

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

AGENDA PACKET



Tuesday, June 15, 2010 at 4 PM

**HAINESPORT MUNICIPAL BUILDING
HAINESPORT, NJ**

www.BURLCOJIF.org

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Township Municipal Building
1 Hainesport Centre, Rt. 537, Hainesport NJ
Tuesday, June 15, 2010 – 4:00 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners - **Motion**
- VI. Minutes of the **May 18, 2010** Meeting – **Motion**..... Pages 1-12
- VII. Motion to adopt the **May 18, 2010**, Closed Session Minutes – **Motion**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s ReportPages 13-47
 - A. Lost Time Accident Frequency Reports.....Pages 16-17
 - B. Certificates of Insurance.....Pages 18-19
 - C. 2009 Safety Incentive Program Awards.....Page 20
 - D. 2010 Optional Safety Budget.....Page 21
 - E. Employment Practices Liability Coverage UpdatePage 22
 - F. EPL Hotline – UpdatePage 23
 - G. EPL Hotline – Authorized Contact List.Page 24
 - H. Financial Fast Track Report.....Page 25
 - I. Regulatory Filing Checklists.....Pages 26-27
 - J. Capehart & Scatchard UpdatesPages 28-45
 - K. Statutory Bond Status..... Pages 46
 - L. Revenue & AppropriationsPage 47
 - M. Membership Renewals
 - N. Annual Renewal Process
 - O. Member Visitation Program
 - P. New Member Activity
- IX. Solicitor’s Report

- A. Resolution appointing members to the BURLCO JIF Workers Compensation and Liability Defense Panel.....Pages 48-51
- X. Safety Director's Report
 - A. Monthly Activity Report - May 2010 Activity ReportPages 52-61
- XI. Claims Administrator's Report
 - A. Lesson Learned From Losses.....Handout
- XII. Managed Health Care Report
 - A. CHN Snapshot – May 2010 Activity Report.....Pages 62-63
 - B. Lost Opportunity Days Report.....Page 64
 - C. Lost Time vs. Medical Only Claims Report.....Page 65
 - D. Managed Care Updates.....Handout
- XIII. Treasurer's Report as of May 31, 2010.....Pages 66-96
 - A. Investment Report
 - B. Loss Run Payment Registers – **Roll Call**
 - C. Fund Status
 - D. Disbursements
 - E. Bill List – **Roll Call**.....Page 97
- XIV. Committee Reports
 - A. Finance Committee Meeting Minutes – June 3, 2010.....Handout
 - 1. Resolution Accepting the Annual Audit Report for the Period Ending December 31, 2009 – **Roll Call**
 - 2. Resolution Authorizing the Transfer of the 2006 Fund Year to the Municipal Excess Liability Residual Claims Fund – **Roll Call**
 - 3. Resolution Authorizing an Interfund Transfer – **Roll Call**
 - B. Executive Safety Committee Meeting Report – June 15, 2010.....Verbal
- XV. MEL/RCF/E-JIF Reports
 - A. MEL Meeting Report – June 2, 2010Pages 98-105
 - B. RCF Meeting Report – June 2, 2010.....Pages 106-107
 - C. E-JIF Meeting Report – June 2, 2010.....Pages 108-109
- XVI. Miscellaneous Business

**The next meeting will be held on Tuesday, July 20, 2010,
at 4:00 PM, Hainesport Township Municipal Building, Hainesport, NJ.**

- XVII. Meeting Open to Public Comment
- XVIII. Closed Session - A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations.
 - A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$5,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
 - B. Reopen Public Portion of Meeting

- XIX. Approval of Claims Payments – **Roll Call**
- XX. Authorization to Abandon Subrogation (if necessary) – **Roll Call**
- XXI. Motion to Adjourn Meeting

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Township Municipal Building
1 Hainesport Centre – Rt. 537
Hainesport, New Jersey
May 18, 2010 - 4:00 PM

