

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
THURSDAY, APRIL 15, 2021  
10:00 AM**

**(REVISED AGENDA)**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590**

**OR**

**Join Zoom Meeting via computer Link**

**<https://zoom.us/j/5795069590>**

**The Ocean County Insurance Fund Commission will conduct its April 15, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Sending sufficient notice to Asbury Park Press and Atlantic City Press**
- II. Filing advance written notice of this meeting with the Commissioners of the Ocean County Insurance Fund Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: April 15, 2021  
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ROLL CALL OF COMMISSIONERS
- APPROVAL OF MINUTES: March 18, 2021 .....Appendix I
  
- CORRESPONDENCE:
  
- COMMITTEE REPORTS
  - Safety and Accident Review Committee: .....Verbal
  - Claims Committee: .....Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
  - Executive Director’s Report.....Pages 3-27
  
- TREASURER – Julie Tarrant .....Verbal
  
- CLAIMS SERVICE - PERMA ..... Verbal
  
- CLAIMS ADMINISTRATOR– QUAL LYNX ..... Verbal
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
  - Monthly Report..... Verbal
  
- RISK MANAGERS REPORT – Conner Strong & Buckelew
  - Monthly Report..... Verbal
  
- ATTORNEY – Berry, Sahradnik, Kotzas & Benson, P.C.
  - Monthly Report ..... Verbal
  
- OLD BUSINESS
- NEW BUSINESS
- PUBLIC COMMENT
  
- CLOSED SESSION – Payment Authorization Requests (PARS) (*when needed*)
  - Resolution \_\_\_\_ Closed Session..... Motion
  - for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)
  
- Approval of PARS/SARS

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: May 20, 2021, 10:00 AM**

## OCEAN COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 15, 2021  
Memo to: Commissioners of the Ocean County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- 2021 Property & Casualty Budget (Page 6)** - At the March 18, 2021 meeting the 2021 Property & Casualty Budget was introduced. The budget was advertised in the Commission's official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2021 pro-rated budget as of 4/1/21 is \$5,856,907 and is included in the agenda on page 6. The assessments will be billed in three installments of 40% due 5/01/21, 30% due 8/15/21 and 30% due 10/15/21.
  - Motion to open the Public Hearing on the 2021 Property & Casualty Budget**
  - Discussion of Budget and Assessments**
  - Motion to close the Public Hearing**
  - Motion to adopt the Property & Casualty Budget for the Ocean County Insurance Fund Commission in the amount of \$5,856,907 as presented for the period of 4/1/21 to 12/31/21 and Certify the Assessments**
  
- Rules and Regulations** – The Rules and Regulations will be presented at the May Meeting for discussion and approval.
  
- 2021 Plan of Risk Management (Appendix II)** – Attached in Appendix II of the agenda is a copy of the 2021 Plan of Risk Management, Resolution 13-21 prepared by the NJCE Underwriting Manager. The Plan was included in last month's agenda for the County's review.
  - Motion to approve Resolution 13-21 adopting the Plan of Risk Management**
  
- Designating Authorized Signatures, Revised Resolution 7-21 (Page 7)** - Last month we approved Resolution 7-21, Designating Authorized Signatures for Commission Bank Accounts. Attached on page 7 is a revised resolution. The resolution was revised to include Alice H. Lihou and David S. Ruber of Qual-Lynx as signatories for claim payments along with Julie Tarrant. In addition, the resolution was revised to eliminate the requirement of three signatures.
  - Motion to approve Resolution 7-21 Designating Authorized Signatures for Commission Bank Accounts**

- ❑ **Claims Committee Charter (Pages 8-11)** – Attached on pages 8-10 is a copy of the OCIFC Claims Committee Charter. We are suggesting the Claims Committee meet the second Thursday of the month at 2:00 PM. We also need to determine additional representatives from the County Agencies for the committee. Attached on page 11 is Resolution 14-21, Establishing Claims Committee and Claims Committee Charter. PERMA Claims will schedule a Claims Kick off Meeting to review authority, responsibilities and claim reporting.

- ❑ **Motion to approve Resolution 14-21 Establishing Claims Committee and Claims Committee Charter**

- ❑ **Safety and Accident Review Committee Charter (Pages 12-14)** –The Safety and Accident Review Committee Charter was revised to include the Chairpersons, Members, Alternate Members and Honorary Member. Attached on pages 12-14 is a copy of the amended Safety and Accident Review Committee Charter.

- ❑ **Motion to approve the revised Safety and Accident Review Committee Charter**

- ❑ **OPRA Request Form (Pages 15-18)** – The NJCE has updated their OPRA Request Form to include the Ocean County Insurance Fund Commission. The form can be faxed or e-mailed to PERMA’s OPRA Department. Attached on pages 15-18 is a copy of the form. This form is on the NJCE website and will be posted to the Commission’s website once it is established.

- ❑ **Motion to approve the NJCE OPRA Request Form**

- ❑ **Employee Dishonesty Crime Policy** – Joint Insurance Funds in the State of New Jersey are required by law to carry an employee dishonesty crime policy on their Executive Director, Third Party Administrator and Treasurer. The NJCE and its member Insurance Commissions purchased this coverage shortly after their formation. Although an Insurance Commission is not subject to the same regulation, we feel it is prudent for the Ocean County Insurance Fund Commission to consider purchasing this coverage. The coverage can be purchased with Selective Insurance Company. We suggest that the OCIFC obtain a quote from Selective Insurance Company for a limit of \$1,000,000 and a \$10,000 per occurrence deductible. This is the standard limit and deductible the NJCE and its member Commissions purchase. Selective is the leader in this line of coverage for Joint Insurance Funds and requires a minimum amount of underwriting information. The cost of this coverage can be paid out of the miscellaneous and expense contingency. If the Commission agrees, we will work on completing an application to obtain a quote.

- ❑ **Motion to obtain a quote from Selective Insurance Company for an Employee Dishonesty Crime Policy**

- ❑ **Insurance Commission Website (Appendix III)** - Legislation now requires Joint Insurance Funds and Insurance Commissions have a website to post an extensive list of public documents. Please refer to a copy of Chapter 167, which is included in Appendix III. The NJCE and some of the member Insurance Commissions utilize Spark Creative Group as their website vendor. Some of the Insurance Commissions use the County’s “in house” representative to create the Insurance Commission Website and post the applicable documents on a regular basis. We are requesting guidance on how the Commissioners would like to proceed.

- ❑ **Section 111, Mandatory Reporting** – We have successfully completed the initial registration step for Section 111 and have been assigned a Responsible Reporting Entity (RRE) number. Qual Lynx will update the RRE with their information and they will test it in the “test phase” before it can be placed into production.
  
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 19-23)** - The NJCE 2021 Reorganization Meeting was held on February 25, 2021 via Zoom audio/video. Attached on pages 19-23 is a summary report of the meeting. The NJCE will meet again on April 22, 2021 via Zoom audio/video at 9:30 AM.
  
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 24-26)** – Included in the agenda on pages 24-26 is a copy of the NJCE Financial Fast Track Report as of January 31, 2021. The report indicates the Fund has a surplus of \$14,087,324. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$14,898,138.
  
- ❑ **Zurich Insurance Company Risk Engineering Visit** – Zurich Insurance Company will visit the County’s Complex on Hooper Avenue on April 30 at 9:30. Ms. DePaola and Mr. Prince will meet with the Zurich representatives for the property assessment.
  
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar (Page 27)** – The 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 25 is more information and you can register for the seminars using the below link:  
[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

OCEAN COUNTY INSURANCE COMMISSION						
2021 PROPOSED BUDGET : Loss Fund Confidence at 90%						4/1/2021
				Total		0.753424658
				Increase/Decrease		
APPROPRIATIONS		ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	\$	%	PRO-RATED PROPOSED BUDGET FY2021
I. Claims and Excess Insurance						
Claims						
1	Property	240,290	245,100	4,810	2.00%	184,664
2	Liability	347,100	354,042	6,942	2.00%	266,744
3	Auto	97,010	98,950	1,940	2.00%	74,552
4	Workers' Comp.	6,423,130	6,551,593	128,463	2.00%	4,936,131
5	Police - Civil Rights	111,250	113,475	2,225	2.00%	85,495
6	Public Officials	245,640	250,553	4,913	2.00%	188,773
7						
8	Subtotal - Claims*	<b>7,464,420</b>	<b>7,613,713</b>	<b>149,293</b>	<b>2.00%</b>	<b>5,736,359</b>
9						
10						
11						
12	II. Expenses, Fees & Contingency					
13						
14	Claims Adjustment	0	0	0	0.00%	-
15	Safety Director	0	0	0	0.00%	-
16	Exec. Director	0	150,000	150,000	100.00%	113,014
17	Actuary	0	0	0	0.00%	-
18	Auditor	0	0	0	0.00%	-
19	Attorney	0	0	0	0.00%	-
20	Treasurer	0	0	0	0.00%	-
21						
22						
23	Misc. Expense & Contingency	0	10,000	10,000	100.00%	7,534
24						
25	Total Fund Exp & Contingency	<b>0</b>	<b>160,000</b>	<b>160,000</b>	<b>100.00%</b>	<b>120,548</b>
26	Risk Management Consultant	0	0	0	0.00%	
27						
28						
29	Total FUND Disbursements	<b>7,464,420</b>	<b>7,773,713</b>	<b>309,293</b>	<b>4.14%</b>	<b>5,856,907</b>

**RESOLUTION NO. 7-21**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS  
(Amended 4-15-21)**

**BE IT RESOLVED** by the Ocean County Insurance Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at **least two (2)** of the following persons who are duly authorized pursuant to this resolution:

- I. All funds for Administrative Expenses, Reinsurance, Dividends, and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to resolution.

