper ballot.

Executive Board

The officers and Executive Committee shall:

- **Exercise the full power and authority of its commissioners (see note).**

The officers and the Executive Committee conduct monthly meetings on the fourth Wednesday of each month at 10:30 a.m. at:

**Toms River Municipal Utilities Authority
340 West Water Street
Toms River NJ 08753
Telephone (732) 240-3500**

The November meeting is schedule in connection with the AEA Conference in Atlantic City.

In case of inclement weather, updated cancellation information can be obtained by calling (201) 587-0555.

The Fund encourages its members to attend these meetings. Furthermore, a summary of the executive decisions rendered by the Executive Committee can be found in Part IX of the Policies & Procedures Manual.

The Fund officers and Executive Committee are compensated at the rate of \$150 per regular monthly meeting attended.

Officials

The Fund also has the following four appointed officials:

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

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

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

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

The NJUA 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.

The Fund's Executive Committee also receives recommendations from various standing committees such as:

- **Coverage**
- **Executive Safety**
- **Nominating**
- **Finance**

Each standing committee is chaired by a member of the Executive Committee. The chairperson and Executive Director/Administrator sit ex officio on all committees. Committee appointments are usually made by the chairperson at the January meeting. However, the NJUA Fund encourages its participants to volunteer to serve on these committees.

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

On the following pages, you will find:

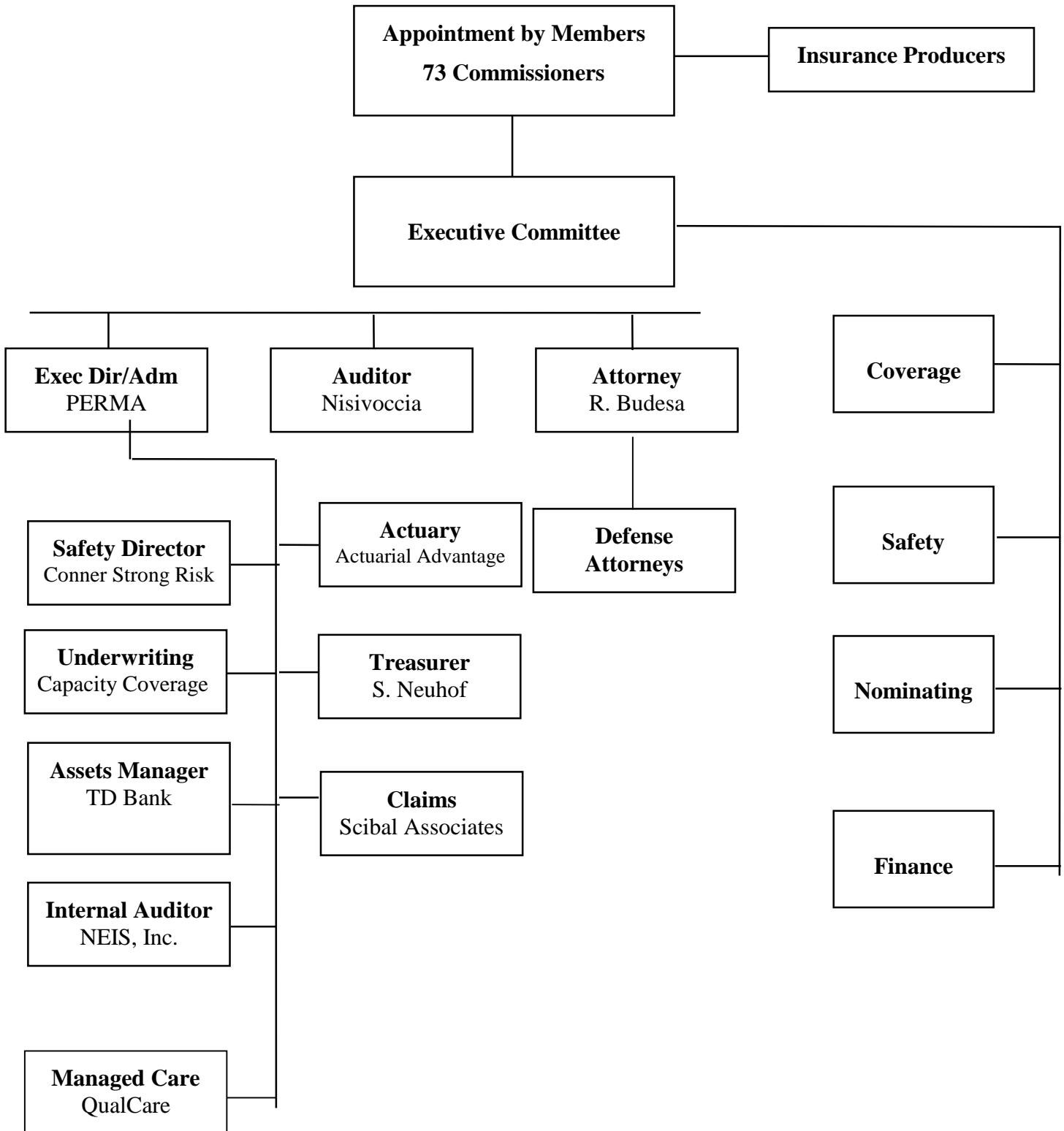
- **List of names and addresses of various Fund professionals**
- **Organizational Chart**
- **Listing of current members' appointed commissioners, addresses and phone numbers.**
- **List of Standing Committee members.**

In addition, the Fund has instituted a grace period for first installments and will impose a penalty for any assessment received after February 1st with interest calculated to January 15.

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

Note: Please refer to **Article II Membership, D(1)-(3)** for duties and responsibilities of the insurance producer.

**New Jersey Utility Authorities
Joint Insurance Fund
2009 Organizational Chart**



Executive Committee

Chairman Jerome Cevetello
Manasquan River Regional Sewerage Authority

Secretary Tammy Fetherman
Lacey Municipal Utilities Authority

Executive Committee Patrick Parkinson
Township of Middletown Sewerage Authority

Brian Bigler
Secaucus Municipal Utilities Authority

David Johnson
Little Egg Harbor Municipal Utilities Authority

William Dunn
Mount Holly Municipal Utilities Authority

Richard Cranmer
Readington-Lebanon Sewerage Authority

Alternate #1 Edward Ho
Rockaway Township Regional Sewerage Authority

Alternate #2 Michael Gianforte
Two Bridges Water Reclamation Authority

Alternate #3 Robert Fisher
Bayshore Regional Sewerage Authority

Alternate #4 Robert Burner
Cape May County Municipal Utilities Authority

Membership

David Palamara Commissioner	Atlantic Highlands/Highlands Sewerage Authority P.O. Box 72 17 First Ave Atlantic Highlands, NJ 07716	732-872-2220
Steve Gallo Executive Director	Bayonne Municipal Utilities Authority 630 Avenue C Bayonne, NJ 07002	201-858-6083
Robert Fisher Executive Director	Bayshore Regional Sewerage Authority 100 Oak Street Union Beach, NJ 07735	732-739-1025
Walter Erickson	Beachwood Sewerage Authority 1133 Beach Avenue Beachwood, NJ 08722	732-240-2608
Charles Thiemer Secretary	Berkeley Township Municipal Utilities Authority 42 Station Road Bayville, NJ 08721	732-237-0100
Peter Cunningham Executive Director	Berkeley Twp Sewerage Authority 255 Atlantic City Blvd Bayville, NJ 08721	732-269-3500
Peter Messing Executive Director	Township of Bernards Sewerage Authority 1 Collyer Lane Basking Ridge, NJ 07920	908-204-3012
Franklin Hartman Executive Director	Bordentown Sewerage Authority 954 Farnsworth Avenue PO Box 396 Bordentown, NJ 08503	609-291-9105
Scott Bundy Dir of Central Svs	Brick Township Municipal Utilities Authority 1551 Highway #88 Brick, NJ 08723	732-458-7000
Gary Labo Executive Director	Buena Borough MUA 616 Central Avenue, P.O. Box 696 Minotola, NJ 08341	856-697-1784
Rob Burner Risk Program Manager	Cape May County Utilities Authority P.O. Box 610 1523 Route 9 South Cape May Court House, NJ 08210	609-465-9026
James Crifasi Administrator	Carlstadt Sewerage Authority 429 Hackensack Street Carlstadt, NJ 07072	201-935-2180
James DeBlock Executive Director	Carney's Point Sewerage Authority 303 Harding Avenue Carney's Point, NJ 08069	856-299-5210

Richard Stroebel Commissioner	Cinnaminson Sewerage Authority P.O. Box 2100 1621 Riverton Rd Cinnaminson, NJ 08071	856-829-5290
John Ross Administrator	Clinton Township Sewerage Authority 79 Beaver Ave. Suite 5 Clinton, NJ 08809	908-735-5026
Robert Wittfield	Cumberland County Utilities Authority 333 Water Street Bridgeton, NJ 08302	856-455-7120
Sheila Procida Administrator	Delran Sewerage Authority Municipal Building 900 Chester Ave. Delran, NJ 08075-9703	856-461-5111
Robert Hatalovsky Commissioner	Deptford Township Municipal Utilities Authority P.O. Box 5506 898 Catell Rd Deptford, NJ 08096	856-415-1111
Gary Marshall Executive Director	East Brunswick Sewerage Authority 25 Harts Lane East Brunswick, NJ 08816	732-257-8313
Kristine Fisher Commissioner	Eatontown Sewerage Authority 47 Broad Street Eatontown, NJ 07724	732-389-7605
Michael Duffy Commissioner	Egg Harbor Township Sewerage Authority 3515 Bargaintown Road Egg Harbor, NJ 08234	609-927-2303
Rocco Maiellano Executive Director	Evesham Municipal Utilities Authorities Po Box 467 984 Tuckerton Rd. Evesham, NJ 08053	856-983-1081
Robert Sokolowski Executive Director	Franklin Township Sewerage Authority 70 Commerce Drive Somerset, NJ 08873-3470	732-873-2121
Bruce Smith Executive Director	Hackettstown Municipal Utilities Authority 424 Hurley Drive Hackettstown, NJ 07840	908-852-3622
Scott Blackenship Executive Director	Hamilton Township Municipal Utilities Authority 6024 Ken Scoll Avenue Mays Landing, NJ 08330	609-625-1872
Michael Wynne Executive Director	Hanover Township Sewerage Authority P.O. Box 320 Whippany, NJ 07981	973- 428-2478