OPEN SESSION MINUTES

The regular meeting of the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre – Rt. 537, Hainesport, New Jersey, on Tuesday, May 18, 2010 at 4:00 PM, prevailing time. Chair Donna Ryan, **Westampton Township**, presiding. The meeting was called to order at 4PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the ***Burlington County Times***, Mt. Holly, NJ, and to the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Richard Ireton, *Alternate*, **Bass River**
Glenn McMahon, **Chesterfield**
Jeffrey Hatcher, **Delran**
Richard Brook, **Florence**
Michael Mansdoerfer, **Lumberton**
Dawn Bielec, *Alternate*, **Medford**
Patricia Halbe, *Alternate*, **Mt. Laurel**
Meghan Jack, **Riverside**
David Matchett, **Shamong**
Michael McFadden, **Southampton**
J. Paul Keller, **Springfield**
Doug Cramer, **Tabernacle**
Donna Ryan, **Westampton**
Freda Gorman, **Wrightstown**

Absent were:

Dawn Human, **Beverly**
Heather Cheesman, **Bordentown City**
Frank Nucera, **Bordentown Township**
Michael Templeton, **Delanco**
Linda Dougherty, **Edgewater Park**
Paul Tuliano, **Hainesport**
Arthur Puglia, **Mansfield**
Monica Zur, **North Hanover**

Those also in attendance were:

Paul J. Miola, CPCU, Executive Director, *AJG Risk Management Services*

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services*
William Kearns, Jr. Esquire, Fund Solicitor, *Kearns, Reale & Kearns*
Tom Tontarski, *Fund Treasurer*
Joanne Hall, Safety Director, *Conner Strong Risk Services*
Alice Lihou, Vice President of Account Management, *Scibal Associates*
Jen Pard, Senior Account Representative, *CSG*

Also present were the following Risk Management Consultant agencies:

EJA & Associates
Insurance Agency Management
Hardenberg Insurance Group
The Barclay Group

MONTHLY MEETING CONDUCT

Chair Ryan entertained a motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners.

Motion by Mr. Mansdoerfer, seconded by Ms. Jack to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried by unanimous vote.

ACTING FUND SECRETARY

Due to Secretary Burger being absent, Chair Ryan entertained a motion for Executive Committee Member Hatcher to serve as Acting Secretary for the May 2010 Executive Committee Meeting.

Motion by Mr. Mansdoerfer, seconded by Mr. Keller for Executive Committee Member Hatcher to serve as Acting Secretary for the May 2010 Executive Committee Meeting. All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES

Chair Ryan presented the meeting minutes of the April 20, 2010 Executive Committee Meeting, as found in the agenda packet, for approval.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Chair Ryan entertained a motion to approve the meeting minutes of the April 20th Executive Committee Meeting as presented.

Motion by Mr. Mansdoerfer, seconded by Mr. Cramer to approve the meeting minutes of the April 20th Executive Committee Meeting as presented. All in favor. Motion carried by unanimous vote.

APPROVAL OF CLOSED SESSION MINUTES

There was a distribution of the *Closed Session Meeting* minutes to the Executive Committee at this time.

Chair Ryan presented the Closed Session Meeting minutes of the April 20, 2010 Executive Committee Meeting for approval.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Chair Ryan entertained a motion to approve the Closed Session meeting minutes of the April 20th Executive Committee Meeting.

Motion by Mr. Mansdoerfer, seconded by Ms. Jack to approve the *Closed Session Meeting* minutes of the April 20th Executive Committee All in favor. Motion carried by unanimous vote.

The *Closed Session Meeting* minutes of the April 20th meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting minutes from the April 20, 2010 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola stated the Executive Director's Report is found in the May 2010 agenda packet and is self-explanatory. He highlighted the following items from the report.