<u>Robert A. Greitz</u>	Chairman
<u>Michael J. Fiure</u>	Vice Chairman
<u>Mary Ann Cilento</u>	Commissioner
<u>Julie Tarrant</u>	Treasurer

- II. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

<u>Alice H. Lihou</u>	Qual-Lynx
<u>David S. Ruber</u>	Qual-Lynx
<u>Julie Tarrant</u>	Treasurer

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 15, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRMAN**

**ATTEST:**  
\_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRMAN**

# OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

**The Claims Committee will conduct meetings on the following schedule:**

Claims Committee Meetings will be held on the second Thursday of the month at 2 pm. Meetings will be arranged by the Executive Director's office, and will be held in person and/or by video or telephone conference call.

## CLAIMS COMMITTEE ASSIGNMENTS

### Committee Members

<b>Name</b>	<b>Affiliation</b>
Robert Greitz	Ocean County, Director of Employee Relations
Mary Ann Noto	Ocean County, Risk Management
Antoinette DePaola, Esq.	Ocean County, Safety and Risk Coordinator
TBD	Ocean County,
TBD	Ocean County Board of Social Services
TBD	Ocean County Mosquito Commission
TBD	Ocean County Library Commission

### Fund Professionals

Joseph Hrubash	PERMA Risk Management Services
Cathy Dodd	PERMA Risk Management Services
Robyn Walcoff, Esq.	PERMA Risk Management Services
Jennifer Conicella	PERMA Risk Management Services
Glenn Prince	J.A. Montgomery Risk Consulting
TPA	Qual-Lynx
TPA	Qual-Lynx
Mary Anne Sander	Conner Strong & Buckelew
Fund Attorney	Berry, Sahradnik, Kotzas & Benson, PC



## **OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER**

The Ocean County Insurance Fund Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

### **Composition**

The Claims Committee shall be comprised of at least three members who shall be members of the Ocean County Insurance Fund Commission, including one Ocean County Insurance Fund Commissioner. Each representative shall have one vote. As additional members join the Ocean County Insurance Fund Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be the Fund Attorney and other representatives from the Insurance Commission's Fund professionals (Qual-Lynx, J.A. Montgomery, PERMA, Conner Strong & Buckelew).

### **Authority and Responsibility**

1. The Claims Committee shall review and recommend for approval or denial all payment and settlement authority requests which are subject to payment that exceed **\$10,000** for Automobile, Property, General Liability Claims, Workers' Compensation and Employment Practices and Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall develop and recommend claims cost containment programs.

### **Claims Committee Bylaws**

The Claims Committee of the Ocean County Insurance Fund Commission was established in April 2021 where the Ocean County Insurance Fund Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Ocean County Insurance Fund Commission.

## OCEAN COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE CHARTER

### Meetings

The Claims Committee shall meet monthly via Zoom on the second Thursday of the month at 10am. (Additional meetings can be scheduled as necessary, determined in consultation with the claims committee chair).

### Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Commission Attorney's office, the CEL Safety Director's office and a representative from the Third Party Administrator's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to attend.

### Specific Duties

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

1. Apprise the Commissioners of the Ocean County Insurance Fund Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all **payment authority and /or settlement authority requests** that exceed **\$10,000** for Automobile, Property, General Liability, Worker's Compensation and Employment Practices / Public Officials Liability claims, inclusive of legal fees, expenses, and such other items to be charged to the Ocean County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority or settlement authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

3. Recommend to Commissioners of the Ocean County Insurance Fund Commission an appropriate changes or extensions in the duties of the Committee.
4. Report regularly to the Commissioners of the Ocean County Insurance Fund Commission on the discharge of these responsibilities.

**RESOLUTION NO. 14-21**

**OCEAN COUNTY INSURANCE FUND COMMISSION  
ESTABLISHING CLAIMS COMMITTEE AND CLAIMS COMMITTEE CHARTER**

**WHEREAS**, the OCEAN COUNTY INSURANCE FUND COMMISSION (hereinafter “Commission”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Commission has deemed it necessary and appropriate to form advisory committees as permitted by the duly adopted Commission Rules and Regulations; and

**WHEREAS**, the Commission has resolved to establish a “Claims Committee”, comprised of representatives from Ocean County agencies and authorities;

**NOW THEREFORE BE IT RESOLVED** by the Ocean County Insurance Fund Commission that a Claims Committee is hereby established and its initial members shall be:

<b>Name</b>	<b>Affiliation</b>
Robert Greitz	Ocean County, Director of Employee Relations
Mary Ann Noto	Ocean County, Risk Management
Antoinette DePaola, Esq.	Ocean County, Safety and Risk Coordinator
TBD	Ocean County,
TBD	Ocean County Board of Social Services
TBD	Ocean County Mosquito Commission
TBD	Ocean County Library Commission
<b>Fund Professionals</b>	
Joseph Hrubash	PERMA Risk Management Services
Cathy Dodd	PERMA Risk Management Services
Robyn Walcoff, Esq.	PERMA Risk Management Services
Jennifer Conicella	PERMA Risk Management Services
Glenn Prince	J.A. Montgomery Risk Consulting
TPA	Qual-Lynx
TPA	Qual-Lynx
Mary Anne Sander	Conner Strong & Buckelew
Fund Attorney	Berry, Sahradnik, Kotzas & Benson, PC

**BE IT FURTHER RESOLVED** that the members of the claims committee shall serve pursuant to the Rules and Regulations of the Ocean County Insurance Fund Commission, Article III, Organization, Advisory Committees and the Claims Committee Charter which is attached to this resolution.

**ADOPTED** by THE OCEAN COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 15, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ROBERT A. GREITZ, CHAIRMAN**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL J. FIURE, VICE CHAIRMAN**

## COUNTY of OCEAN INSURANCE COMMISSION

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### SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

The County Insurance Commission hereby constitutes and establishes a Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations:

#### **Composition**

The Safety Committee shall be comprised of at least six (6) members, appointed by the Chairman of the County of Ocean Insurance Commission . One member shall be a Commissioner. The Chair of the Safety Committee shall be appointed by the Insurance Commission and shall serve as the Chairman of the Committee. Each representative shall have one vote. The chairman shall appoint all members. The term of each member shall be one (1) year.

The following individuals shall serve on the Ocean County Insurance Fund Commission, Safety and Accident Review Committee, as appointed by the Chairman.

**Chairpersons:** Antoinette DePaola, County of Ocean, Risk Management Department  
Glenn Prince, J.A. Montgomery Consulting

#### **Members:**

Gillespie, Kevin, Security  
Ed Turnbach, Juvenile Services  
Anthony Agliata, Solid Waste Management  
Allen Mullen, Solid Waste Management  
Michael T. Mangum, Parks & Recreation  
Mark Siegle, Planning  
John Begley, Engineering/Traffic  
VACANT BLUE COLLAR, Vehicle Services  
Joseph Klag, Transportation  
Tom Giberson, Transportation  
Thomas Frantz, Roads  
James Gomulka, Roads  
Brian McCarthy, Vehicle Services  
Joseph LaManna, Buildings & Grounds  
Ron Roma, Security

#### **Alternate Members:**

Jim Hand, Transportation  
Joyse Horner, Security  
Jennifer Eannone, Buildings & Grounds  
Mary Jane Bavais, Parks & Recreation

#### **Honorary Member:**

Tom Fagan, CWA 1075

## **COUNTY of OCEAN INSURANCE COMMISSION**

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Also serving on the Committee, with no voting privileges, shall be a representative from the Safety Director's office and a representative from the Executive Director's office and a representative from the Risk Management Consultant's office.

### **Authority and Responsibility**

The Safety and Accident Review Committee is to serve as a focal point for communication between the members and the Insurance Commission on matters pertaining to safety and training which is geared toward reducing the frequency or severity of insured losses. In addition, the Committee is charged with reviewing member accidents in order to make the appropriate recommendation to prevent future accidents of similar nature from occurring. The function of the Committee is advisory in nature and is not intended to impinge upon the individual responsibility or discretion of each member and their respective Safety Committees. The Committee shall advise the Commission on the nature, frequency, financing, and content of safety and training programs, which could be supported or financed by the Commission.

### **Safety and Accident Review Committee Bylaws**

The Safety and Accident Review Committee of the County Insurance Commission was established in where the adopted a resolution appointing certain employees of member entities to the Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the County of Ocean Insurance Commission.

### **Meetings**

The Committee shall meet quarterly and as many times as the Committee Chairman deems necessary.

### **Attendance**

Members of the Safety & Accident Review Committee are to be present at all meetings. Additionally, a representative from the Safety Director's Office, a representative from the Executive Director's office and a representative from the Risk Management Consultant's Office shall be present at all meetings.