Gary Nucera Executive Director	Hillsborough Township Municipal Utilities Authority 220 Triangle Rd, Ste 234 Po Box 5909 Hillsborough, NJ 08844	908-874-3550
William Allman Chairman	Jackson Township Municipal Utilities Authority 135 Manhattan St. Jackson, NJ 08527	732-928-2222
Joseph Skelly Executive Director	Kearny Municipal Utilities Authority 39 Central Avenue Kearny, NJ 07032	973-465-5367
Tammy Fetherman Purch Agent/Bookpr	Lacey Municipal Utilities Authority 124 S. Main St. - Box 205 Forked River, NJ 08731	609-693-8188
Aaron Hoberman Executive Director	Lakewood Municipal Utilities Authority 390 New Hampshire Ave Lakewood, NJ 08701	732-363-4422
James Meehan Executive Director	Lambertville Municipal Utility Authority Lamberts Lane Extended - Box 300 Lambertville, NJ 08530	609-397-1496
David Johnson Executive Director	Little Egg Harbor Municipal Utility Authority 823 Radio Road Little Egg Harbor, NJ 08087	609-296-1168
Joseph Weber Executive Director	Logan Municipal Utilities Authority Po Box 71 Bridgeport, NJ 08014	856-467-1650
Mike DeMarcantonio Executive Director	Lower Township Municipal Utility Authority 2900 Bayshore Rd. Villas, NJ 08251	609- 886-7146
Jerome Cevetello Executive Director	Manasquan River Regional Sewerage Authority P O Box 646 Farmingdale, NJ 07727	732-431-8185
Rich Subers Executive Director	Mantua Township MUA 397 Main Street Mantua, NJ 08051	856-468-1111
Michael A. Saraceni Executive Director	Merchantville-Pennsauken Water Commission 20 W. Maple Ave. - Box 1205 Merchantville, NJ 08109	856-663-0043
Patrick Parkinson Executive Director	Township of Middletown Sewerage Authority P.O. Box 205 - 3 Center Street Belford, NJ 07718	732-495-1010
Michael Sacks Executive Director	Monmouth County Bayshore Outfall Authority 200 Harbor Way Po Box 184 Belford, NJ 07768	732-495-2100
Jerry G. Moore Executive Director	Monroe Municipal Utilities Authority 372 South Main Street Williamstown, NJ 08094	856-629-1444

William Dunn Executive Director	Mount Holly Municipal Utilities Authority 29-37 Washington Avenue - P.O. Box 486 Mount Holly, NJ 08060	609-267-0015
Jack Sylvester Commissioner	Musconetcong Sewerage Authority 110Continental Drive Budd Lake, NJ 07878	973-347-1525
Nicholas Antonicella Treasurer	North Arlington-Lyndhurst Joint Meeting 214 Ridge Road North Arlington, NJ 07032	201-991-6060
Frank Pastena Executive Director	North Bergen MUA 6200 Tonnelle Avenue P.O.Box 5218 North Bergen, NJ 07047	201-422-0100
Robert Genetelli Ass't Superintendent	Northwest Bergen County Utilities Authority 30 Wyckoff Avenue Waldwick, NJ 07463	201-447-2660
William E. Schmeling Executive Director	Township of Ocean Sewerage Authority 224 Roosevelt Avenue Oakhurst, NJ 07755	732-531-2213
George Hanley, Esq. General Council	Passiac Valley Water Commission 1525 Main Ave Clifton, NJ 07011	973-340-4300
Paul Morris Chairman	Penns Grove Sewerage Authority 81 Beach Avenue Pennsgrove, NJ 08069	856-299-3103
William Orth Commissioner	Pennsauken Sewerage Authority 1250 John Tipton Blvd Pennsauken, NJ 08110	856-663-5542
John Willadsen Administrative Director	Pennsville Sewerage Authority 90 North Broadway Pennsville, NJ 08070	609-676-3069
Thomas Hassett Executive Director	Pine Hill Borough Municipal Utilities Authority 907 Turnersville Road Pine Hill, NJ 08021	856-783-0739
Robert A. Villee Executive Director	Plainfield Area Regional Sewerage Authority 200 Clay Ave Middlesex, NJ 08846	732-968-2471
Reno Wilkins Assistant Director	Plainfield MUA 127 Roosevelt Ave Po Box 5110 Plainfield, NJ 07061	908-753-3592
George Decker Chairman	Pompton Lakes MUA 2000 Lincoln Avenue Pompton Lakes, NJ 07442	973-839-3044

Richard Cranmer Executive Director	Readington-Lebanon Sewerage Authority Old Route 28 - Box 136 Whitehouse, NJ 08888	908-534-6171
Deborah M. Crowe Executive Director	Riverside Water Reclamation Authority P O Box 188 1 West Scott St. Riverside, NJ 08075	856-461-1460
Edward Ho Administrator	Rockaway Valley Regional Sewerage Authority 99 Greenbank Road Boonton, NJ 07005	732-263-1555
Brian Bigler Executive Director	Secaucus Municipal Utility Authority 1100 Koelle Boulevard Secaucus, NJ 07094	201-330-2089
Gail Quabeck Commissioner	Somerset Raritan Valley Sewerage Authority P.O. Box 6400 Bridgewater, NJ 08807	732-463-0593
Mike Ruppel Executive Director	South Monmouth Regional Sewerage Authority 1235 18th Avenue Wall, NJ 07719	732- 681-0611
Heidi Bode-McLaughlin Regulatory Officer	Stony Brook Regional Sewerage Authority 290 River Road Princeton, NJ 08540	609-924-8881
Thomas Horn Executive Director	Toms River Utilities Authority 340 West Water Street Toms River, NJ 08753	732-240-3500
Michael Gianforte Executive Director	Two Rivers Water Reclamation Authority One Highland Avenue Monmouth Beach, NJ 07750	732-229-8578
Thomas Brennan Controller	Union County Utilities Authority 1499 Route 1 & 9 North Rahwah, NJ 07064-5619	732-382-9400
Frank Covelli Chairman	Wanaque Borough Municipal Utility Authority 101 W. Hagstrom Blvd Wanaque, NJ 07465	973-839-9191
Frank Covelli Commissioner	Wanaque Valley Regional Sewerage Authority 101 W. Hagstrom Blvd Wanaque, NJ 07465	973-696-4600
Christopher Guida Executive Director	Warren County Pequest River MUA P.O. Box 159 199 Foul Lift Drive Belvidere, NJ 07823	908-475-5412
Paul Costic Executive Director	Washington Township Municipal Utilities Authority P.O. Box 226 46 E. Mill Rd. Long Valley, NJ 07853-0226	908-876-3145
Judy Kehr Administrator	West Milford Township Municipal Utilities Authority 1480 Union Valley Road West Milford, NJ 07480	973-728-2711

Michael Dimino
Executive Director

Western Monmouth Municipal Utilities Authority
103 Pension Rd
Manalapan, NJ 07726

732-446-9300

William Pikolycky
Chairman

Woodbine MUA
P.O. Box 286
Woodbine, NJ 08270

609- 861-4541

Frank Mitchell
PW Supervisor

Woodstown Sewerage Authority
17-19 West Avenue
Woodstown, NJ 08098

856-769-2200

Professional Services

<u>Function</u>	<u>Contact/Company</u>	<u>Address</u>	<u>Phone #</u>
<i>Actuary</i>	Dennis Henry Actuarial Advantage	111 Veterans Square, 1 st fl Media, PA 19063	Tel: (610) 627-0702 Fax: (610) 627-1531
<i>Attorney</i>	John Sahradnik, Esq. Steve Nemeth, Esq. Berry, Sahradnik, Kotzas & Benson, P.C.	212 Hooper Ave. - Box 757 Toms River NJ 08754	Tel: (732) 349-4800 Fax: (732) 349-1983
<i>Auditor</i>	Francis Jones Nisivoccia & Company LLP	5 Emery Avenue Randolph NJ 07869	Tel: (973) 328-1825 Fax: (973) 328-0507
<i>Claims</i>	Anne Noble Scibal Associates	P O Box 500 Somers Point, NJ 08244-0500	Tel: (609) 653-8400 Fax: (609) 926-9270
<i>Executive Director</i>	James J. Kickham PERMA	Park 80 West, Plaza One Saddle Brook, NJ 07663	Tel: (201) 587-0555 Fax: (201) 587-8662
<i>Safety</i>	Joanne Hall Conner Strong Risk Control	231 Main Street P.O. Box 2017 Toms River, NJ 08754	Tel: (732) 736-5286 Fax: (732) 660-5026
<i>Treasurer</i>	Stuart Neuhof	13 Intervale Road Yardville, NJ 08620	Tel: (609) 924-8881 Fax: (609) 924-2857
<i>Underwriter</i>	Jonathan Ziman Capacity Coverage	One International Blvd Mahwah, NJ 07495	Tel: (201) 661-2000 Fax: (201) 236-0480
<i>Asset Manager</i>	Fernando Garip TD Bank	1100 Lake Street Ramsey, NJ 07446	Tel: (201) 574-4661 Fax: (201) 818-9818
<i>Payroll Auditor</i>	George Tomljanovic NEIS, Inc.	908 South Meriden Road Cheshire, CT 06410	Tel: (203) 272-7270 Fax: (203) 271-7921
<i>Managed Care Organization</i>	Guy Buonpane QualCare	30 Knightsbridge Rd Piscataway, NJ 08854	Tel: (732) 562-0833 Fax: (732) 562-2833

Insurance Producers

<u>Member</u>	<u>Insurance Producer</u>	<u>Address</u>	<u>Phone #</u>
Atlantic Highlands Highlands SA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Bayonne MUA	Peter Soriero Allied Risk	3 Cypress Point Lane Monroe Township NJ 08831	(732) 521-7717
Bayshore Regional Sewerage Authority	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Beachwood Sewerage Authority	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Berkeley Township Sew. Auth.	Terry Dermody Business & Gov Ins Agency	900 Route 9 N, Ste 503, Plaza 9 Woodbridge, NJ 07095	(732) 634-8400
Berkeley Township MUA	Terry Dermody Business & Gov Ins Agency	900 Route 9 N, Ste 503, Plaza 9 Woodbridge, NJ 07095	(732) 634-8400
Bernards Twp. Sew. Auth.	Candy Forster James T. Hurley Agency	P O Box 7 Far Hills, NJ 07931	(908) 234-1200
Bordentown Sewerage Authority	Steve Walsh EJA Associates	217 Route 130 Bordentown NJ 08505	(609) 291-9950
Brick Twp. MUA	Derek Johnson Federal Hill Risk Mgm't	1122 Kenilworth Drive, Suite 408 Towson, Maryland 21204	(888) 837-0574 (877) 752-2815
Buena Borough MUA	Nicholas Cashan AJ Gallagher/Cashan	P.O. Box 436 Hammonton NJ 08037	609-561-2600
Cape May County Utilities Authority	Barbara Weigand National Associates	Bank Street Commons 200 Bank Street PO Box 447 Cape May, NJ 08204	609-884-8431 Fax: 609-884-0004
Carlstadt Sewerage Authority	Victor Gardella P.I.A.	429 Hackensack Street Box 0818 Carlstadt, NJ 07072	201-438-7500
Carney's Point Twp Sewerage Auth.	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Cinnaminson Sewerage Authority	Steve Walsh EJA Associates	217 Route 130 Bordentown NJ 08505	(609) 291-9950 (609) 291-2711
Clinton Township	Douglas Borden Borden Perlman	2000 Lenox Drive Suite 202 Lawrenceville, NJ 08648	609- 896-3434
Cumberland County	William Gosweiler Colson & Gosweiler	1099 Highway 77 Bridgeton, NJ 08302	(856) 451-0550
Delran Sew. Auth	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Deptford Twp. MUA	Dan Dalton Dalton Agency	P.O. Box 160 206 W. High Street Glassboro, NJ 08028	(856) 881-2862