- **2009 Safety Incentive Program Awards** – A letter describing how to collect the 2009 SIP award moneys was mailed out February 12th. Members should follow the instructions for claiming awards. The deadline for claiming or encumbering these funds is November 30, 2010.
- **2010 Optional Safety Budget** – A reporting detailing the available balances for each member for the 2010 OSB is included in the packet. The deadline for claiming or encumbering these funds is November 30, 2010.
- **EPL Plan of Risk Management** – A copy of the October 1, 2009 correspondence outlining the program is made a part of the agenda packet. The deadline to qualify for both the deductible and rate incentives retroactively to January 1, 2010 has been moved back to May 31, 2010.
- **Police Training Announcement** – Three final make-up sessions have been scheduled. A copy of the invitation including dates, locations, and registration form is made a part of the agenda packet. Again, this training is an additional requirement of the MEL's 2010 EPL Program.
- **Payroll Audits** – Overland Solutions has completed the workers' compensation exposure verification audits of each member's year 2009 payrolls.
- **Property Appraisals** – Assetworks has completed the appraisal process. Members should be receiving a copy of their appraisal by mail shortly.
- **2010 BURLCO Planning Retreat** – This year's retreat will take place on May 21, 2010 at the Bradford Estates in Hainesport. A formal invitation was mailed to all members.
- **Member Visitation Program** – Ms. Jackie Parsons from AJG will be contacting renewing members to schedule an appointment with the Fund Commissioner.
- **Exposure Data Management System Training** – The system is now complete and ready to be implemented for the 2011 Renewal. Training has been scheduled for May 25th & May 27th. This training is recommended for Funds Commissioners and RMCs. This system will allow members and their RMCs to review and manage their exposure information via the internet. A copy of the invitation and response form is made a part of the agenda packet.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT

The Fund Solicitor presented the following resolutions for the memberships' consideration.

Resolution Authorizing the Fund Chair and Fund Secretary of the Burlington County Municipal Joint Insurance Fund to Execute an Agreement to Participate in a Shared Services Agreement for Managed Care Services

Chair Ryan entertained a motion to adopt *Resolution #2010-17 - Authorizing the Fund Chair and Fund Secretary of the Burlington County Municipal Joint Insurance Fund to Execute an Agreement to Participate in a Share Services Agreement for Managed Care Services* as previously discussed at the April 2010 Executive Committee Meeting.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Keller, seconded by Mr. Mansdoerfer to adopt *Resolution #2010-17 - Authorizing the Fund Chair and Fund Secretary of the Burlington County Municipal Joint Insurance Fund to Execute an Agreement to Participate in a Share Services Agreement for Managed Care Services*.

ROLL CALL	<i>Yeas</i>	Donna Ryan, Westampton Dawn Bielec, <i>Alternate</i> , Medford Michael Mansdoerfer, Lumberton J. Paul Keller, Springfield Meghan Jack, Riverside Doug Cramer, Tabernacle Jeffrey Hatcher, Delran Richard Brook, Florence David Matchett, Shamong Glenn McMahan, Chesterfield Richard Ireton, <i>Alternate</i> , Bass River Patricia Halbe, <i>Alternate</i> , Mt. Laurel Michael McFadden, Southampton Freda Gorman, Wrightstown
	<i>Nays</i>	None.
	<i>Abstain</i>	None.

All in favor. Motion carried by unanimous vote.

Resolution Authorizing the Release of 2009 Executive Committee Closed Session Meeting Minutes

Chair Ryan entertained a motion to adopt *Resolution #2010-18 - Authorizing the Release of 2009 Executive Committee Closed Session Meeting Minutes* as recommended by the Fund Solicitor.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Mansdoerfer, seconded by Ms. Jack to adopt *Resolution #2010-18 – Authorizing the Release of 2009 Executive Committee Closed Session Meeting Minutes*.

ROLL CALL	<i>Yeas</i>	Donna Ryan, Westampton Dawn Bielec, <i>Alternate</i> , Medford Michael Mansdoerfer, Lumberton
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J. Paul Keller, **Springfield**
Meghan Jack, **Riverside**
Doug Cramer, **Tabernacle**
Jeffrey Hatcher, **Delran**
Richard Brook, **Florence**
David Matchett, **Shamong**
Glenn McMahon, **Chesterfield**
Richard Ireton, *Alternate*, **Bass River**
Patricia Halbe, *Alternate*, **Mt. Laurel**
Michael McFadden, **Southampton**
Freda Gorman, **Wrightstown**

Nays None.
Abstain None.