The Chairman has the authority to request that other Commission professionals or Members' employees attend meeting(s).

### **Minutes**

Minutes of each meeting are to be prepared and approved by Committee members.

### **Specific Duties**

The Committee is to:

- Review Accident Investigations Reports and determine preventability.

## COUNTY of OCEAN INSURANCE COMMISSION

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- Provide members with the Committee's determination and applicable recommendations.
- Encourage cooperation among members in the development and scheduling of safety and training sessions.
- Review requests from members for monies to conduct safety related training programs and/or purchase safety related equipment.
- Review the impact of safety related state and federal regulations upon the members and make recommendations regarding any changes which may be justified.
- Make recommendations to the members on standards for safety and training.
- Apprise the Commissioners, as necessary, of significant developments in the course of performing the above duties.
- Recommend to the Commissioners any appropriate extensions or changes in the duties of the Committee.
- Recommend to the Commissioners the retention or replacement of safety and training contractors and provide a written summary of the basis of such recommendations.
- Report at least annually to the Commissioners on the discharge of these responsibilities.

- Atlantic Co. Ins. Com
- Burlington Co. Com
- Camden Co. Com.
- Cumberland Co. Com.
- Gloucester Co. Com.
- Hudson County

PLEASE SELECT ONE FUND PER FORM BY PLACING CHECK MARK  
NEXT TO THE JOINT INSURANCE FUND OR COMMISSION

**OPEN PUBLIC RECORDS ACT REQUEST FORM**  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Phone No: 201-881-7632 Fax No: 856-266-9065  
Email: [opra@permainc.com](mailto:opra@permainc.com)  
PERMA: Attn: Bradford C. Stokes

- Mercer Co. Ins. Fund Com.
- Monmouth County
- N.J. Counties Excess
- Ocean County Ins. Com.
- Union County Ins. Fund Com.

**Important Notice**

The last page of this form contains important information related to your rights concerning government records. Please read it carefully.

**Requestor Information – Please Print**

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_

E-mail Address \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ FAX \_\_\_\_\_

Preferred Delivery: Pick Up \_\_\_\_\_ US Mail \_\_\_\_\_ On-Site Inspect \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**If you are requesting records containing personal information, please circle one:** Under penalty of N.J.S.A. 2C:28-3, I certify that I **HAVE** / **HAVE NOT** been convicted of any indictable offense under the laws of New Jersey, any other state, or the United States.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Payment Information**

Maximum Authorization Cost \$ \_\_\_\_\_

Select Payment Method

Cash    Check    Money Order

Fees: Letter size pages - \$0.05 per page  
Legal size pages - \$0.07 per page  
Other materials (CD, DVD, etc) – actual

Delivery: Delivery / postage fees additional depending upon delivery type.

Extras: Special service charge dependent upon request.

**Record Request Information:** Please be as specific as possible in describing the records being requested. Also, please note that your preferred method of delivery will only be accommodated if the custodian has the technological means and the integrity of the records will not be jeopardized by such method of delivery.

AGENCY USE ONLY

AGENCY USE ONLY

AGENCY USE ONLY

Est. Document Cost _____ Est. Delivery Cost _____ Est. Extras Cost _____ Total Est. Cost _____ Deposit Amount _____ Estimated Balance _____  Deposit Date _____	<b>Disposition Notes</b> Custodian: If any part of request cannot be delivered in seven business days, detail reasons here.  In Progress - Open _____ Denied - Closed _____ Filled - Closed _____ Partial - Closed _____	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">Tracking Information</th> <th style="text-align: left;">Final Cost</th> </tr> <tr> <td>Tracking # _____</td> <td>Total _____</td> </tr> <tr> <td>Rec'd Date _____</td> <td>Deposit _____</td> </tr> <tr> <td>Ready Date _____</td> <td>Balance Due _____</td> </tr> <tr> <td>Total Pages _____</td> <td>Balance Paid _____</td> </tr> <tr> <td colspan="2" style="text-align: center;">Records Provided</td> </tr> <tr> <td colspan="2" style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">Custodian Signature</td> <td style="text-align: center;">Date</td> </tr> </table>	Tracking Information	Final Cost	Tracking # _____	Total _____	Rec'd Date _____	Deposit _____	Ready Date _____	Balance Due _____	Total Pages _____	Balance Paid _____	Records Provided		_____		Custodian Signature	Date
Tracking Information	Final Cost																	
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Total Pages _____	Balance Paid _____																	
Records Provided																		
_____																		
Custodian Signature	Date																	

**DEPOSITS**

The custodian may require a deposit against costs for reproducing documents sought through an anonymous request whenever the custodian anticipates that the documents requested will cost in excess of \$5 to reproduce.

Where a special service charge is warranted under OPRA, that amount will be communicated to you as required under the statute. You have the opportunity to review and object to the charge prior to it being incurred. If, however, you approve of the fact and amount of the special service charge, you may be required to pay a deposit or pay in full prior to reproduction of the documents.

**YOUR REQUEST FOR RECORDS IS DENIED FOR THE FOLLOWING REASON(S):**

(To be completed by the Custodian of Records – check the box of the numbered exemption(s) as they apply to the records requested. If multiple records are requested, be specific as to which exemption(s) apply to each record. **Response is due to requestor as soon as possible, but no later than seven business days.**)

**N.J.S.A. 47:1A-1.1**

- Inter-agency or intra-agency advisory, consultative or deliberative material
- Legislative records
- Law enforcement records:
  - Medical examiner photos
  - Criminal investigatory records (however, N.J.S.A. 47:1A-3.b. lists specific criminal investigatory information which must be disclosed)
  - Victims' records
- Trade secrets and proprietary commercial or financial information
- Any record within the attorney-client privilege
- Administrative or technical information regarding computer hardware, software and networks which, if disclosed would jeopardize computer security
- Emergency or security information or procedures for any buildings or facility which, if disclosed, would jeopardize security of the building or facility or persons therein
- Security measures and surveillance techniques which, if disclosed, would create a risk to the safety or persons, property, electronic data or software
- Information which, if disclosed, would give an advantage to competitors or bidders
- Information generated by or on behalf of public employers or public employees in connection with:
  - Any sexual harassment complaint filed with a public employer
  - Any grievance filed by or against an employee
  - Collective negotiations documents and statements of strategy or negotiating
- Information that is a communication between a public agency and its insurance carrier, administrative service organization or risk management office
- Information that is to be kept confidential pursuant to court order
- Certificate of honorable discharge issued by the United States government (Form DD-214) filed with a public agency
- Social security numbers
- Credit card numbers
- Unlisted telephone numbers
- Drivers' license numbers
- Certain records of higher education institutions:
  - Research records
  - Questions or scores for exam for employment or academics
  - Charitable contribution information
  - Rare book collections gifted for limited access
  - Admission applications
  - Student records, grievances or disciplinary proceedings revealing a students' identification
- Biotechnology trade secrets N.J.S.A. 47:1A-1.2
- Convicts requesting their victims' records N.J.S.A. 47:1A-2.2



- Ongoing investigations of non-law enforcement agencies (must prove disclosure is inimical to the public interest) N.J.S.A. 47:1A-3.a.
- Public defender records N.J.S.A. 47:1A-5.k.
- Upholds exemptions contained in other State or federal statutes and regulations, Executive Orders, Rules of Court, and privileges created by State Constitution, statute, court rule or judicial case law N.J.S.A. 47:1A-9
- Personnel and pension records (however, the following information must be disclosed:
  - An individual's name, title, position, salary, payroll record, length of service, date of separation and the reason for such separation, and the amount and type of any pension received
  - When required to be disclosed by another law, when disclosure is essential to the performance of official duties of a person duly authorized by this State or the US, or when authorized by an individual in interest
  - Data contained in information which disclose conformity with specific experiential, educational or medical qualifications required for government employment or for receipt of a public pension, but not including any detailed medical or psychological information N.J.S.A. 47:1A-10

**N.J.S.A. 47:1A-1**

- "a public agency has a responsibility and an obligation to safeguard from public access a citizen's personal information with which it has been entrusted when disclosure thereof would violate the citizen's reasonable expectation of privacy."

Burnett v. County of Bergen, 198 N.J. 408 (2009). Without ambiguity, the court held that the privacy provision "is neither a preface nor a preamble." Rather, "the very language expressed in the privacy clause reveals its substantive nature; it does not offer reasons why OPRA was adopted, as preambles typically do; instead, it focuses on the law's implementation." "Specifically, it imposes an obligation on public agencies to protect against disclosure of personal information which would run contrary to reasonable privacy interests."

**Executive Order No. 21 (McGreevey 2002)**

- Records where inspection, examination or copying would substantially interfere with the State's ability to protect and defend the State and its citizens against acts of sabotage or terrorism, or which, if disclosed, would materially increase the risk or consequences of potential acts of sabotage or terrorism.
- Records exempted from disclosure by State agencies' proposed rules.