<u>Member</u>	<u>Insurance Producer</u>	<u>Address</u>	<u>Phone #</u>
Eatontown MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Egg Harbor Twp. MUA	Nicholas Cashan AJ Gallagher/Cashan	P.O. Box 436 Hammonton NJ 08037	609-561-2600
Evesham MUA	Joseph McGlone Joseph H. McGlone	P.O. Box 220 Barrington, NJ 08007	856-546-7300
Franklin Twp SA	Michael Sabeagh GR Murray	70 State Road P.O. Box 83 Princeton, NJ 08654	(609) 924-5000 (609) 924-8487
Hackettstown MUA	Carol Cerza Otterstedt Agency	291 Morris Ave Summit, NJ 07901	(908) 273-2422
Hamilton MUA	J. Eugene Siracusa J. Eugene Siracusa Co.	332 Tilton Road Northfield, NJ 08225	(609) 646-1000 (609) 645-3165
Hanover Township Sewerage Authority	None		
Hillsborough MUA	Charles Casagrande Danskin Agency	1937 Hwy 35 - Box 285 Spring Lake NJ 07762	732-449-3800
Jackson Twp. MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Kearny MUA	None		
Lacey MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Lakewood MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Lambertville MUA	Douglas Borden Borden-Perlman	2000 Lennox Drive, Suite 202 Lawrenceville, NJ 08648	(609) 895-1468
Little Egg Harbor MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Logan MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Lower Township MUA	Barbara Weigand NIA Group	200 Bank Street, Suite 140 P O Box 477 Cape May, NJ 08204	(609) 884-8431 (609) 884-0004
Manasquan River Regional SA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Mantua Twp MUA	Dan Dalton Dalton Agency	P.O. Box 160 206 W. High Street Glassboro, NJ 08028	(856) 881-2862

<u>Member</u>	<u>Insurance Producer</u>	<u>Address</u>	<u>Phone #</u>
Merchantville-Pennsauken WC	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Monmouth County Bayshore Outfall	Charles Casagrande Danskin Agency	1937 Hwy 35 - Box 285 Spring Lake NJ 07762	(732) 449-3800
Monroe Twp. MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732) 736-5263
Monroe MUA (Gloucester)	James A. O'Donnel	323 Walnut Street Williamstown, NJ 08094	(856) 875-0182
Mount Holly MUA	None		
Musconetcong Sewerage Authority	Bill Hooper Verona Insurance Agency	110 Stevens Avenue Little Falls, NJ 07424	973-785-3700 973-785-8702
N. Arlington-Lyndhurst Joint Mtg.	None		
North Bergen MUA	Dominic Cinelli Brown & Brown Metro	26 Columbia Turnpike Florham Park, NJ 07932	973 236-0343
Northwest Bergen County MUA	Dominic Cinelli Brown & Brown Metro	26 Columbia Turnpike Florham Park, NJ 07932	973 236-0343
Ocean Twp. SA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Passiac Valley Water Commission	Dave Sgalia Henry O. Baker	7 S. Warren St. Dover, NJ 07063	(973) 366-0500
Penns Grove Sewerage Authority	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Pennsauken Sew. Auth.	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Pennsville Sew. Auth.	John Wagner Hardenbergh Insurance	Po Box 1000 Vorhees, NJ 08043	(856) 673-5951
Pine Hill Borough MUA	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Plainfield Area Reg'l Sewerage Auth.	Michael Avalone Conner Strong	231 Main St., CN 2017 Toms River, NJ 08731	(732)736-5263
Plainfield MUA	Robin Racciopi Reliance Insurance	1315 Stelton Road Piscataway, NJ 08854	732-985-3000 732-985-3022
Pompton Lakes MUA	Elaine Welchman Polaris Galaxy Insurance, LLC	777 Terrace Avenue Hasbrouck Heights, NJ 07604	(201) 727-1720 (201) 727-0080
Readington-Lebanon SA	None		
Riverside SA	Mike McCarthy Barclay Insurance	202 Broad Street P.O. Box 244 Riverton, NJ 08077	(856) 829-1594

<u>Member</u>	<u>Insurance Producer</u>	<u>Address</u>	<u>Phone #</u>
Rockaway Valley Reg'l SA	Mike Gerrity Business Insurance	6 Emery Ave, Suite 1 Randolph, NJ 07869	(973) 659-9405
Secaucus MUA	Luis Alamo Otterstedt Insurance Agency	9060 Palisades Ave Suite 4 North Bergen, NJ 07047	201-295-9044
Somerset Valley Regional Sewerage Authority	Dominic Cinelli Brown & Brown Metro	26 Columbia Turnpike Florham Park, NJ 07932	973 236-0343
South Monmouth Reg'l S.A.	Charles Casagrande Danskin Agency	1937 Hwy 35 - Box 285 Spring Lake NJ 07762	732-449-3800
Stony Brook Reg. Sewerage Authority	None		
Two Rivers Water Recl Auth	Jeff Kurtz Government Risk Mgmt Assoc	2 Jocama Blvd Old Bridge, NJ 08857	(732) 970-1001
Union County MUA	Dominic Cinelli Brown & Brown Metro	26 Columbia Turnpike Florham Park, NJ 07932	973 236-0343
Wanaque Borough MUA	Virginia Forde McCarthy Forde Caughlan	136 Broadway, Ste 3 Woodcliff Lake, NJ 07677	(201) 307-1116
Wanaque Valley Regional SA	Virginia Forde McCarthy Forde Caughlan	136 Broadway, Ste 3 Woodcliff Lake, NJ 07677	201-307-1116
Warren County Pequest MUA	Jack Dibble Bollinger	101 JFK Parkway Short Hills, NJ 07078	973-921-8335
Washington Twp MUA	Dominic Cinelli Brown & Brown Metro	26 Columbia Turnpike Florham Park, NJ 07932	973-236-0343
West Milford Twp MUA	Frank Covelli PIA Insurance	429 Hackensack St. Hackensack, NJ	201-438-8781
Western Monmouth MUA	Larry Graham Fairview Associates	25 Fairview Ave Verona, NJ 07044	973-239-2136
Woodbine MUA	Barbara Weigand National Associates	Bank Street Commons 200 Bank Street PO Box 447 Cape May, NJ 08204	609-884-8431 Fax: 609-884-0004
Woodstown Sewerage Authority	David Strout Cittei and Connell	135 South Broad Street Suite B Woodbury, NJ 08096	(856) 848-8898

2009 Committee Members:

Coverage Committee

Jerome Cevetello, Chairman, Manasquan River Regional Sewerage Authority
William Dunn, Mount Holly Municipal Utilities Authority
Rocco Maiellano, Evesham MUA
Rob Burner, Cape May County MUA
Michael Avalone, RMC
Charles Casagrande, RMC

Safety Committee

Edward Ho, Rockaway Valley Regional Sewerage Authority
Robert Burner, Cape May County MUA

Note: The Executive Safety Committee consists of a delegate appointed by each member authority. The committee, at the beginning of each year, is to elect a Chairperson, Vice-Chairperson and Secretary. The **2009** Officers were elected as follows:

Chairperson	Maria Brush, Rockaway Valley Reg'l SA
Vice-Chairman	Bernie Rutkowski, Toms River MUA
At-Large	Jeffrey Rollins, Evesham MUA

Nominating Committee

Jerome Cevetello, Chairperson Manasquan River Regional Sewerage Authority
Richard Cranmer, Readington-Lebanon Sewerage Authority
David Johnson, Little Egg Harbor MUA
Tammy Fetherman, Lacey MUA
Brian Bigler, Secaucus MUA

Finance Committee

Patrick Parkinson, Chairperson Township of Middletown Sewerage Authority
William Dunn, Mount Holly SA
David Johnson, Little Egg Harbor MUA
Richard Cranmer, Readington-Lebanon Sewerage Authority
Michael Gianforte, Two Rivers Water Reclamation Authority
Robert Fisher, Bayshore Regional Sewerage Authority
Reno Wilkins, Plainfield MUA

*Chairperson and Executive Director sit ex officio on all committees.

III. COMMUNICATIONS POLICY

Each member will receive on a monthly basis copies of:

- **Upcoming monthly meetings agenda**
- **Minutes**
- **Executive Director's reports**
- **Five Pro Forma reports**
 - **Financial Fast Track**
 - **Loss Ratio Report**
 - **Accident Frequency Report**
 - **Interest Rate Comparison Report**
 - **Workers' Compensation Lag Report**

The Pro Forma reports, which should be filed in the Members' Manual, provides its members with a snapshot picture of the Fund's:

- **Financial position**
- **Accident severity by line of coverage and by participant (quarterly)**
- **Accident frequency by participant**
- **Delays in reporting employees' on the job injuries**

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

Members will be sent by the Fund's Safety Director copies of survey reports. These reports should be filed in the Members' Manual.

The Fund members receive on an annual basis coverage documents. The Coverage Documents can be located in the Members' Manual.

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

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

The NJUA Fund will direct communication be forwarded to the attention of the individual designated as the recipient by the member authority.

IV. COVERAGE

The NJUA Fund offers the following lines of coverage to its members:

- **Workers' Compensation**
- **General Liability**
- **Auto Liability**
- **Property/Boiler & Machinery**
- **Crime Bond**
- **Auto Physical Damage**
- **Public Officials/Employment Practices**
- **Environmental Impairment Liability Coverage**

V. UNDERWRITING

New Applicants

Any utility authority seeking membership into the NJUA Fund shall submit an application for membership along with the necessary resolution and copies of current policies, five-year historical claim information, latest budget, latest auditor's report, and an application fee based on the following Fee Schedule:

- \$500 for authorities with current annual premiums below \$25,000.
- \$1,000 for authorities with premiums between \$25,000 and \$200,000.
- Fee to be determined for authorities with premiums in excess of \$200,000.

Membership should meet the following criteria:

- (a) Be homogeneous in size and operation.
- (b) Show a favorable loss history for at least five years.
- (c) Demonstrate a dedication to loss prevention/control.
- (d) Show a willingness to participate in Fund activities and development.
- (e) Agree to comply with the state regulations which govern the Fund, the Fund Bylaws, and the regulations promulgated by the Fund.

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

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

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

The application requires approval by two-thirds vote of the Executive Committee.

Renewal Process

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

Beginning of June	Renewal application is sent to Fund Commissioners with copy of covering letter to insurance producers along with a list of outstanding safety recommendations. Members have 30 days to respond to outstanding safety recommendations.
Mid-July	Deadline for return of renewal application by insurance producer or utility authority.
End of August	Insurance producers or utility authority notes corrections and returns. Deadline for compliance to outstanding safety recommendations.
Beginning of September	Actuary submits loss projections for upcoming year. Fund professionals submit fees. List of outstanding safety recommendations presented to Executive Committee.
October	Draft budget presented to Executive Committee.
November	Public hearing to adopt budget.

Proposed Guidelines for Assessing Members

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

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

- (a.)
 - i. Payroll by classification
 - ii. Property values by class
 - iii. Vehicles by classification
 - iv. Number of full time employees
- (b.) Using uniform rates associated with the exposure units, a manual premium will be developed for each member.
- (c.) Based upon the last three years of losses excluding the current year, and limited to the first \$25,000 of loss, each member will receive an experience modification factor for general and auto liability. The formula for this calculation will be promulgated by the Fund Actuary. New members will be eligible only after completing three years.

