

# **Employment Practices Liability Committee**

## **Charter**

The Atlantic County Municipal Joint Insurance Fund (ACM JIF) Executive Committee hereby constitutes and establishes an Employment Practices Liability Committee.

### **Composition**

1. Serving on the Committee shall be the Chairs of the Claims Review Committee, Coverage Committee, Finance Committee, Operations & Planning Committee, and Safety Committee.
2. A member of the Executive Committee shall serve on the committee.
3. At least two additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.

### **Authority and Responsibility**

The Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of claims and their financial impact on members, on the ACM JIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Employment Practices Liability Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

### **Coverage Committee Bylaws**

The Employment Practices Committee of the ACM JIF was established by charter approved by motion of the JIF's Executive Committee on December 15, 2010. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

### **Attendance**

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

### **Specific Duties**

The Employment Practices Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by ACM JIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or labor counsel. Recommend members for probation in accordance with policies recommended by the MEL and adopted by the ACM JIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.