**Executive Order No. 26 (McGreevey 2002)**

- Certain records maintained by the Office of the Governor
- Resumes, applications for employment or other information concerning job applicants while a recruitment search is ongoing
- Records of complaints and investigations undertaken pursuant to the Model Procedures for Internal Complaints Alleging Discrimination, Harassment or Hostile Environments
- Information relating to medical, psychiatric or psychological history, diagnosis, treatment or evaluation
- Information in a personal income or other tax return
- Information describing a natural person's finances, income, assets, liabilities, net worth, bank balances, financial history or activities, or creditworthiness, except as otherwise required by law to be disclosed
- Test questions, scoring keys and other examination data pertaining to the administration of an examination for public employment or licensing
- Records in the possession of another department (including NJ Office of Information Technology or State Archives) when those records are made confidential by regulation or EO 9.

**Other Exemption(s) contained in a State statute, resolution of either or both House of the Legislature, regulation, Executive Order, Rules of Court, any federal law, federal regulation or federal order pursuant to N.J.S.A. 47:1A-9.a.**  
 (Please provide detailed information regarding the exemption from disclosure for which you are relying to deny access to government records. If multiple records are requested, be specific as to which exemption(s) apply to each record.)

**REQUEST FOR RECORDS UNDER THE COMMON LAW**

If, in addition to requesting records under OPRA, you are also requesting the government records under the common law, please check the box below.

A public record under the common law is one required by law to be kept, or necessary to be kept in the discharge of a duty imposed by law, or directed by law to serve as a memorial and evidence of something written, said, or done, or a written memorial made by a public officer

authorized to perform that function, or a writing filed in a public office. The elements essential to constitute a public record are that it be a written memorial, that it be made by a public officer, and that the officer be authorized by law to make it.

Yes, I am also requesting the documents under common law.

If the information requested is a "public record" under common law and the requestor has a legally recognized interest in the subject matter contained in the material, then the material must be disclosed if the individual's right of access outweighs the State's interest in preventing disclosure.

Please set forth your interest in the subject matter contained in the requested material:

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**Note that any challenge to a denial of a request for records under the common law cannot be made to the Government Records Council, as the Government Records Council only has jurisdiction to adjudicate challenges to denials of OPRA requests. A challenge to the denial of access under the common law can be made by filing an action in Superior Court.**

1. All government records are subject to public access under the Open Public Records Act ("OPRA"), unless specifically exempt.
2. A request for access to a government record under OPRA must be in writing, hand-delivered, mailed, transmitted electronically, or otherwise conveyed to the appropriate custodian. N.J.S.A. 47:1A-5.g. The seven (7) business day response time does not commence until the records custodian receives the request form. If you submit the request form to any other officer or employee of the Fund or Commission, that officer or employee must either forward the request to the appropriate custodian, or direct you to the appropriate custodian. N.J.S.A. 47:1A-5.h.
3. Requestors may submit requests anonymously. If you elect not to provide a name, address, or telephone number, or other means of contact, the custodian is not required to respond until you reappear before the custodian seeking a response to the original request.
4. The fees for duplication of a government record in printed form are listed on the front of this form. We will notify you of any special service charges or other additional charges authorized by State law or regulation before processing your request. Payment shall be made by cash, check or money order payable to the Fund or Commission.
5. **You may be charged a 50% or other deposit when a request for copies exceeds \$25.** The Fund or Commission custodian will contact you and advise you of any deposit requirements. You agree to pay the balance due upon delivery of the records. Anonymous requests in excess of \$5.00 require a deposit of 100% of estimated fees.
6. Under OPRA, a custodian must deny access to a person who has been convicted of an indictable offense in New Jersey, any other state, or the United States, **and** who is seeking government records containing personal information pertaining to the person's victim or the victim's family. This includes anonymous requests for said information.
7. By law, the Fund or Commission must notify you that it grants or denies a request for access to government records within seven (7) business days after the agency custodian of records receives the request. If the record requested is not currently available or is in storage, the custodian will advise you within seven (7) business days after receipt of the request when the record can be made available and the estimated cost for reproduction.
8. You may be denied access to a government record if your request would substantially disrupt agency operations and the custodian is unable to reach a reasonable solution with you.
9. If the Fund or Commission is unable to comply with your request for access to a government record, the custodian will indicate the reasons for denial on the request form or other written correspondence and send you a signed and dated copy.
10. Except as otherwise provided by law or by agreement with the requester, if the agency custodian of records fails to respond to you within seven (7) business days of receiving a request, the failure to respond is a deemed denial of your request.
11. If your request for access to a government record has been denied or unfilled within the seven (7) business days required by law, you have a right to challenge the decision by the Fund or Commission to deny access. At your option, you may either institute a proceeding in the Superior Court of New Jersey or file a complaint with the Government Records Council ("GRC") by completing the Denial of Access Complaint Form. You may contact the GRC by toll-free telephone at 866-850-0511, by mail at PO Box 819, Trenton, NJ, 08625, by e-mail at [grc@dca.state.nj.us](mailto:grc@dca.state.nj.us), or at their web site at [www.state.nj.us/grc](http://www.state.nj.us/grc). The Council can also answer other questions about the law. All questions regarding complaints filed in Superior Court should be directed to the Court Clerk in your County.
12. Information provided on this form may be subject to disclosure under the Open Public Records Act.



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
 Parsippany, NJ 07054-4412  
 Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** February 25, 2021  
**Memo to:** Ocean County Insurance Fund Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** February 25, 2021 Reorganization Meeting

**BCIC Representative:** Commissioner Ashley Buono, Esq. joined the NJCE JIF Board as Burlington County’s representative as of February 1, 2021.

**2021 Reorganization:** The NJCE conducted its 2021 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

**2021 Chair, Secretary and Board of Fund Commissioners**

Ross Angilella, <b>Chair</b> Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County <i>As of 4/1/2021 member will be an Insurance Commission</i>
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Christopher Marion – Alternate	Monmouth County

**Fixing Public Meeting Dates:** The Board of Fund Commissioners adopted the following meeting dates for 2021 and 2022 Reorganization to be held at **9:30AM virtually** until further notice.

April 22, 2021  
June 24, 2021  
September 23, 2021  
October 28, 2021 – *Proposed 2022 Budget Introduction*  
November 18, 2021 – *2022 Budget Adoption*  
February 24, 2022 – *2022 Reorganization*

**2021 Excess Renewal/Budget Impact:** Executive Director reported the Finance Committee met in November and December to review the 2021 excess renewal and budget impact given the current “hard market” conditions, which are the worst since the mid-1980s. At the expiring retentions, where available, the cost for renewal would have resulted in significantly higher member assessments in excess of 20%. Therefore, it was necessary for NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. The resulting delta (budget versus actual) for 2021 is in excess of \$2 million. Based on a recommendation of the Finance Committee, the Board of Fund Commissioners agreed to absorb the final delta for 2021 at the December 29, 2020 Budget Adoption meeting. Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to discuss strategies on addressing the budget delta.

Underwriting Manager reported the projected overall rate increase was 15-20% due to market conditions. A widespread marketing effort on all lines of coverage was conducted, as well as, a restructuring of the program with increased retentions resulted in a final overall rate increase of 6%. However, this does not contemplate increases in the loss funds to cover the higher retentions on multiple lines of insurance absorbed by the NJCE.

Underwriting Manager submitted a 2021 Market Renewal Summary Report detailing the 2021 coverage changes and highlighted the following:

- Excess Property – renewed with Zurich. Carrier provided slightly broader coverage than other carriers despite the marketplace and poor claims experience.
- Excess Liability – replaced BRIT with Munich Re. Public entity marketplace has cut back on capacity and limits for the past 2 years based on increasing social inflation factors, such as, defense costs. Carrier has been a MEL partner for 35 years and coverage changes are in line with marketplace.
- Excess Workers’ Compensation – renewed with Safety National with NJCE attachment point at \$1,150,000 eliminating the buffer policy. A notable coverage change is the removal of “Same Communicable Disease” endorsement, which historically treated bodily injury by disease as separate occurrences. Safety National and other markets have not surprisingly removed this endorsement affecting public entity and health markets. Underwriting Manager noted there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. The NJCE will post this as a claims reserve within the financials until matter is confirmed.
- Cyber Liability – The deductibles for cyber liability for 2021 increased for a number of members. The NJCE is absorbing the differential between the 2020 deductibles and the 2021 deductibles for the 2021 fund year.
- POL/EPL – The POL/EPL deductibles increased for a number of member entities. Their respective Insurance Commission are reviewing the feasibility of funding the deductible differential.

Underwriting Manager concluded review by noting the 2021 renewal was accomplished due to the financial stability of the NJCE JIF and long-standing relationships with carriers. Underwriting Manager's office will issue a detailed bulletin to address the change in coverages and any applicable conditions of the policy.

Ms. Robyn Walcoff of PERMA reviewed a memorandum on 2021 retention changes and the expected impact on claims, payments and/or settlements to be reviewed by the Claims Committee. The memorandum provided a summary of the limits and retentions by coverage as well as recommendations on claims management and changes in claim reporting procedures.

**Extraordinary Unspecifiable Services (EUS):** At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2021 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

**2021 Claims Committee Charter:** The 2021 Claims Committee Charter was amended to reflect changes to the 2021 insurance program and broader range of claims to be reviewed by the Claims Committee. The Board of Fund Commissioners accepted the changes to the charter.

**NJCE Financial Fast Track:** Executive Director reviewed the Financial Fast Track as of December 31, 2020, which reflected a statutory surplus of \$14,058,330. Executive Director reported the change in surplus since November 2020 is a result of the posting of COVID claim reserves and issuance of the 2020 dividend.