- (d.) Based upon the loss experience as recorded by the Workers' Compensation Bureau and/or the loss experience of the Fund, all members will receive an experience modification factor. The formula for this factor will be that in current use by the New Jersey Workers' Compensation Rating Bureau.
- (e.) The manual premium for each member will be modified by the applicable experience rating factor to develop a modified manual premium.
- (f.) The Fund's budget as adopted will be assessed to each member based upon the percentage of each member's modified annual premium as it bears to the total of all member's modified manual premium provided; however, no member's assessment shall increase more than determined in accordance with subsection (g.) of this section.
- (g.) "Each member's assessment is to be determined so that no member's assessment increases greater than 4% over the total increase of the combined JIF and MEL assessments unless the member has a claims fund loss ratio exceeded 108% in at least three years of the last five years (excluding the current year).

A member with a:

- loss ratio exceeding 108% in three of the years in that five year period shall have an amount equal to 2% of the prior year's assessment allocated to its assessment before the equalization process begins;
- loss ratio exceeding 108% in four of the years in that five year period shall have an amount equal to 3% of the prior year's assessment allocated to its assessment before the equalization process begins;
- loss ratio exceeding 108% five of the years of the five year period shall have an amount equal to 5% of the prior year's assessment allocated to its assessment before the equalization process begins;

Assessments for member that meet the above criteria will not be assessed less than the preceding year.

Schedule(s) of Value

(a) **Real and Personal Property**

All known locations must be declared in advance. A statement of values must be prepared at 100% of replacement value.

(b) **Other Equipment**

All known portable equipment must be scheduled in advance. This would include but not be limited to, items such as mobile equipment, contractor's equipment, communications equipment, data processing equipment, etc. Small items under \$5,000 may be grouped into single value amount.

(c) **Automobiles**

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

- Under \$50,000
- \$50,000 - \$100,000
- Over \$100,000

(d) **Employee Payroll**

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

<u>Code</u>	<u>Classification</u>
7520	Water Department
7539	Electric Department
7580	Sewage Disposal Plant
8810	Clerical
9015	Building Department Maintenance
9410	Authority Employees, such as inspection, construction officials, etc.
5606	Executive Supervisor
6217	Landfill
6306	Sewer Construction & Drivers
7590	Trash Plant
8724	Sales
9402	Sewer Collection/Cleaning
9403	Sanitation

The NJUA Executive Committee established a policy requiring notification to the Fund when payroll increases or decreases of 10% or greater reflect hires or fires.

(e) **Appropriations**

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

- Debt service
- Capital improvement
- Judgments
- Contracted services such as repair/new construction, or treatment/removal

Questionnaires

A separate questionnaire is required for the following exposures:

- Water Utility
- Sewer Utility
- Electric Utility
- Dams, levels or dikes
- Recycling/Refuse Transfer Station

Reporting Exposures

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

Exposure/Change Instruction

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

(a) To add a new building/contents location:

- Date of acquisition or possession;
- Street address or legal address (block and lot numbers and street and town);
- Insurable value of the building (replacement cost);
- Description and occupancy;

- Square footage;
- Construction; masonry, frame, etc.;
- Number of stories;
- Alarms, security, etc.; and
- Mortgagee/additional interest, if any.

(b) To add a new location in the course of construction:

- Expected date construction will begin, and when it will end;
- Street address or legal address (block and lot number and street and town);
- Completed insurable replacement cost value of the building and the estimated date of completion;
- Description and occupancy;
- Square Footage;
- Construction; masonry, frame, etc.;
- Number of stories;
- Alarms, security, etc.; and
- Mortgagee/Additional interests, if any.

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

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

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

(d) To add a new vehicle:

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

Additional Assessments for New Exposures

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

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

Note: Builders Risk will always generate an additional assessment.

Buildings

OLD AND/OR VACANT: Fund will not provide Replacement Cost coverage on any building vacant or unoccupied, or is in excess of 50 years old. Occupied building more than 50 years old may be covered for Replacement Cost upon satisfactory inspection and approval by Fund's Executive Committee. All structures not qualifying for Replacement Cost Coverage will be covered for Actual Cash Value.

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

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

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

- Old means in excess of fifty (50) years, that have not been upgraded to meet current code(s).
- Vacant means containing nothing: being without contents or occupants.
- Unoccupied means not currently in use.

- Replacement value as defined in standard fire policy

Locations as defined above will be valued at "actual cash value" at the time of a loss. An exception may be considered and approved by the executive committee subject to an inspection prior to a loss.

Flood

No flood coverage of any kind if property is located in a 100-year Flood Plain. (It is expected that such properties will be covered under the Federal Insurance Program). Properties not in 100-year Flood Plain extended Flood coverage subject to the terms, limits and conditions of Fund's excess policy.

Coverage Inquiries

Participants should submit all coverage inquiries to its insurance producer for response. If the 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 insurance producers.

Binding Authority

Executive Director/Administrator authorized to bind if:

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

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

Quasi-Governmental Activities

A participant's insurance program includes all of the entities which are under the control (either directly or indirectly through the appointment of the board members) *and* are a part of the participant's budget. All such entities must be subject to the Local Public Contracts Law, Local Fiscal Affairs Law, etc. Unless otherwise provided for, the Fund will not extend coverage to any organizations which are non-profit organizations related to the participating member, or performing work which otherwise would be done by the participating member, or are not under the direct control of the governing body or the participating member and are not a part of the participating member's operating budget.

Annual Audit Certification

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

VI. INSURANCE REQUIREMENT

Use of Members Facilities by Outside Organizations

Outside Organizations

Outside organizations, which include those groups, committees, associations, clubs, individuals or organizations whose functions or activities are NOT sponsored, controlled or regulated by the member are NOT covered by the Fund's insurance and each member should undertake the following procedures when an outside organization requests use of the facilities:

- (a) Require a Certificate of Insurance showing minimum limits of \$500,000 per loss for general liability. This certificate should name the authority as an additional insured and must be received prior to granting use of the facilities.
- (b) The outside organization should be required to sign a "Hold Harmless" Agreement which protects the authority from any liability which may occur during the time the facilities are being used. See Forms Section of Members' Manual.

Contractors

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

(a) **Small Service and Repair Contractors**

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

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

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

Note: No work shall be allowed to begin without proper Insurance Certificates on file with the authority and approved by the insurance producer.

Professional Liability

Professionals such as Architects, Engineers, Attorneys, Doctors, etc. should provide the authority with a Certificate of Insurance evidencing their professional liability and/or malpractice insurance with a minimum limit of \$1 million.

Non-Compliance with Hold Harmless & Insurance Requirements

Non-Compliance defined in two areas:

- (a) Member that deliberately makes no attempt to execute document described heretofore in Items #1 and 2 of this section.
- (b) Authority inadvertently permits outside organization to use facilities without document.

Policy: Fund cannot cover those claims which arise out of a conscious failure of its members to adhere to the rules of coverage established by the Fund. A conscious failure is to be distinguished from an inadvertent failure. A conscious failure is one in which an authority fails to obtain the required indemnification, hold harmless agreement, and third

party insurance coverages, AND permits the third party to carry on the activity with knowledge that these requirements have not been met.

Participating Member Certification of Coverage

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

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

All such requests should be forwarded to the Fund's Executive Director/Administrator or the Authority's Risk Management Consultant on the form found in the MEL Policies & Procedures section of the Members' Manual.

VII. CASH MANAGEMENT and INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The Municipal Excess Liability Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent

- the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

TD Bank
TD Bank Asset Management

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.

- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

All balances in demand deposit accounts with TD Bank share earn interest at a rate equal to the **3 month bill rate plus 35 basis points** as of the end of each month. No reductions in earnings shall be made for bank expenses and no compensating balance shall be retained by the bank for the purpose of offsetting account expenses.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

IX. TRAVEL & EXPENSE REIMBURSEMENT POLICY

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$75.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports (or the cost of car rental, whichever is less); shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

The NJUA JIF will attempt to provide persons authorized to travel on official business with sufficient funds to cover expected expenses. All persons authorized to travel shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer on the Fund's expense form. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

X. FUND COMMISSIONERS - EXECUTIVE DECISIONS

(9/91-12/31/08)

The Fund Commissioners' decisions/discussions have been alphabetized and cross-referenced for your convenience.

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

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- A1.* Application fee for new members set at \$1,000. (8/91) Executive Committee develops scaled application fees at \$500 for authorities with current annual premiums below \$25,000; \$1,000 for authorities with premiums between \$25,000 and \$200,000 and fee to be determined for authorities with premiums in excess of \$200,000. (7/92)
- A2.* Results of actuarial RFP presented to Executive Committee. Decision tabled until January reorganization meeting. (11/92) Professional Service Agreement awarded to Ernst & Young. (1/93) Actuarial Advantage appointed as Fund Actuary. (6/01)
- A3.* Executive Director granted permission to poll Executive Committee regarding Atlantic Highlands' application. (12/92)
- A4.* Executive Director authorized to negotiate separate premium rate with actuarial review for Atlantic County MUA. (12/92) ACUA approved for membership. Executive Director authorized to negotiate with excess liability carrier for separate limit for ACUA above the Fund's limit of \$10,000,000. (1/93) ACUA joined the Fund, effective March 1, 1993. (3/93) 1996 Assessment Options for ACUA approved. (11/95) Board authorized alternative pricing and retentions for ACUA (9/02). Board declined offer of membership. (9/08)
- A5.* Professional Service Agreement awarded to United Jersey Bank as the Fund's Asset Manager. (2/93) Contract to United Jersey Bank 4/1/94 - 12/31/94. (4/94) Agreement with Fleet terminated. Contract awarded to Commerce Wealth Advisors (6/02) (7/02).
- A6.* Atlantic Highlands/Highlands Sewerage Authority approved for membership. (5/93) Authority joined the Fund, effective July 1, 1993. (7/93)
- A7.* Procedure established to meet DCA requirement that Executive Committee adopt a resolution and complete a group affidavit stating that, at the very least, they have read the General Comments and Recommendations section of the Annual Audit. (8/93)
- A8.* Assessments certified based on equalization formula holding increases and decreases to 5.3% (11/93)
- A9.* Commissioners waive penalty fees for Berkeley Township, Pennsauken and Cinnaminson authorities. (3/94) Create grace period for first installment and adopt policy to impose a penalty when assessments are received after February 1st with interest calculated from 1/15. (12/94)
- A10.* Commissioners adopt a policy to cap increases at 4% above the overall budget increase with the exception of significant increases in exposure base. (10/94) (12/94) Commissioners adopted Resolution establishing modifications to the assessment methodology allowing for surcharges based on member loss ratios. (10/08) (11/08)
- A11.* Additional Assessment for Secaucus Municipal Utility Authority certified reflecting an increase in Replacement Cost Value for treatment facility. (2/95)
- A12.* Additional Assessment for Riverside Sewerage Authority certified reflecting new property. (3/95)
- A13.* Additional Assessment for Delran Sewerage Authority certified reflecting new property. (3/95) (4/95)
- A14.* Executive Committee authorized expense for a booth at the AEA Convention to display the Interactive Computer Software for training programs purchased by the JIF with the MEL Safety Grant funding. (9/97)