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

The Safety Director's Report is made part of the agenda packet and is self-explanatory. Ms. Hall highlighted the following items from the report.

- **Monthly Activity Report** – April's activities along with JIF Meeting participation is made a part of the report.
- **Regional Training Workshop** (*handout*) – An invitation to the upcoming *Traffic Safety Workshops* is included in the report. This training will be in place of the DPW Roundtable that was scheduled in June.

Training will be conducted by the NJ Division of Highway Traffic Safety and is geared towards Traffic Safety Officers, Traffic Engineers, Administrators, Safety Coordinators, Fund Commissioners, and Public Works Supervisors.

- **Advanced Safety Leadership Class** – Mt. Laurel will host this class on July 13th and 20th at the Mt. Laurel Senior Center. Registration information is included in the report. Pre-registration is required.

Persons with safety leadership responsibilities, including Managers, Supervisors, Safety Coordinators, Fund Commissioners, DPW or Utility Management Department Superintendents are invited.

- **Conner Strong Risk Control Name Change** – A correspondence from David Grubb dated May 4th is included in the report announcing that the Risk Control Unit will own a trade name to highlight the importance of risk control in the Conner Strong organization. The new name is *J.A. Montgomery Risk Control*.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

The Claims Administrator's reported on the following item.

- **Lessons Learned from Losses – May 2010** (*handout*)
Can Your Reduce Workers' Compensation Claims?

Every municipality can help reduce the cost of Workers' Compensation claims. The first step is prevention. The best way to accomplish that is to establish a strong safety program, with employee participation. Employees should be encouraged to identify harmful situations, work practices, and hazardous conditions of areas and equipment. Once identified, the recommendations should be addressed and put into practice where appropriate.

Studies have demonstrated that the frequency and cost of Workers' Compensation claims can be reduced by establishing and maintaining good communication with injured employees and providing prompt medical treatment by the right medical provider. The establishment of an effective Transitional Duty Program is also essential in reducing the cost of these claims.

Recreational Activities

In some Workers' Compensation claims received, employees are injured while playing ball or other recreational pursuit during or after work hours. These claims are typically denied as the injuries do not occur while in the performance of the employee's duties.

The test for compensability under the recreational activities defense is very high; most employees cannot meet their burden of proof. To be determined compensable under N.J.H.S.A. 34:15-7, (1) an employee must prove that the recreational or social activity must be a regular incident of employment and (2) the recreational or social activity must produce a benefit to the employer beyond improvement in employee health and moral.

The Wage Replacement Aspect of Workers' Compensation

Title 34 is the law that governs Workers' Compensation in New Jersey. Under Title 34:15-14, "no compensation other than medical aid shall accrue and be payable until the employee has been disabled seven (7) days, whether the days of disability immediately follow the accident, or whether they be consecutive or not".

This means that most employees will not be compensated for their lost wages until they have satisfied the waiting period of seven (7) days lost from work. An exception to this waiting period is made for emergency volunteers, fire, EMS.

Fraud Investigation

Unfortunately, many municipalities and other public entities have had to implement reductions in force, lay-offs or furloughs. As a result, Scibal is seeing an increase in Workers' Compensation claims related to these events. Some claimants are alleging "job loss tress" claims. While these are not compensable under the Workers' Compensation law, there may be other questionable types of claims being filed.

If your municipality has camera surveillance in your buildings, parking lots, etc. and you are made aware of an incident that resulted in an injury (to an employee or other third party), do not erase the video. Place it in a protected area and advise Scibal that you have potential evidence. If you only keep camera surveillance for 10-15 days, you may want to increase that time in case a claim is filed. Likewise, if you are suspicious about any claim that is filed, let the claims adjuster know and a strategy to identify the fraud will be employed.