**Pollution Liability Coverage:** Executive Director reported Zurich has informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will be doing a widespread marketing on this line of coverage. Part of the marketing effort will be exploring the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). This is a MEL-affiliated program, managed by PERMA and consists of 13 New Jersey Joint Insurance Funds.

Mr. Steve Sacco, EJIF Executive Director, reported the EJIF provides expertise in environmental risk control, training & educational programs. As of September 30, 2020 the EJIF's statutory surplus was \$21.6 million and distributed a \$2.5 million dividend to its members. Mr. Sacco reported the EJIF Actuary and Underwriters will work with NJCE to review options and provide additional information at a later date. Executive Director stated that one of the many strengths of the EJIF program is their extensive engineering services, training and education.

**Professional Contracts/Services/Competitive Contracts:** The contracts for services for Auditor, Payroll Auditor and Actuary will expire on or about April, 23, 2021 for the Auditor, and June 25, 2021 for the Payroll Auditor and Actuary. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and take action.

**NJCE Claims Review Committee:** The Claims Review Committee met prior to this Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

**NJ Senate Bill 3375:** Executive Director reported on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers’ compensation. Executive Director noted the MEL has begun to work with John Geaney Esq., NJM, other JIFs and some private entities to develop a strategy to oppose this bill. The Fund office will contact NJ Association of Counties (NJAC) for collaborative efforts, as well as distribute a summary of Mr. Geaney’s legislative alert for reference.

**County of Ocean:** Effective April 1, 2021, the County of Ocean will become a full member of the NJCE as the 8<sup>th</sup> underlying Insurance Commission as the Ocean County Insurance Commission with multiple entities.

**2021 MEL, MRHIF and NJCE JIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provides members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits with attendance at both sessions.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup> - and an invitation will be emailed in the coming weeks. The seminar agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers’ Compensation law and a discussion of proposed changes to the Affordable Care Act.

**NJCE 10<sup>th</sup> Year Anniversary:** 2020 marked the 10<sup>th</sup> anniversary of the Fund’s inception, which began with two County members and has grown to ten members. We hope to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend when circumstances allow.

**2021 Financial Disclosures:** Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30<sup>th</sup>.

### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2020 to February 2021.

Safety Director submitted a memorandum on the 2021 Safety Grant Program now offered by Munich Re in which Counties may receive reimbursement up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$50,000. The Safety director is also transitioning the BRIT on-line training program to a JAM on-line training program.

Safety Director reported the NJCE online Learning Management System (LMS) is currently being developed with an anticipated target and launch date of April 1<sup>st</sup>. All applicable content and online trainings will be uploaded and an instructional webinar on how to navigate the LMS will be provided for members.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of January 2021.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for April 22, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF		January 31, 2021			
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>2,257,568</b>	<b>2,257,568</b>	<b>188,496,467</b>	<b>190,754,035</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	281,547	281,547	7,089,259	7,370,806
	Case Reserves	664,645	664,645	9,041,576	9,706,221
	IBNR	(493,501)	(493,501)	9,477,682	8,984,181
	Discounted Claim Value	(58,670)	(58,670)	(1,764,902)	(1,823,571)
	<b>TOTAL CLAIMS</b>	<b>394,021</b>	<b>394,021</b>	<b>23,843,615</b>	<b>24,237,637</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	1,676,020	1,676,020	132,722,487	134,398,508
	Administrative	160,689	160,689	14,328,097	14,488,786
	<b>TOTAL EXPENSES</b>	<b>1,836,709</b>	<b>1,836,709</b>	<b>147,050,585</b>	<b>148,887,294</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>26,838</b>	<b>26,838</b>	<b>17,602,267</b>	<b>17,629,105</b>
5.	<b>INVESTMENT INCOME</b>	<b>4,757</b>	<b>4,757</b>	<b>1,561,013</b>	<b>1,565,770</b>
6.	<b>PROFIT (4+5)</b>	<b>31,594</b>	<b>31,594</b>	<b>19,163,280</b>	<b>19,194,875</b>
7.	<b>Dividend</b>	<b>0</b>	<b>0</b>	<b>5,107,551</b>	<b>5,107,551</b>
8.	<b>SURPLUS (6-7-8)</b>	<b>31,594</b>	<b>31,594</b>	<b>14,055,729</b>	<b>14,087,324</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	92	92	313,887	313,979
	2011	135	135	817,020	817,155
	2012	191	191	774,598	774,789
	2013	269	269	1,427,740	1,428,009
	2014	470	470	2,365,101	2,365,570
	2015	496	496	1,454,230	1,454,725
	2016	544	544	2,610,015	2,610,559
	2017	603	603	1,260,627	1,261,230
	2018	607	607	2,217,096	2,217,703
	2019	655	655	1,604,522	1,605,177
	2020	697	697	(789,107)	(788,410)
	2021	26,838	26,838		26,838
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>31,594</b>	<b>31,594</b>	<b>14,055,729</b>	<b>14,087,323</b>
	<b>TOTAL CASH</b>				<b>14,898,138</b>



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	0	65	65
	Discounted Claim Value	0	0	(9)	(9)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>538,517</b>	<b>538,517</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	350	350	1,581,076	1,581,426
	Case Reserves	(350)	(350)	55,743	55,393
	IBNR	0	0	6,513	6,513
	Discounted Claim Value	0	0	(5,628)	(5,628)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,637,704</b>	<b>1,637,704</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	11,142	11,142	884,946	896,087
	Case Reserves	(11,142)	(11,142)	449,993	438,851
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	0	(47,613)	(47,613)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,362,078</b>	<b>1,362,078</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	304	304	475,133	475,437
	Case Reserves	(305)	(305)	468,318	468,013
	IBNR	1	1	82,005	82,006
	Discounted Claim Value	0	0	(44,834)	(44,834)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>980,622</b>	<b>980,622</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	53,462	53,462	879,632	933,094
	Case Reserves	(53,464)	(53,464)	1,970,599	1,917,135
	IBNR	2	2	110,856	110,858
	Discounted Claim Value	0	0	(133,992)	(133,992)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,827,095</b>	<b>2,827,095</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2016</b>					
	Paid Claims	31,813	31,813	678,557	710,370
	Case Reserves	(74,518)	(74,518)	1,006,194	931,676
	IBNR	42,705	42,705	233,390	276,095
	Discounted Claim Value	0	0	(82,331)	(82,331)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,835,809</b>	<b>1,835,809</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	12,555	12,555	367,768	380,323
	Case Reserves	(77,100)	(77,100)	1,687,621	1,610,521
	IBNR	64,545	64,545	1,606,476	1,671,021
	Discounted Claim Value	0	0	(212,833)	(212,833)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,449,032</b>	<b>3,449,032</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	3,017	3,017	358,016	361,033
	Case Reserves	12,176	12,176	563,782	575,957
	IBNR	(15,193)	(15,193)	1,803,479	1,788,287
	Discounted Claim Value	0	0	(229,814)	(229,814)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,495,463</b>	<b>2,495,463</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	4,506	4,506	704,297	708,804
	Case Reserves	54,491	54,491	589,734	644,225
	IBNR	(58,997)	(58,997)	2,688,900	2,629,903
	Discounted Claim Value	0	0	(344,192)	(344,192)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,638,740</b>	<b>3,638,740</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	164,399	164,399	449,634	614,032
	Case Reserves	814,056	814,056	2,249,493	3,063,549
	IBNR	(978,455)	(978,455)	2,871,245	1,892,790
	Discounted Claim Value	0	0	(663,657)	(663,657)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,906,715</b>	<b>4,906,715</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	0	0		0
	Case Reserves	800	800		800
	IBNR	451,891	451,891		451,891
	Discounted Claim Value	(58,670)	(58,670)		(58,670)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>394,021</b>	<b>394,021</b>	<b>0</b>	<b>394,021</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>394,021</b>	<b>394,021</b>	<b>23,843,615</b>	<b>24,237,637</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

**2021 MEL, MRHIF & NJCE Educational Seminar**  
**Virtual**

**Friday, May 14, 9:00 to Noon**

**Friday, May 21, 9:00 to Noon**

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10<sup>th</sup> annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

**Friday May 14<sup>th</sup>:**

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

**Friday, May 21<sup>st</sup>:**

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

**REGISTRATION:** [https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)



# Appendix I

## *Minutes*

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – March 18, 2021  
Telephonic Meeting  
10:00 AM**

Meeting was called to order by Executive Director. Executive Director read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

Robert A. Greitz	Present
Michael Fiure	Present
Mary Anne Cilento	Present
John P. Kelly (Alternate)	Absent

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Services	Qual-Lynx <b>Kathy Kissane Chris Roselli Karen Beatty</b>
	PERMA Risk Management Services <b>Robyn Walcoff</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Conner Strong & Buckelew <b>Carole Mack</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>John C. Sahradnik, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>

**ALSO PRESENT:**

Mary Ann Noto, Ocean County  
Antoinette DePaolo, Ocean County  
Pauline Kontomanolis, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda.