- A15.** Commissioner Frank Abate announced his resignation as a member of the Executive Committee with deep regret. (2/97) (10/06)
- A16.** Committee approved delay in the due date of 1998 second installment assessments to August 1, 1998. (3/98) Executive Committee adopted quarterly premium payment plan. (6/98) Executive Committee reversed June vote reverting back to January 15th & May 15th installment dates. (11/98)
- A17.** Executive Committee approved increase in minimum premium to \$15,000 (7/98)
- A18.** ACUA approved for membership. (1/93) ACUA joined the JIF (3/93). ACUA did not renew. (1/99. ACUA quote for membership approved. (10/01)
- A19.** John Sahradiuk, Esq. and Steve Nemeth, Esq. of the firm Berry, Kagan, Sahradiuk, Kotzas & Rearson, replacing Seymour Kagan who announced his retirement. (12/01) Steven Nemeth named as Judge. Robert Budeska and Mary Jane Lidaka to replace him in working with John Sahradiuk as Fund Attorney. (6/07)
- A20.** Board voted to oppose Assembly Bill 1898 (7/02).
- A21.** Board agreed to appoint Deputy Counsel on an “as needed” basis. (5/03) (6/03)
- A22.** Audit Report – Auditor issued opinion concerning JIF’s share of MEL, EJIF and RCF assets/deficits. (5/05)
- A23.** Executive Committee extended grace period for 1st installment of 2006 assessments due to billing errors. (1/06) Due date extended for second installments to allow for elected official seminar attendance credit calculations. (4/06)
- A24.** Executive Director reviewed comparison of operating expenses in Audit Report with Board. (7/07)
- A25.** Attorney fee increase approved (1/08).
- A26.** Assessment Billing procedure amended. Fund will issue one billing with two installment due dates. Reminder notices to go to members before second due date. (5/08).
- B1.** Fund Bylaws approved. (8/91) Public Hearing Scheduled to amend the bylaws to allow the number of alternates to the Executive Committee be expanded from two to four. (5/93) Proposed bylaw amendment approved by Executive Committee. Executive Director authorized to request the membership to vote on proposed bylaw amendment. (6/93) Required number of resolutions adopted by member authorities approving bylaw amendment. (9/93) Ad-hoc committee appointed to consider revision to bylaws. (6/06) Bylaw revisions introduced. Public Hearing scheduled for August. (7/06) Bylaw revisions adopted. Executive Director to distribute to members for approval. (8/06) Correspondence submitted from DOBI approving bylaw amendments. (1/07)
- B2.** Berkeley Sewerage Authority granted 10-day (one time only) grace period for delinquent assessment for first installment of 1992. (1/92)
- B3.** Bordentown Sewerage Authority approved for membership. (12/92) Bordentown Sewerage Authority declined Fund membership. (3/93) Approved for membership. (11/94)
- B4.** Bayshore Regional Sewerage Authority approved for membership. (6/93) Bayshore Regional Sewerage Authority joined the Fund, effective July 1, 1993. (7/93)
- B5.** Berkeley Township MUA approved for membership. (3/94) Joined 4/7/94. (4/94)

- B6.** Buena Borough MUA approved for membership. (4/97) Joined 5/1/97. (5/97)
- B7.** Beachwood Sewerage Authority approved for membership. (5/98) Beachwood Sewerage Authority joined NJUA JIF, effective June 1, 1998. (6/98)
- B8.** Bayonne MUA approved for membership (6/99). Joined 6/1/99.
- B9.** Business Interruption coverage for Brick MUA approved for a scheduled amount. (7/03)
- CI.** Interim executive committee extended charter membership into Fund until August 2, 1991. (7/91)
- C2.** Commissioners who serve on executive committee to receive \$150 per regular monthly meeting effective 9/17/91. (1/92)
- C3.** Executive Committee approves coverage documents for automobile/general liability and workers' compensation. (1/92) Executive Committee approves increase in property limits from 100,000,000 to 150,000,000. (5/94) Executive Committee approves Property Document for 1994 and 1995. (1/95) Property Policy language changes approved, excluding coverage for property buried under a landfill. (1/97)
- C4.** Scibal submitted letter disclosing use of Sci-Com for rehabilitation services. Company is owned by sister of Scibal's president. (5/92)
- C5.** Executive Director received request to establish a policy limit issuance of insurance certificates between members. Executive Committee decided not to establish policy noting it would be easier to issue certificates than to ask each member to revise its procedures. (7/92)
- C6.** Executive Committee waives performance bond required for Scibal Associates for 1992. (11/92) Executive Director reported that Scibal Associates was able to secure a performance bond. (1/93)
- C7.** Carney's Point Sewerage Authority approved for membership. (6/93) Authority joined the Fund, effective June 27, 1993. (7/93)
- C8.** Cinnaminson Sewerage Authority approved for membership. (6/93) Authority joined the Fund, effective July 31, 1993. (8/93)
- C9.** Procedure established to approve Minutes of Closed Session, for content. (8/93)
- CI0.** Carlstadt Sewerage Authority approved for membership. (9/93). Authority joined the Fund, effective October 1, 1993. (10/93)
- CI1.** Approve membership of Cape May County Utility Authority effective 3/15/94. (3/94)
- CI2.** Approve membership of Clinton Township Municipal Authority effective 3/2/95. (1/95)
- CI3.** Survey on Scibal performance mailed to members, summary of responses submitted. Scibal Associates agreed to resolve problems by September 1. (5/95) Executive Committee agreed to award 1996 Contract for six months to allow continued monitoring. (9/95) Six-month contract awarded to Scibal Associates. (1/96) Scibal contract extended through 1996. (5/96)
- CI4.** Executive Committee approved GAB for claims handling for faithful performance/employee dishonesty (6/99)

- C15.** Executive Director announced the formation of a Focus Group to manage workers' compensation claims. (3/00) Focus Group Round Table held at the end of the regular meeting. (7/00)
- C16.** Claims Administrator contract amended to include compensation for written statements. (2/01) Contract awarded to extend fee adjustment period from six months to one year. (12/04)
- C17.** Cumberland County MUA approved for membership. (12/01) Approved for membership. (10/04) Joined 1/1/05.
- C18.** NJUA voted to join Arbitration Forums (1/02).
- C19.** Cumberland County Improvement Authority expressed interest in NJUA JIF. (1/05)
- C20.** Board reviewed disclosure form to be executed by Risk Management Consultants in order to sit in on Executive Session. (7/05)
- C21.** Executive Committee decides to award contracts in accordance with a "fair & open process". (12/05) (1/06) Term of appointment to be one year. (1/06) Advertisement for Fund Year 2007 RFQs authorized. May consider multiple years. (9/06) Responses received and reviewed. (11/06) Advertisement for Fund Year 2008 RFQs authorized. May consider multiple years. (9/07) Advertisement for Fund Year 2009 RFQs authorized. May consider multiple years. (9/08)
- C22.** Committee authorized expenditure for specific training for Cape May County MUA, recommended as part of "focus claim" process. (7/06)
- C23.** Board agreed to provide property coverage in its retention for Gas Turbines. (1/07).
- D1.** Fund adopted defense panel and fee schedule. (11/91) (1/92) (1/93) (1/94) (1/95) (1/97) (1/98) Firm added to Defense Panel. (2/01) Panel adopted (1/02). Panel adopted (2/04). John Tart added to panel. (4/04) Steven Secare added to panel. (10/04) Additions to panel approved. (4/05)
- D2.** Revised defense panel approved. (12/91) Ozzard et al. added to list. (1/94) Arthur Goldsewicz, Esq. added to panel (3/95) Crummy, DelDeo, Dolan & Vecchicone added to panel. Joseph Oxelly, Esq. added to panel. (6/95) Revised Defense Panel approved. (3/96) Firm of Robinson & Glorisi added to the Environmental Liability panel. Firm already on the panel for General Liability and Workers' Compensation (9/97) Annual panel approved. (2/03) Request for Qualifications authorized. (12/05) In accordance with "fair and open" process Defense Panel approved. (1/06) Executive Committee authorized re-advertisement of Requests for Defense Panel. (1/06) Addition to panel approved and authorized re-advertisement. (2/06) Additions to panel approved. (4/06) RFQ advertisement authorized for additional firms (following full fund advertisement in September) (12/06) Additional RFQ Advertisement authorized by the Board. (1/07). Firms responding to RFQ added to panel. (2/07) Board authorized a third advertisement of RFQs. (2/07). Firms responding to RFQ added to panel. (3/07) Additional RFQ Advertisement authorized by the Board. (1/08). Firms responding to RFQ added to panel. (3/08)
- D3.** Delinquent assessment to be charged at the rate of 10% per annum from date bill is received due date. (1/92) Executive Committee agreed to consider requests to waive penalty fee for delinquent assessments on an individual basis. (1/93)
- D4.** Board authorized surplus release of \$144,000 from 1991 year. (5/94) (6/94) Board authorized release of \$350,000 of 1992 surplus. (10/95) Board authorized release of \$220,000 from the closed year account and \$180,000 from fund year 1993 for a total of \$400,000. (10/96) Dividend totaling \$640,000 approved (\$430,000 from the Closed Years account and \$210,000 from Fund Year 1994). (10/97) Dividend totaling

\$700,000 approved (\$125,000 from the Closed Years account, \$550,000 from Fund year 1994 and \$225,000 from Fund Year 1995. (10/98) Dividend totaling \$875,000 approved (\$200,000 from the Closed Years Account, \$300,000 from FY '95 and \$375,000 from FY '96. (10/99) Dividend totaling \$875,000 approved (\$250,000 from the Closed Years Account, \$250,000 from FY '96 and \$375,000 from FY '97. (10/00) Dividend approved totaling \$975,000 (\$599,022 from Closed Year, \$209,156 from FY 97 and \$166,461 from FY 98) (11/01) Board approved dividend of \$1,100,000 (10/02). Board approved dividend of \$1,100,000. (10/03) Board approved dividend release of \$900,000 (10/04). Board approved release of dividend totaling \$1,100,000. (10/05) Resolution adopted amending the fund year distribution of the 2004 dividend. (11/05) Resolution adopted authorizing \$1,000,000 dividend - \$100,000 from 2003; \$878,667 from Closed Years and \$21,333 from EJIF. (10/06) Board approved the release of \$1,000,000 in dividend. (10/07) Board approved the release of \$1,000,000 in dividend (\$500,000 from Fund year 2004 & \$500,000 from Fund year 2005). (10/08)

- D5.** Fund to provide \$100,000 of liability coverage for disinfecting agents. (5/94) Excess Carrier agrees to follow form.
- D6.** Deptford MUA approved for membership (1/02). Joined effective 2/1/02.
- E1.** Egg Harbor Township's membership application approved. (3/92)
- E2.** Executive Director granted permission to poll Executive Committee on approval of Eatontown Sewerage Authority into Fund. (11/92)
- E3.** Executive Director reported that definition of an elevator does not include lifts in pumping stations, and as such, are required to be inspected. (11/92) MUA must use inspection awarded contract by municipality. (12/92)
- E4.** Eatontown Municipal Utility Authority joined effective January 1, 1993.
- E5.** Executive Committee voted to conduct future elections by a mail ballot due to difficulty in achieving a quorum of the full Fund. (1/93) Executive Committee accepted 1994 Slate submitted by the Nominating Committee and authorized Executive Director to mail ballots to Fund Commissioners. (12/93) Executive Committee approved 1995 Slate. (12/94) Executive Committee approved 1996 Slate. (12/95) Executive Committee approved 1997 Slate. (12/96) Commissioner Neuhoef (Stony Brook Reg'l SA) elected to fill vacancy on Executive Committee and Commissioner George Crofoot (Dover Township MUA) elected to fill the vacancy on Executive Committee alternates. (4/97) Executive Committee approved Slate. (12/97) (12/98)(12/99)(12/00)(12/01)(12/02)(12/03)(12/04)(12/05) (11/07) (11/08)
- E6.** Executive Committee decided not to participate in the formation of the Environmental JIF at this time, since rates for the NJUA were not available. (7/93) Executive Director distributed questionnaire to members. (9/98) Fund Professionals authorized to work with E-JIF to provide underwriting data and to discuss coverage issues. (3/99) Executive Committee voted to join the Environmental JIF - effective October 1, 2000. (6/00) Membership renewed for period of January 1, 2004 through January 1, 2007. (11/03) EJIF expands coverage to include Discharge Prevention Containment and Countermeasure/Discharge Cleanup and Removal Plan. (6/05) Membership renewed for period of January 1, 2007 thru January 1, 2010. (9/06) Jerry Cevetello re-appointed as Fund representative. (12/06) (12/07) (12/08)
- E7.** Commissioner Self announced the retirement of Robert Eckert as Executive Director of the Township of Middletown Sewerage Authority. Commissioner Self also introduced Mr. Eckert's successor, Pat Parkinson. (12/97)

- E8.** Executive Committee approved submission for MEL Grant on Employment Practices Seminars. (6/00) MEL Approved Grant, seminars scheduled. (10/00)
- E9.** Jerry Cevetello, Manasquan River Regional SA elected as E-JIF representative (10/00) (12/00) (12/01) (12/02) (12/03) (12/04) (12/04)
- E10.** East Brunswick Sewerage Authority approved for membership (12/02). Declined (1/03). East Brunswick Sewerage Authority approved for membership (11/07). Joined NJUA – effective January 1, 2008. (1/08).
- E11.** Edgewater MUA Dissolved. (1/08)
- F1.** Executive committee agreed to provide Faithful Performance/ Employment Dishonesty bond effective Jan. 1, 1997. (5/96) Hartford agreed to remove its exclusion for Treasurer for the NJUA JIF members. (1/98) MEL to provide coverage. Executive Committee approved GAB for claims handling. (6/99) Coverage for the cost to investigate a fidelity loss by outside agency approved. (4/01)
- F2.** Executive Committee authorized the addition of the third Party Administrator to the Fidelity Bond for the Executive Director and Treasurer. (11/96)
- F3.** Franklin Township S.A. approved for membership. (9/03)
- G1.** Board denied membership to Gloucester County MUA since authority was looking for all coverages but workers' comp. (10/05)
- H1.** Health benefits committee established to study various options open to the NJUA Fund for pooling health benefits. (12/91) Committee to distribute RFPs - deadline March 10. (1/92) Executive Committee to consider BPA's proposal since BPA would conduct feasibility study at no cost to Fund, and it offered greatest flexibility for individual members. (4/92) Executive Committee authorizes BPA to conduct feasibility study. (5/92) Executive Committee decides current members will participate in feasibility study. (7/92) Results presented - consensus - form new Fund. (10/92) Benefit Pathfinders Associates authorized to contact member authorities for consideration of Employee Benefits Fund membership. (2/93) Executive Committee recommended notifying members that the moratorium on Health Benefits Funds has been lifted. (5/95)
- H2.** Hamilton Township MUA approved for membership into the Fund. (11/92) Hamilton Township MUA joined the Fund effective January 1, 1993. (1/93)
- H3.** Hanover Township Sewerage Authority approved for membership into the Fund. (4/98) Hanover Township Sewerage Authority joined the Fund effective May 25th. (5/98)
- H4.** Commissioner Bernice Hartman announced her retirement from the Monroe Township Utilities Authority. (3/00)
- H5.** Hillsborough MUA expands operation. Additional Assessment certified (6/02).
- H6.** Hackettstown MUA approved for membership. (12/05) Authority joins JIF 1/1/06.
- I1.** Board decided to include mutual indemnification clauses in the professional service agreements of all fund professionals. (5/03)
- J1.** Fund attorney reviewed statute governing joint meetings and determined joint meetings are eligible for membership.

- J2.** Jersey City MUA approved for membership, (12/01) Approved for membership (12/02). Approved for membership with a \$250,000 retention for WC and a \$5,000 general liability deductible. (12/04)
- K1.** Keansburg's membership application approved. (3/92) Membership effective 4/15/92. (4/92) Keansburg MUA dissolved as of 1/23/02 (3/02).
- K2.** Kearny MUA approved for membership (7/02). Joined effective 8/1/02.
- L1.** Little Egg Harbor Township MUA approved for membership. (8/92)
- L2.** Executive Committee adopts Loss Control Program. (9/92)
- L3.** Executive Committee adopts minimum regulatory program standards for members. See Loss Control Section of Members' Manual. (9/92)
- L4.** Executive Director granted permission to poll Executive Committee on approval of Landis Sewerage Authority into Fund. (11/92) Action ratified to accept authority. (12/92) Landis Sewerage Authority declined NJUA membership. (1/93) Landis Sewerage Authority approved for membership. (4/01) Approved for membership. (4/05)
- L5.** Executive Committee accepts Safety Director's year-end Loss Control Report.
- L6.** Linden/Roselle Sewerage Authority approved for membership pending receipt of application fee. (3/94)
- L7.** Board approves amount not to exceed \$2,500 for Level 1 Awareness Training Program. (5/94)
- L8.** Executive Committee approves Meeting Room Expenses for Lock Out/Tag Out Seminar to be conducted in cooperation with the Department of Labor. (11/92)
- L9.** Executive Director said Laurel Springs Sewerage Authority expressed interest in membership but present premiums significantly lower than Fund's informal minimum assessment. (3/95)
- L10.** Board approved modifications to loss runs distributed to members. (10/95)
- L11.** Executive Committee agreed to expand the NJUA's participation in the MEL to include excess liability. (5/96) Three-year membership in the Municipal Excess Liability Joint Insurance Fund renewed. (1/97) Executive Committee agreed to transfer liability limits excess of MEL's retention of \$1,000,000 from CoRegis to American Reinsurance effective January 1, 1999. (12/98)
- L12.** Executive Committee approved the purchased of "wallet cards" for distribution to employees to help prevent lyme disease. The cost to purchase \$2,400 cards would be \$120. (12/97)
- L13.** Lower Township MUA approved for membership. (12/97) Approved for membership (11/04) Lower Township MUA approved for membership. (9/08)
- L14.** Logan MUA approved for membership. (4/99) Logan MUA joined Fund. (6/9/99)
- L15.** Letterhead & Report cover redesign approved (7/02).
- MI.** Gail Quabeck, Hillsborough MUA, elected as alternate to MEL (11/91) Gail Quabeck to serve as 1992 representative. (10/92) Gail Quabeck voted to serve as MEL representative for 1994. (11/93) (11/94) (11/95) (10/96 (10/97) (10/98) (10/99) (12/00) (11/01) Patrick Parkinson elected as 2003 MEL representative

- (11/02). David Johnson, Little Egg Harbor MUA, elected as 2004 MEL representative. (10/03) (12/04) (12/05) (12/06) 12/07) (12/08)
- M2.** Fund established policy requiring member authorities to join the Fund for all coverages and all exposures. (12/91) Policy confirmed (9/04).
- M3.** Medical panel approved. (12/91) (1/94) Catherine Kowalski DC added. (7/94)
- M4.** Updated medical panel approved. (1/92) (1/93) Additions to Medical Panel approved. (9/93)
- M5.** Executive Committee withholds membership approval for Mercer County Improvement Authority Utility's Sludge Treatment Plan reaches operating proficiency. (1/92) Mercer County again asked Executive Committee to consider application. Executive Committee to meet with representatives of facility. (5/92) Coverage Committee recommends utility for all coverage except property on sludge treatment facility. (8/92) Application for membership tabled by Mercer County Improvement Authority. (6/93)
- M6.** Manasquan River Regional Sewerage Authority's application for membership approved. (3/92)
- M7.** Township of Middletown Sewerage Authority approved for membership. Also, \$500 or \$1,000 application fee waived since authority participated in original feasibility study. (11/92)
- M8.** Montville Township MUA approved for membership. (12/92) Montville MUA to dissolve. (7/01)
- M9.** Mount Holly Sewerage Authority approved for membership. (4/93) Authority indicated it will join the Fund, effective January 1, 1994. (5/93)
- M10.** Manchester Township MUA is dissolving prior to 1/1/94. (8/93)
- M11.** Musconetcong Sewerage Authority approved for membership. (3/94)
- M12.** Approve MEL grant application for Safety Expo. (4/94) MEL grant application approved for Computer Based Interactive Training. (5/96) MEL awards grant to NJUA. (12/96) Contract awarded to Coastal Video for its Computer Based Training Program Bid. (3/97) Executive Committee approved the requested submitted by the Safety Committee to spend the remaining \$5,000 for additional equipment to assist in modifying computer programs (10/97) Board approved purchase of projector (9/02). Service Plan approved. (4/06)
- M13.** Middletown Sewerage Authority requested Fund to pay first \$100,000 if its underground piping loss. Board indicated Fund imposes \$100,000 deductible on underground piping. (8/94)
- M14.** Meeting Cancellation Procedure announced. (1/95)
- M15.** Monroe Municipal Utility Authority (Gloucester) approved for membership to be effective 7/1/95. (6/95)
- M16.** Finance Committee sat in (with representatives from the Ocean and Monmouth JIFs) on presentations from Managed Care for Workers Compensation Providers. (5/95) MasterCare & First Managed Care Options gave presentations to NJUA. (11/95) First Managed Care Option awarded contract for Workers Compensation Managed Care Program to become effective March 1, 1996. (12/95) Contract with FMCO extended to April 30, 1997. (2/97) Contract with FMCO extended on a monthly basis, while committee conducts review. (4/97) Contract with FMCO extended through 12/31/97. (5/97) Contract with FMCO renewed and fee increased from \$85 per medical only claim to \$95 per medical only claim and \$285 per indemnity claim and \$350 per indemnity claim and Executive Director authorized to prepare a request for proposals for a managed care organization (6/97) Contract with FMCO renewed through May 1998. Additionally, Executive Committee authorized the Executive Director to write to member authorities asking for any complaints to be committed to