**ORGANIZATIONAL RESOLUTIONS:** Executive Director referred to copies of the necessary Organizational Resolutions for the Ocean County Insurance Fund Commission to operate as a Commission effective 4/1/21. Executive Director advised with the Chairman’s permission he would review each Resolution and then request a motion for approval as a consent. Chairman Greitz advised he agreed with the Executive Director’s request. Executive Director reviewed each resolution and noted the pertinent information for each. Mr. Greitz asked that additional wording be included on Resolution 3-21, Appointing Commission Attorney and Resolution 4-21, Appointing Commission Treasurer. Mr. Greitz advised the additional wording pertained to the compensation and asked that “through the Insurance Commission” be added to each.

- Resolution 1-21 Appointing OCIFC Commissioners
- Resolution 2-21 Appointing Executive Director
- Resolution 3-21 Appointing Attorney
- Resolution 4-21 Appointing Treasurer
- Resolution 5-21 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 6-21 Establishing Bank Accounts
- Resolution 7-21 Designating Authorized Signatures for Bank Accounts
- Resolution 8-21 Designating Custodian of Records
- Resolution 9-21 Designating Official Newspapers
- Resolution 10-21 Indemnify Ocean County Insurance Fund Commission
- Resolution 11-21 Authorizing Commission Treasurer to Process Contracted Payment and Expenses
- Resolution 12-21 2021 OCIFC Meeting Schedule

**MOTION TO APPROVE RESOLUTIONS 1-21 THROUGH 12-21 WITH THE CORRECTIONS AS NOTED**

Moved:	Commissioner Cilento
Second:	Commissioner Greitz
Vote:	3 Yes, 0 Nays

Executive Director thanked the Commissioners for the appointment of PERMA Risk Management Services and that it was very much appreciated.

**2021 PROPERTY & CASUALTY BUDGET INTRODUCTION:** Executive Director referred to a copy of the 2021 proposed Property and Casualty Budget for the Ocean County Insurance Fund Commission, which was included in the agenda. Executive Director reported the annual 2021 proposed budget was in the amount of \$7,773,713 and the pro-rated budget as of 4/1/21 was \$5,856,907. Executive Director noted this budget did not include the NJCE assessment and that the NJCE assessment could be incorporated in the 2022 budget if the Commissioners desired. Executive Director suggested the assessments be paid in three installments of 40% due 5/01/21,

30% due 8/15/21 and 30% due 10/15/21. Executive Director asked if anyone had any questions and requested a motion to introduce the budget and schedule a public hearing.

**MOTION TO INTRODUCE THE 2021 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$5,856,907 AND SCHEDULE A PUBLIC HEARING ON THURSDAY, APRIL 15, 2021 AT 10:00 AM VIA ZOOM VIDEO/AUDIO**

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Vote:	3 Yes, 0 Nays

**RULES AND REGULATIONS:** Executive Director reported a draft copy of the Rules & Regulations were included in the Appendix section of the agenda. Executive Director advised it was his understanding representatives of the Commission were reviewing the document and would report back with any suggested changes. Chairman Greitz advised he did not have any at this time but that the Commission Attorney was reviewing.

**2021 PLAN OF RISK MANAGEMENT:** Executive Director referred to a draft copy of the 2021 Plan of Risk Management prepared by the NJCE Underwriting Manager. Mr. Cooney advised this was a working document and provided an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority level, etc. Mr. Cooney said if anyone had any questions to reach out to him. Mr. Cooney also advised if any changes were needed, the plan would be amended and then presented to the Commissioners at the next meeting for approval. Executive Director asked if there were any questions for Mr. Cooney and indicated the expectations were the Plan would be presented at the April meeting for approval.

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Executive Director referred to a copy of the Committee's Meeting Schedule for 2021 along with a copy of the Safety and Accident Review Committee Charter. Executive Director asked Mr. Prince to provide an update. Mr. Prince thanked Ms. DiPaolo for preparing the documents for the meeting today. Mr. Prince advised the Committee was scheduled to meet quarterly and the next meeting was scheduled for Tuesday, April 13<sup>th</sup> at 1:30. Mr. Prince advised he would prepare the agenda and the distribution for this meeting. Mr. Prince referred to a copy of the Charter, which was included in the agenda. Mr. Prince advised the Charter called for six members to be appointed by the Chairman, one member should be a Commissioner. Mr. Prince suggested he talk to the Chairman offline to discuss the potential representatives. Mr. Prince advised that concluded his report unless there were any questions. Ms. DiPaolo said what they basically tried to do was to incorporate some of the requirements that were in their Blue Collar Contracts along with Commission requirements to merge both together. Ms. DiPaolo advised it might be different from some Counties; however, they did not want to violate the labor contracts with their employees so there were some modifications. Ms. DiPaolo said she believed this should satisfy the unions because they were still included. After a brief discussion, Executive Director advised the Charter could be approved and once the Chairman appointed the members, an amendment could be drafted.

**MOTION TO APPROVE THE 2021 SAFETY COMMITTEE MEETING SCHEDULE AND SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER**

Moved: Commissioner Fiure  
Second: Commissioner Cilento  
Vote: 3 Yes, 0 Nays

**CLAIMS COMMITTEE:** Executive Director reported PERMA and Ocean County representatives met on Tuesday, March 16 to formalize the framework for the OCIFC Claims Committee and Claims Committee Charter and to review how claims would be handled. Executive Director asked Ms. Walcoff to provide an overview.

Ms. Walcoff reported her team met with some professionals as well as some representatives of Ocean County to discuss the Claims Committee and draft the Claims Committee Charter. Ms. Walcoff advised the County current procedures were reviewed and noted many procedures would stay the same as the County's process worked, however, there would be a change in the claim payment process. Ms. Walcoff indicated the Claims Committee would meet prior to the Commission Meeting to review claims for payment or settlement authority as needed. Ms. Walcoff explained the Committee would make recommendations to the Commissioners for approval. Ms. Walcoff noted the Committee would discuss claims starting as of April 1. Ms. Walcoff asked if any one had any questions. Chairman Greitz said the Claims Committee would meet the second Thursday of the month and then submit their recommendations at the Commission Meeting. Chairman Greitz advised the Committee would consist of himself, Ms. DePaolo, Ms. Noto, until she retired, and some other County employees along with a representative from the Board of Services, the Library and Mosquito Commission. Executive Director noted PERMA, J.A. Montgomery and Qual-Lynx representatives would also attend those meetings along with the Fund Attorney. In response to Mr. Sahradnik's inquiry, Chairman Greitz said everything prior to April 1 would be handled the same way. Ms. Walcoff said she would confirm the Claims Meeting dates with the professionals to ensure their availability and thanked the Qual-Lynx representatives for participating in the call today. Chairman Greitz asked the Committee meet at least one week prior to the Commission Meeting.

Executive Director advised unless there were any questions that was the end of his report and the next items were the Committee Reports.

Executive Director's Report Made Part of Minutes.

**SAFETY COMMITTEE:** Mr. Prince advised he did not have anything else to report, however he did have some items for the Safety Director Report.

**CLAIMS COMMITTEE:** Ms. Walcoff advised she did not have anything else to add.

**TREASURER:** Ms. Tarrant reported she would need a copy of the signed resolutions to open the bank accounts. Ms. Dodd said she would send all of the resolutions to Chairman Greitz to obtain the signatures and then send her copies of the required resolutions. Ms. Tarrant indicated her office was next to the Chair's so it would be easy for her to obtain the copies. In response to Ms. Tarrant's inquiry, Ms. Dodd advised she would send the checks to her using the same procedure as the JIF. Ms. Tarrant advised Ms. Kontomanolis had applied for and received the federal ID number.



Ms. Kontomanolis advised she looked forward to working with Ms. Tarrant and they work together on the Ocean JIF. Ms. Kontomanolis said they have a great working relationship and the Commission would work very similar to the JIF.

**CLAIMS SERVICE:** Ms. Walcoff advised she had nothing else to add.

**CLAIMS SERVICE:** Ms. Kissane reported she looked forward to continuing to work with the County and the transition to the County account to the Commission account would be seamless. Ms. Kissane advised she would assist the County in any way they needed. In response to Ms. Tarrant's inquiry about the payments, Executive Director suggested an offline meeting to discuss the logistics.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety Director's report would be verbal today, however going forward there would be a written report for the agenda, which included all risk activities for the previous month. Mr. Prince encouraged all departments to visit the NJCE website at NJCE.org for all of the safety resources, bulletins and training programs via webinar scheduled through April 30<sup>th</sup>. Mr. Prince advised next month he would include a letter regarding the Munich Re Safety Grant. Mr. Prince explained the insurance carrier provided a \$50,000 grant to be shared between the ten members of the NJCE. Mr. Prince advised some of the past grants were for body worn cameras and specialized training and equipment. Mr. Prince advised the grant covered auto liability, general liability and law enforcement liability and he offered to speak offline regarding any of the programs and grant submissions. Mr. Prince advised he was working closely with Ms. Depaolo on the Learning Management System and the go live date was April 1<sup>st</sup>. Mr. Prince said the vendor had the ability to document the training the member participated in and expects it will be a great learning tool going forward especially with PEOSH activity to abate any citations. Mr. Prince advised that concluded his report unless there were any questions. Executive Director noted the Learning Management Systems was an important initiative of the NJCE and thanked Mr. Prince, Mr. Shives and their team for making this happen.