- writing and to include the detail. (9/97) Contract with FMCO renewed. (4/98) Contract with FMCO renewed. (4/99) Contract with FMCO renewed. (4/00) MasterCare appointed as Managed Care Provider. (3/01) Name change to Mastercomp (2/02). Mastercomp contract renewed (4/02). Board authorized the release of a Request For Proposals for Managed Care (7/02). Mastercomp acquired by QualCare (9/02). Board decided to continue with QualCare for Managed Care (9/02). QualCare re-appointed for the period of May 1, 2003 through April 30, 2004. (4/03) QualCare re-appointed with adjustments to fee structure. (5/04) QualCare re-appointed. (4/05) RFQ authorized for Managed Care. (3/06) Contract awarded to QualCare for Managed Care for the period of May 1, 2006 to December 31, 2007. (4/06) Service issues with QualCare raised. Representatives appointed to meet at their location to review. (4/06) Report on visit provided. (7/06)
- M17.** Bernards Township's request to rescind renewal documents denied. Stony Brook Regional Sewerage Authority's request to reconsider its renewal denied, (10/96)
- M18.** Committee agreed to schedule an Executive Committee meeting at least one board meeting in 1998 in the northern part of the state. (7/97) June meeting scheduled for Ramada Inn in East Brunswick. (5/98)
- M19.** Executive Committee adopted a Resolution to join the MEL. (8/91) Executive Committee renewed the MEL membership (1/94) Executive Committee renewed NJUA's MEL membership. (1/97) Executive Committee renewed its MEL membership effective 7/1/98. (4/98) Membership renewed through 7/1/04. (6/01) Membership renewed through 7/1/07. (7/04) Membership renewed through 7/1/10. (4/07)
- M20.** Executive Committee approved bylaw amendment to the MEL Bylaws. (12/00)
- M21.** Mantua Township MUA approved for membership. (9/03) Joined. 1/1/04
- M22.** Monmouth County Outfall Authority approved for membership. (12/03) Joined 1/1/04.
- M23.** Mount Laurel MUA approved for membership. (9/04)
- M24.** Safety Director to issue bulletin for Motor Vehicles Records (MVR) procedures. (5/05)
- M25.** Marlboro Twp MUA approved for membership. Did not join. (6/06) Marlboro Twp MUA approved for membership (3/07)
- N1.** Star Ledger designated as legal newspaper. (1/92)
- N2.** Northwest Bergen County Municipal Authority approved for membership. (6/92) Declined membership. (7/92) Northwest Bergen County Utility Authority approved for membership. (11/92) Joined the Fund effective February 1, 1993. (1/93)
- N3.** Executive Committee indicated it did not want to review each individual request for additional services in light of non-solicitation clause in Safety Director's contract. Safety Director to develop list of available services for Executive Committee approval. (7/92) Executive Committee accepts Safety Director's list of non-contracted services. (8/92) Executive Director to distribute list. (9/92) Safety Director given permission to solicit members for CDL Drug Testing Program. (8/95)
- N4.** North Arlington/Lyndhurst Joint Meeting approved for membership. (12/92) Joined the Fund effective February 1, 1993. (1/93) Penalty fee waived for North Arlington-Lyndhurst Joint Meeting. (6/93) One-year renewal not accepted. Member asked to execute 3-year agreement. (2/04)

- N5.* Neptune Township Sewerage Authority approved for membership. (3/93) Authority declined Fund membership. (11/93) Approved for membership subject to commit to include workers' compensation upon expiration of current program. (12/03) Declined.
- N6.* Northeast Monmouth County Regional Sewerage Authority approved for membership. (3/95) Northeast Monmouth County Regional Sewerage Authority joined JIF effective 4/1/01. (4/01)
- N7.* North Bergen MUA approved for membership (10/04). Joined 1/1/05.
- O1.* Executive Director authorized to negotiate separate excess premium rates with excess carrier and separate actuarial projections from Actuary for Ocean County Utilities Authority. (1/93) Executive Director authorized to offer OCUA different self-insured retentions. (2/93) Ocean County Utilities Authority approved for membership. (8/97)
- O2.* Township of Ocean Sewerage Authority approved for membership. (12/01) Joined 1/1/02.
- O3.* Ocean Twp MUA dissolved February 19, 2007. (3/07)
- P1.* MEL actuary developing rates for public officials coverage for NJUA members. (1/92) Executive Director presented actuarial rating structure. Executive Committee charged Executive Director to prepare report on what policy would cover. (3/92) Executive Director submitted report. Discussion tabled till July meeting to allow all members to have chance to review report. (5/92) Executive Director working with actuary on surcharge if outstanding debt is two times (2x's) greater than adjusted appropriations. In lieu of changes being proposed by MEL with respect to public officials policy, Executive Committee recommended further discussion. (7/92) Coverage Committee recommended POL be added by July 1, 1996. Coregis application, when received for Employment Liability to be mailed to members. (9/95) Executive Committee accepted recommendation of the Coverage Committee to participate in the MEL for excess liability, public officials, and employment practices. (8/96) Fund Attorney asked to prepare sample documents to assist members with development of Loss Control/Risk Management Program for the MEL Employment Practices Liability Program. (10/96) Executive Committee approved the purchase of "follow form" excess public officials liability coverage for all members for an annual premium of \$52,000 from General Star. Coverage is for \$5,000,000 excess of the MEL limit of \$2,000,000 for a total limit of \$7,000,000. (2/97) Executive Committee voted to transfer excess Public Officials/Employment Practices liability policy from GenStar to American Reinsurance effective January 1, 1999. (12/98)
- P2.* Executive Committee elects not to consider covering products liability exposure for pelletization, since members have various methods in place for sludge removal, not all of which would qualify for products liability coverage. (2/92) Executive Committee declined to reconsider decision to not cover products liability exposure for pelletization. (12/93)
- P3.* Executive Committee adopts Policies and Procedures Manual. (3/92)
- P4.* Scibal Associates authorized to distribute letter requesting medical panel physicians accept medical data research (MDR) fee schedule. (5/92) Chiropractor Procedures reviewed by Executive Committee. (2/95) Chiropractor Gatekeeper policy established. (3/95) Chiropractor policy revisited. (8/06) (9/06)
- P5.* Executive Director granted permission to poll Executive Committee regarding Pennsville Sewerage Authority's application. (12/92) Pennsville Sewerage Authority joined the Fund, effective January 1, 1993. (1/93)
- P6.* Penalties assessed against the Township of Middletown Township Sewerage Authority and the Randolph Township MUA waived. (2/93)

- P7.** Proposals submitted by McGordy Associates and Chapman & McVey to conduct an audit of member authorities' payroll during the 1994 renewal process. Professional Service Agreement awarded to Chapman & McVey. (4/93) Firm did not reply to RFQ. Appointment made service fee is less than \$17,500. (1/06) Services amended to eliminate headcount. (2/06) Appointment confirmed. (3/06)
- P8.** Penns Grove Sewerage Authority approved for membership. (7/93) Authority joined the Fund August 5, 1993. (8/93)
- P9.** Pine Hill MUA approved for membership. Authority joined the Fund August 15, 1993. (8/93)
- P10.** Policy established requiring member authorities to report payroll increases or decreases of 10% reflecting hires or fires. (9/93)
- P11.** Plainfield Area Regional Sewerage Authority approved for membership. (2/96) Authority joined effective 3/28/96.
- P12.** Plainfield MUA approved for membership. Authority joined effective 1/1/97 (1/97)
- P13.** Executive Committee authorized travel expenses to the PRIMA Conference. (3/98) (3/99) (3/00) (3/01) (1/03) (2/04) Motion to authorize travel of Safety Coordinator tabled (2/04). Executive Committee authorized travel expenses to the PRIMA Conference. (1/05) (1/06) (2/07) (2/08)
- P14.** Executive Committee voted to transfer property coverage (excess to American Reinsurance) and Boiler & Machinery coverage from the Travelers Insurance Company to Zurich-American, effective January 1998. (6/98) Executive Director and Underwriting Manager authorized to work with Chairman Dunn and Coverage Chairman Cevetello to bid excess coverage with TIG and Gulf Insurance or Zurich American (12/99) Board confirmed placement of excess coverage with TIG and Gulf Insurance and Boiler & Machinery with Zurich American. (1/00)
- P15.** Form to request access to JIF Public Records approved (7/02).
- P16.** In conjunction with added Mel requirements, Board authorized expenditure to conduct Public Officials/Employment Practices Seminars (9/02). Executive Committee authorized expenditure for fund attorney to arrange a seminar for appointed officials on Public Officials Liability and Employment Practices. (10/03) Board authorized Fund Attorney to conduct 10 sessions for Managers & Supervisors. (10/05) Fund Attorney authorized to conduct additional session. (3/06)
- P17.** Executive Committee requests MEL to relax cap on credit attendance. (4/05) MEL Declined. Board agreed to assume the balance of credit from the local JIFs budge. (9/05) Board approved that balance of credit be returned through voucher system. (10/05) Board agreed to provide balance of MEL seminar credit for 2006. (10/05)
- P18.** Pompton Lakes MUA approved for membership. (4/05)
- P19.** Standard form for Professional Services Agreements adopted. (1/06)
- P20.** Executive Committee voted to authorize assignment of PERMA contract. As a result, committee appointed ad-hoc committee to review bylaws. Commissioner Johnson as Committee Chairman. (6/06) DOBI Correspondence indicating that nothing in proposed acquisition of PERMA by Commerce Bank Insurance Services would negatively impact the Joint Insurance Funds. (1/07) Following TD Banknorth's acquisition of Commerce Bank – the insurance division was sold to its management & taken private. Executive Director said company name is now Conner Strong but reported his office will still operate as PERMA. (9/08)