**RISK MANAGEMENT REPORT:** Ms. Mack reported she wanted to thank everyone for all their hard work in such a short time to make this a "go". Ms. Mack advised it was a great effort on everyone's part and she appreciated all of the help, assistance and information that was provided. Ms. Mack said she look forward to working with everyone. Ms. Mack also thanked Executive Director for his efforts. Executive Director said he mentioned to Chairman Greitz in a previous meeting that everyone on his team was so professional, knowledgeable and this was probably the most seamless transition of any of the insurance commissions that were started during the last ten years.

**ATTORNEY:** Mr. Sahradnik advised he did not have anything to report. Executive Director advised he looked forward to working with Mr. Sahradnik.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** No one from the public attended.

Executive Director noted there was no need for a closed session.

Executive Director advised the next meeting was scheduled for April 15, 2021 at 10:00.

**MOTION TO ADJOURN:**

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
Vote:	3 Yes, 0 Nays

**MEETING ADJOURNED: 10:30 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

# **Appendix II**

*2021 Plan of Risk Management*

## Ocean County Insurance Fund Commission 2021 Plan of Risk Management

BE IT RESOLVED by the Insurance Fund Commission's governing body that effective April 14, 2021, the 2021 Plan of Risk Management shall be:

### The Perils or Liability to be Insured Against

The Insurance Fund Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile, Employee Benefits, Public Officials and Employment Practices Liability
3. Property, Automobile Physical Damage and Boiler & Machinery.

The following coverages are provided to the Insurance Fund Commission's member entities by the Commission's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability
3. Excess Property including Boiler & Machinery
4. Crime
5. Pollution Liability
6. Cyber
7. Non-Owned Aircraft Liability

### The Limits of Coverage

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Fund Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$26,150,000
  - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
  - Limit: \$20,000,000 each / \$30,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$15,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
3. Property including Boiler & Machinery
  - \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$200,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      1. Special Flood Hazard Area (SFHA) Flood: \$75,000,000

- d. Vehicles: Excluded
- e. Garagekeepers Liability: Included
- f. Working Dogs: \$100,000
- Property Deductibles
  - a. All Other: \$250,000 per occurrence
  - b. Equipment Breakdown: \$50,000 per occurrence
  - c. Flood, SFHA:
    - 1. Building: \$500,000
    - 2. Contents: \$500,000
    - 3. Time Element: \$500,000
  - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
    - 1. Property Damage: 1% of the location TIV
    - 2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
    - 3. Minimum deductible: \$500,000 per occurrence
    - 4. Maximum deductible: \$5,000,000 per occurrence
- 4. Crime
  - Limit: \$2,000,000
  - Deductible: \$25,000
- 5. Pollution Liability
  - Limit: \$10,000,000 per claim / \$25,000,000 aggregate
  - Deductible: \$25,000
- 6. Cyber
  - Please contact your Executive Director of Risk Manager
- 7. Non-Owned Aircraft
  - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000

If an agent or employee is acting as an agent of the State of New Jersey in the performance of a law enforcement function, and is provided defense and indemnification by the State of New Jersey pursuant to Wright v. State, 169 N.J. 422 (2001), any coverage through the Fund Commission shall be in excess of the State's obligation and the Fund Commission shall not be responsible to contribute to such defense and indemnification.

**The amount of risk to be retained by the Insurance Fund Commission (except as noted in Limits of Coverage)**

1. Workers' Compensation (all coverages): \$750,000
2. Liability: \$250,000
  - a. POL/EPL: \$500,000
  - b. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - c. Personal Injury Protection: \$250,000
3. Property: \$250,000
  - a. Working Dogs: \$100,000
  - b. Flood, SFHA: \$500,000
  - c. Named Storm, High Hazard: \$500,000

4. Crime: None
5. Pollution Liability: None
6. Cyber: \$0
7. Non-Owned Aircraft: None

### **Coverage to be purchased from a commercial insurer**

The Insurance Fund Commission does not purchase commercial insurance.

### **Reinsurance to be purchased**

The Insurance Fund Commission does not purchase reinsurance.

### **The amount of unpaid claims to be established**

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Fund Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Fund Commission also establishes reserves recommended by the Insurance Fund Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Fund Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Fund Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Fund Commission either directly or through the NJC.

### **The method of assessing contributions to be paid by each member of the Insurance Fund Commission when applicable**

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Fund Commission year by line of coverage and for each prior Insurance Fund Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Fund Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Fund Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Fund Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Fund Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Fund Commission account by Insurance Fund Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Fund Commission or elects to participate in a line of coverage after the start of the Insurance Fund Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Fund Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of

Insurance to supplement the Insurance Fund Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Fund Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Fund Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, should the Insurance Fund Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Fund Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Fund Commission's Governing Body.

### **Procedures governing loss adjustment and legal expenses**

The Insurance Fund Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Fund Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Underwriters at Lloyds (Brit) and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Fund Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Fund Commission's claims process.

To provide for quality defense and control costs, the Insurance Fund Commission has established an approved defense attorney panel with firms, which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Fund Commission Attorney, as well as, the various firms which audit the claims adjusters.

### **Procedures for the closure of Insurance Fund Commission years, including the maintenance of all relevant accounting records**

Not applicable.

### **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

The general approach in estimating the loss reserves of the Insurance Fund Commission is to project ultimate losses for each Insurance Fund Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Fund Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Fund Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are

settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22**

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Fund Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Fund Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 15 day of April, 2021.

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**COMMISSION CHAIRPERSON**

**ATTEST:**

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**COMMISSION VICE CHAIRPERSON**



# **Appendix III**

*Chapter 167*

## CHAPTER 167

**AN ACT** requiring State, regional, and local authorities, boards, and commissions to establish a website, and amending and supplementing various sections of the Statutory Law.

**BE IT ENACTED** by the Senate and General Assembly of the State of New Jersey:

C.4:24-20.1 Soil conservation district to maintain Internet website or webpage; contents.

1. *The soil conservation district shall maintain either an Internet website or a webpage on the municipality's or county's Internet website. The purpose of the website or webpage shall be to provide increased public access to district operations and activities. The following information, if applicable, shall be posted on the district's website or webpage:*

- a. *a description of the district's mission and responsibilities;*
- b. *the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;*
- c. *the most recent Comprehensive Annual Financial Report or other similar financial information;*
- d. *the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;*
- e. *the district's rules, regulations, and official policy statements deemed relevant by the board of supervisors to the interests of the residents within the district;*
- f. *notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the board of supervisors, setting forth the time, date, location, and agenda of the meeting;*
- g. *the approved minutes of each meeting of the board including all resolutions of the board and its committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website or webpage;*
- h. *the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the district; and*
- i. *a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the soil conservation district.*

C.34:15C-15.1 Workforce investment board to maintain Internet website, webpage; contents.

2. *Each Workforce Investment Board shall maintain either an Internet website or a webpage on the county's Internet website. The purpose of the website or webpage shall be to provide increased public access to the board's operations and activities. The following information, if applicable, shall be posted on the board's website or webpage:*

- a. *a description of the board's mission and responsibilities;*
- b. *the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;*
- c. *the most recent Comprehensive Annual Financial Report or similar financial information;*

d. the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;

e. the board's rules, regulations, and official policy statements deemed relevant by the board to the interests of the residents within the county;

f. notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the Workforce Investment Board, setting forth the time, date, location, and agenda of the meeting;

g. the approved minutes including all resolutions of the board for each meeting of the Workforce Investment Board and its committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website or webpage;

h. the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Workforce Investment Board; and

i. a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Workforce Investment Board.

C.40:37-11.7 County park commission to maintain Internet website or webpage; contents.

3. Any county park commission established pursuant to chapter 37 of Title 40 of the Revised Statutes shall maintain either an Internet website or a webpage on the county's Internet website. The purpose of the website or webpage shall be to provide increased public access to the county park commission's operations and activities. The following information, if applicable, shall be posted on the county park commission's website or webpage:

a. a description of the county park commission's mission and responsibilities;

b. the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;

c. the most recent Comprehensive Annual Financial Report or other similar financial information;

d. the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;

e. the county park commission's rules, regulations, and official policy statements deemed relevant by the commissioners to the interests of the residents within the county;

f. notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the county park commission, setting forth the time, date, location, and agenda of the meeting;

g. the approved minutes of each meeting of the commission including all resolutions of the commission and its committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website or webpage;

h. the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the county park commission; and

i. a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the county park commission.

*C.40A:10-38.14 Joint insurance fund to maintain Internet website; contents.*

4. The joint insurance fund shall maintain an Internet website. The purpose of the website shall be to provide increased public access to the joint insurance fund's operations and activities. The following information, if applicable, shall be posted on the joint insurance fund's website:

a. a description of the joint insurance fund's mission and responsibilities;

b. the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website;

c. the most recent Comprehensive Annual Financial Report and the annual independent audit or other similar financial information;

d. the annual independent audit for the most recent fiscal year and the immediately prior fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website;

e. the joint insurance fund's official policy statements, bylaws, risk management plan and cash investment policy plan that are deemed relevant by the commissioners to the interests of the residents within the jurisdiction of the fund members;

f. notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the insurance fund commissioners, setting forth the time, date, location, and agenda of the meeting;

g. the minutes of each meeting of the insurance fund commissioners including all resolutions of the commission and their committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;

h. the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the joint insurance fund; and

i. a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered directly to the joint insurance fund. For the purposes of this section, "rendered directly to the joint insurance fund" shall not include claim payments to service providers for services rendered to third party claimants, individual joint insurance fund members, their employees, or eligible dependents arising out of claims made under the benefit plans provided through the joint insurance fund.