- P21.** Executive Committee did not offer Passaic Valley Water Commission membership but agreed to reconsider in the future. (1/07). Passaic Valley Water Commission approved for membership. (12/07)
- P22.** Executive Committee passed on considering Passaic Valley Sewerage Authority for membership due to its size. (9/07).
- Q1.** Plaque presented to Gail Quabeck upon her retirement (12/02).
- R1.** Risk Management Plan for 1992 adopted. (1/92) Risk Management Plan for 1993 adopted. (1/93) Risk Management Plan for 1996 adopted. (2/96) 1997 Risk Management Plan adopted. Plan has been reorganized and revised in accordance with state regulations adopted in August of 1995. The new sections relate to excess insurance, reinsurance and the procedure to close fund years. In addition, the risk management plan indicates the new coverages (public officials/employment practices and employee blanket bond) as well as the Fund's expanded participation in the MEL. (1/97) 2001 Risk Management Plan adopted. (2/01) 2002 Risk Management Plan adopted (1/02). Plan amended to provide for quicker payments when necessary to maintain provider discount. (4/03) Revised plan adopted. (2/05) 2006 Plan approved. (1/06)
- R2.** Randolph Township submitted letter indicating that the authority is in the process of dissolving and the township is assuming its responsibilities. Attorney authorized to correspond with the township of the Fund's requirements. (6/93)
- R3.** Rockaway Valley Sewerage Authority approved for membership subject to payment of application fee and safety inspection. (5/94) Declined membership. (6/94)
- R4.** Resolution adopted conditionally joining the Residual Claims Fund. (6/95) Resolution to Join adopted, Indemnity & Trust Agreement executed for Residual Claims Fund membership. (9/95) Resolution adopted closing Fund year 1992. (11/95) Commissioner Flynn elected as the NJUA representative. (9/95) Commissioner Flynn reelected as 1997 representative. (12/96) Fund year 1993 transferred to the Residual Liability Fund. (6/97) Commissioner Flynn re-elected as the Fund's representative to the Residual Claims Fund. (12/97) Commissioner Stuart Neuhof elected as the Fund's representative to the Residual Claims Fund. (5/98) Executive Committee voted to approve revision to the RCF Bylaws. (7/98). Fund Year 1994 approved for transfer to the Residual Claims Fund. (6/98) Stuart Neuhof reelected as representative to the RCF. (12/98) Fund Year 1995 approved for transfer to the Residual Claims Fund (6/99). Stuart Neuhof reelected as representative to the RCF. (12/99) Executive Committee voted to renew RCF Membership through 1/1/01. (4/00) Fund Year 1996 approved for transfer to the Residual Claims Fund. (6/90) Stuart Neuhof reelected as representative to the RCF. (12/00) Membership renewed through 1/1/04. (2/01) Fund Year 1997 approved for transfer to the RCF. (6/01) Richard Cranmer elected as Representative to the RCF. (7/01) (11/01) (11/02) Fund Year 1998 approved for transfer to the RCF (7/02). Fund Year 1999 approved for transfer to the RCF (3/03). Brian Bigler, Secaucus MUA, elected as the 2004 representative to the RCF (10/03). Membership in the RCF renewed for period of January 1, 2004 – January 1, 2007 (11/03). Fund Year 2000 transferred to the RCF (6/04). Fund Year 2001 transferred to RCF. (6/05) Brian Bigler appointed as representative to RCF. (12/05) Fund Year 2002 transferred to RCF. (6/06) Membership renewal for 1/1/07 through 1/1/10. (9/06) Brian Bigler appointed as 2007 representative. (12/06) Fund Year 2003 transferred to RCF. (6/07) Brian Bigler appointed as 2008 representative. (12/07) Fund Year 2004 transferred to RCF. (6/08) Brian Bigler appointed as 2009 representative. (12/08)
- R5.** Runnemede Sewerage Authority approved for membership to be effective 11/18/95. (10/95) Dissolved 1/1/06.
- R6.** In accordance with MEL Bylaw change, the Executive Committee authorized Commerce National Insurance Services to continue providing Risk Management Consultant services, as may be requested by member authorities. (9/00)

- R7.** Rahway Valley Sewerage Authority approved for membership. (6/03) Declined (7/03) Approved for membership. (6/07)
- R8.** Board authorized the Claims Administrator to destroy records from the period of September 17, 1991 through December 31, 1996 in accordance with the Division of Records requirements (7/03). Board authorized request to destroy workers compensation records from period of January 1996 to December 1998 and to destroy liability files from the period of September 1991 through December 1997. (9/05) Claims Administrator authorized to dispose of files from the period of 1/1/97 thru 12/31/00 for workers' compensation and the period of 1/1/97 thru 8/99 for liability. (11/06) Claims Administrator authorized to dispose of files covering a time period of August 2000 to April 2002 for all claim case files with the exception of minors. (6.08)
- S1.** Secaucus MUA Utility Authority approved for membership. (1/92) Secaucus joined 2/6/92. (2/92)
- S2.** Member authorities will be expected to comply with standard safety programs based on set timetable. (3/92)
- S3.** Safety Director contract to be amended to reflect specific duties of Safety Director. (3/92) Addendum to contract approved. (4/92) Addendum to Safety Director's professional service agreement approved allowing for an hourly rate on services provided to ACUA, which was anticipated in ACUA's assessment. (6/93) Reinhart & Associates 1997 contract award as Safety Director limited to June 30, 1997. (1/97) Reinhart & Associates contract as Safety Director extended to December 31, 1997. (6/97) Safety Director announced the purchase of his firm by Commerce National Insurance, adding that the acquisition will result in an enhancement of services to member municipalities. (12/97) Paul Osuch announced the resignation of Joseph Reinhart from Reinhart & Associates. (2/00) Revised Scope of Services approved – to begin in January of 2005. (7/05). Agreement amended to include additional hours based on increased membership. (2/08)
- S4.** Stafford Township MUA assessed for builders risk exposure. (6/92)
- S5.** Draft Safety Manual distributed to Executive Committee for comments. (2/93) Printing approved. (7/01)
- S6.** Safety Director announced that field representatives will conduct unannounced inspections. (3/93) Safety Director's field representative directed to meet with Executive Director of authority (or highest personnel in attendance) upon completion of unannounced inspection. (12/93)
- S7.** Time allowed to respond to "Suggestions for Improvement" contained in Loss Control Reports moved up from 60 days to 30 days. (3/93)
- S8.** An expenditure not to exceed \$1,000 approved for a Quarterly Safety Breakfast in 1994. (12/93) Safety Awards Breakfast to be held in conjunction with the February Executive Committee meeting. (1/96)
- S9.** 1994 Safety Incentive Program approved. (1/94) Modifications to Safety Incentive Program for 1996 approved. (1/95) 1994 Safety Awards announced. (2/95) Safety Incentive Program amended eliminating requirement for Fund Commissioner's meeting attendance, (2/99) Safety Excellence awards and Lifetime Excellence Awards part of SIF modified. (3/05)
- S10.** Board approves resolution authorizing MEL to act as lead agency for payment of state audit examination fees. (11/94) Correspondence from Department of Insurance approving loss reserves. (6/95) As a result of draft audit, examination procedures established for abandoned property. (8/95) Draft of Examination submitted and Fund response approved. (8/95) Board approves resolution authorizing MEL to act as lead agency for payment of state audit examination fees. (6/00)
- S11.** Commissioners approve release of Request for Proposal for regulatory compliance specialist. Professional Service Agreement awarded to Envirogenics as Regulatory Compliance Specialist. (1/95)

- S12.** Regulatory Compliance - Procedures: Executive Committee reviewed first draft of procedures of members to access services of Regulatory Compliance Specialist. (2/95) Procedures approved. (4/95) ACUA request to access services approved. (8/95)
- S13.** 1996 Safety Expo approved to be held at the Middlesex Fire Academy. (3/95) NJUA to ask MEL to sponsor second location and invite municipal water and sewer employees. (6/05)
- S14.** Ad hoc Committee appointed to review performance of Safety Director. (8/96) Survey issued on Safety Director's performance (5/04). Results reviewed in Executive Session (6/04).
- S15.** Commissioner James Scheffler also announced his retirement as Fund Commissioner for the Pennsauken Sewerage Authority. (12/97)
- S16.** Performance Edge approved for the preparation and printing of a semi-annual newsletter. (4/97)
- S17.** Executive Committee adopted a policy recommending member authorities prohibit use of "walkman/recorder devices while working. (4/98)
- S18.** Executive Committee approved expense for Defensive Driving Seminars. (4/98) Executive Committee approved expense for Defensive Driving Seminars. (3/00)
- S19.** Executive Committee voted to support Senate Bill 1421. Bill would strengthen a public entity's immunity for damages resulting from computer failure in certain circumstances due to the Year 2000 problem. (10/98)
- S20.** Executive Committee approved expenditure for a Safety Calendar (12/99)
- S21.** Executive Committee approved expenditure for First Aid Pocket Guides (4/99)
- S22.** Stafford MUA to dissolve. (6/01)
- S23.** NJUA voted to participate in the Mel Safety Institute (1/02). Board asked that attendance rosters be submitted to host authority in advance. (1/05)
- S24.** Secaucus MUA submits re-evaluation of property. Assessment Reduction approved (6/02).
- S25.** South Monmouth Regional S.A. approved for membership (11/02). Joined effective 1/1/03.
- S26.** Somerset Raritan Valley SA approved for membership (11/04). Joined effective 1/1/05.
- S27.** Representatives visited Scibal Associates. Report provided. (8/06)
- S28.** Defense for Scibal Associates authorized. (4/07)
- S29.** Ad-Hoc Sewer Backup Committee appointed. (3/08).
- T1.** Commissioners authorize Nisivoccia & Company to prepare Tax Determination letter at an amount not to exceed \$1,200. (8/94)
- T2.** Executive Committee agrees to include \$6000 in the 1997 budget for the purchase of computer equipment in conjunction with the MEL Investment Committee. (9/96) Purchase of Computer software and hardware for Treasurer approved. The MEL acted as a lead agency in requesting bids. Bid awarded to CompUSA. (6/97) Board approved cost to replace computer. (10/05)

- T3.** Treasurer fee approved at 3% increase on month to month.(2/01) Stuart Neuhof appointed as Treasurer. (6/01)
- T4.** Revised wording for Terrorist Exclusion from American Reinsurance accepted (7/02).
- T5.** DOBI Correspondence submitted confirming that JIFs are not “licensed or admitted” insurers. As result, JIFs are exempt from the Federal Terrorism Act of 2002.
- T6.** Travel policy and reimbursement form adopted. (5/06)
- U1.** Union County Utility Authority approved for membership. (8/92) Authority joined the Fund effective September 1, 1992.
- U2.** Executive Director directed to distribute renewal applications to the Fund Commissioner with a copy of the cover letter to the insurance producers. (5/93)
- U3.** Capacity Coverage authorized to negotiate for excess coverages for 2001. (9/00)
- VI.** Executive Director reported change in vehicles class 1 thru 3. (5/06)
- YI.** Executive Director authorized to trite to members requesting adoption of a resolution acknowledging Y2K computer problem and completion of an application on T2K for American Resinsurance. (12/98)
- W1.** Interim executive committee voted to join Municipal Excess Liability Joint Insurance Fund for the purchase of excess workers' compensation coverage. (7/91) Membership expanded to include excess liability and public officials/employment practices coverage. (1/97) Three-Year Membership in the Municipal Excess Liability Joint Insurance Fund renewed. (1/97)
- W2.** Washington Township Sewerage Authority approved for membership. (1/92) Board decline to offer membership (11/04).
- W3.** Wanaque Valley Regional Sewerage Authority approved for membership. (7/92) Jointed effective 10/1/92. (8/92)
- W4.** Woodstown Sewerage Authority approved for membership. (7/94) Joined effective 8/10/94.
- W5.** Woodbine MUA approved for membership. (1/96) Joined effective 3/10/96. (2/96)
- W6.** Wanaque Borough MUA approved for membership. (12/01) Joined 1/1/02.
- W7.** Waterford MUA approved for membership. (12/01) Joined 1/1/02. Waterford MUA dissolved January 1, 2004. (2/04)
- W8.** West Milford MUA approved for membership. (12/01) Joined 1/1/02.
- W9.** Survey released to members on alternative duty (5/02). Results of survey submitted to Committee (6/02).
- W10.** Warren County Pequest River MUA approved for membership (11/02). Joined effective 1/1/03.
- W11.** Additional assessment for Western Monmouth Utilities Authority builders' risk certified. (7/
- W12.** Builders Risk additional assessment certified for Wanaque Vally Regional Sewerage Authority. (9/05)

W13. Washington Township MUA (Morris County) approved for membership. (10/05) Authority accepts offer and joins 1/1/06.

Z1. Notice of Zurich Settlement provided to Board. (5/09)