*C.40A:14-70.2 Fire district to maintain Internet website, webpage; contents.*

5. Any fire district established pursuant to N.J.S.40A:14-70 shall maintain either an Internet website or a webpage on the municipality's Internet website. The purpose of the website or webpage shall be to provide increased public access to the fire district's operations and

activities. The following information, if applicable, shall be posted on the fire district's website or webpage:

- a. a description of the fire district's mission and responsibilities;
- b. the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;
- c. the most recent Comprehensive Annual Financial Report or similar financial information;
- d. the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;
- e. the fire district's rules, regulations, and official policy statements deemed relevant by the commissioners to the interests of the residents within the district;
- f. notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the board of fire commissioners, setting forth the time, date, location, and agenda of the meeting;
- g. the minutes of each meeting of the board of fire commissioners including all resolutions of the commission and their committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;
- h. the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the fire district; and
- i. a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the fire district but shall not include volunteers receiving benefits under a length of service award program established pursuant to section 3 of P.L.1997, c.388 (C.40A:14-185).

6. Section 4 of P.L.1938, c.67 (C.26:3-86) is amended to read as follows:  
C.26:3-86 Nature and amount of public health services of each board; report of activities, information.

4. a. A regional health commission shall arrange annually with each board of health participating therein as to the nature and amount of public health services, approved by the Commissioner of Health and Senior Services of New Jersey, to be furnished by the said commission to such board of health and the sum to be paid by the board of health to the commission for such services. It shall report annually to each board of health participating therein, and to the State Department of Health and Senior Services, regarding its activities for the year.

b. The regional health commission shall maintain an Internet website. The purpose of the website shall be to provide increased public access to the regional health commission's operations and activities. The following information shall be posted, if applicable, on the regional health commission's website:

- (1) a description of the regional health commission's mission and responsibilities;
- (2) the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website;
- (3) the most recent Comprehensive Annual Financial Report or other similar financial information;

(4) *the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website;*

(5) *the regional health commission's rules, regulations, and official policy statements deemed relevant by the commissioners to the interests of the residents within the jurisdiction of the commission;*

(6) *notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the commission, setting forth the time, date, location, and agenda of the meeting;*

(7) *the minutes of each meeting of the commission's board including all resolutions of the board and its committees for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;*

(8) *the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the regional health commission; and*

(9) *a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the regional health commission.*

C.40A:5A-17.1 Authority, certain, maintenance of Internet website, webpage; contents.

7. Any authority subject to the provisions of chapter 5A of Title 40A of the New Jersey Statutes shall maintain *either an Internet website or a webpage on the municipality's or county's Internet website*. The purpose of the website *or webpage* shall be to provide increased public access to the authority's operations and activities. The following information, if applicable, shall be posted on the authority's website *or webpage*:

(1) *a description of the authority's mission and responsibilities;*

(2) *the budget once adopted for the current and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;*

(3) *the most recent Comprehensive Annual Financial Report or other similar financial information;*

(4) *the annual audit for the most recent and immediately prior fiscal years. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;*

(5) *the authority's rules, regulations, and official policy statements deemed relevant by the governing body of the authority to the interests of the residents within the authority's service area or jurisdiction;*

(6) *notice, posted pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the authority, setting forth the time, date, location, and agenda of the meeting;*

(7) *the minutes of each meeting of the authority, including all resolutions of the board, and its committees, for the current fiscal year. Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;*

(8) *the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the authority; and*

(9) *a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the authority.*

8. Section 8 of P.L.1983, c.303 (C.52:27H-67) is amended to read as follows:

C.52:27H-67 Municipal zone development corporations, maintenance of Internet website, webpage; contents.

8. a. The governing body of any qualifying municipality may, by ordinance, create or designate a nonprofit corporation established pursuant to the provisions of Title 15 of the Revised Statutes or Title 15A of the New Jersey Statutes to act as the zone development corporation for the municipality. Any zone development corporation so created or so designated shall include on its board of directors representatives of the government of the qualifying municipality, members of the business community thereof, and representatives of community organizations in the municipality, and the total membership of the board of directors shall be broadly representative of businesses and communities within the municipality.

b. Notwithstanding the provisions of any other law to the contrary, a zone development corporation shall be considered to be a local development corporation for the purpose of receiving any State financial or technical assistance as may be available, and the creation of a zone development corporation shall not preclude a qualifying municipality from creating another local development corporation for the municipality with responsibilities not related to the enterprise zone, nor preclude that other corporation from receiving State financial or technical assistance.

c. The zone development corporation shall develop and maintain *either* an Internet website *or a webpage on the municipality's Internet website*. The purpose of the website *or webpage* shall be to provide increased public access to the zone development corporation's operations and activities. The following information, if applicable, shall be posted on the zone development corporation's website *or webpage*:

(1) a description of the zone development corporation's mission and responsibilities;

(2) the budget once adopted for the current and immediately prior fiscal years. *Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;*

(3) The most recent Comprehensive Annual Financial Report or other similar financial information;

(4) the annual audit for the most recent and immediately prior fiscal years. *Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;*

(5) the zone development corporation's bylaws, rules, regulations, and official policy statements *deemed relevant by the corporation's board to the interests of the residents within the zone;*

(6) notice, posted *pursuant to the "Senator Byron M. Baer Open Public Meetings Act," P.L.1975, c.231 (C.10:4-6 et seq.),* of a meeting of the zone development corporation, setting forth the time, date, location, and agenda of the meeting;

(7) the minutes of each meeting of the zone development corporation including all resolutions of the board and its committees for the current fiscal year. *Commencing with the*

*fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;*

(8) the name, mailing address, electronic mail address, if available, and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the zone development corporation; and

(9) a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the zone development corporation.

#### C.40:56A-4.1 Definitions relative to authorities, boards, commissions.

9. a. As used in this section:

“Environmental authority, board, or commission” means an authority, board, commission, or other public body authorized by law to provide water, sewer, or other utility services, or to engage in the zoning of facilities for, or the planning for, the provision of such services.

“Member” of an authority, board, or commission means a member of the governing body of that authority, board, or commission, and includes a person appointed as a member by a State, county, local, or other governmental official or who holds membership ex officio.

“Regional authority” means:

- (1) The Passaic Valley Sewerage Commissioners;
- (2) The North Jersey District Water Supply Commission;
- (3) The New Jersey Meadowlands Commission;
- (4) The Passaic Valley Water Commission; and
- (5) Any environmental authority, board, or commission, not included among the foregoing, owning real property assets or providing services in more than one county, including, but not limited to, those subject to oversight pursuant to the “Local Authorities Fiscal Control Law,” P.L.1983, c.313 (C.40A:5A-1 et seq.) or appointed pursuant to R.S.40:62-109 regarding joint water commissions.

“State authority, board, or commission” means an independent State authority; any board, commission, or agency that is organized in but not of a principal department of State government; and any State authority that is required to submit its minutes, resolutions, or actions for gubernatorial approval or veto.

b. Any State authority, board, or commission, regional authority, or environmental authority, board, or commission shall develop and maintain *either* an Internet website *or* a webpage on the State's, municipality's, or county's Internet website, as applicable. The purpose of the website *or* webpage shall be to provide increased public access to the authority, board, or commission's operations and activities. The following information, if applicable, shall be posted on the website *or* webpage:

- (1) a description of the authority, board, or commission's mission and responsibilities;
- (2) the budget once adopted for the current and immediately prior fiscal years. *Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the budgets of at least three consecutive fiscal years shall be available on the website or webpage;*

- (3) the most recent Comprehensive Annual Financial Report or other similar financial information;

- (4) the annual audit for the most recent and immediately prior fiscal years. *Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the annual audits of at least three consecutive fiscal years shall be available on the website or webpage;*

- (5) the authority, board, or commission's rules, regulations, and official policy statements *deemed relevant by the governing body of the authority, board, or commission to the interests of the residents within the service area;*



(6) notice, posted pursuant to the “*Senator Byron M. Baer Open Public Meetings Act*,” P.L.1975, c.231 (C.10:4-6 et seq.), of a meeting of the authority, board, or commission, setting forth the time, date, location, and agenda of the meeting;

(7) the minutes of each meeting of the authority, board, or commission including all resolutions of the board and its committees for the current fiscal year. *Commencing with the fiscal year next following the effective date of P.L.2011, c.167 (C.4:24-20.1 et al.), the approved minutes of meetings for at least three consecutive fiscal years shall be available on the website;*

(8) the name, *mailing address, electronic mail address, if available,* and phone number of *every person who exercises day-to-day supervision or management over some or all of the operations of the authority, board, or commission;* and

(9) *a list of attorneys, advisors, consultants, and any other person, firm, business, partnership, corporation, or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the authority, board, or commission.*

10. This act shall take effect on the first day of the thirteenth month next following enactment.

Approved January 5, 2012.