The remainder of the Claims Administrator's report is for *Closed Session*.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Pard presented the self-explanatory *Managed Care Report for April 2010* from CSG Solutions, which is contained in the agenda packet.

<i>Month</i>	<i>April</i>
<i>First Report of Injury</i>	<i>14</i>
<i>Report Only Claims</i>	<i>4</i>
<i>Cases Assigned to Case Manager</i>	<i>10</i>
<i>Average # of Days to Report a Claim</i>	<i>1.21</i>
<i>Year to Date Average # of Days to Report a Claim</i>	<i>1.64</i>
<i>Members Averaging 3 Days or More to Report a Claim</i>	<i>None</i>
<i>PPO Penetration</i>	<i>82.78%</i>
<i>PPO Charge Penetration</i>	<i>88.90%</i>
<i>Original Bill Amount</i>	<i>\$291,657.14</i>
<i>YTD Original Bill Amount</i>	<i>\$718,592.84</i>
<i>Re-priced Amount</i>	<i>\$178,189.55</i>
<i>Bill Review Savings</i>	<i>\$113,467.59</i>
<i>YTD Bill Review Savings</i>	<i>\$324,223.78</i>
<i>% of Savings</i>	<i>38.90%</i>
<i>YTD % of Savings</i>	<i>45.12%</i>
<i>Telephonic Case Management Hours</i>	<i>69.78</i>

Lost Opportunity Days Summary Report – April 2010

The *Lost Opportunity Days Summary Report* of Open Cases as of April 25, 2010 reflected 80.60% utilization of Transitional Duty days utilized for the BURLCOJIF.

Lost Time v. Medical Only Cases

The BURLCOJIF Lost Time v. Medical Only Cases for the 13-month period of April 2010 thru April 2010 reflects the following averages.

<i>13-Month Average</i>	
<i>Lost Time</i>	<i>1</i>
<i>Medical Only</i>	<i>17</i>
<i>Total</i>	<i>18</i>
<i>Lost Time Ratio</i>	<i>7.30%</i>
<i>Medical Only Ratio</i>	<i>92.70%</i>

Chair Ryan asked if there were any questions at this time. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the one month period of April 2010, a copy of which was included in the agenda packet for members' consideration.

Investment Interest

Interest received or accrued for the reporting period totaled \$8,167.84. This generated an average annual yield of .97%. However, after including an unrealized gain of \$2,520 in the asset portfolio, the yield is adjusted to 1.27% for this period. The total overview of the asset portfolio for the Fund shows an overall gain of \$35,977.50 as it relates to market value vs. the amount invested.

Receipt Activity for the Month(s)

None.

Claim Activity for the Month(s)

Claim activity during the period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$306,757.90. The claims detail is as follows:

Direct Loss Payments	\$271,870.46
Claim Expenses	\$5,834.88
Legal Defense Costs	\$29,052.56

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Chair Ryan asked for approval for payment of the above-mentioned Claims Activity for the Month of **April 2010** in the amount of \$306,757.90.

Motion by Mr. Hatcher seconded by Mr. Mansdoerfer to approve the Claims Activity as submitted by Mr. Tontarski.

ROLL CALL	<i>Yeas</i>	Donna Ryan, Westampton
		Dawn Bielec, <i>Alternate</i> , Medford
		Michael Mansdoerfer, Lumberton
		J. Paul Keller, Springfield
		Meghan Jack, Riverside
		Doug Cramer, Tabernacle
		Jeffrey Hatcher, Delran
		Richard Brook, Florence
		David Matchett, Shamong
		Glenn McMahan, Chesterfield
		Richard Ireton, <i>Alternate</i> , Bass River
		Patricia Halbe, <i>Alternate</i> , Mt. Laurel
		Michael McFadden, Southampton
	Freda Gorman, Wrightstown	
	<i>Nays</i>	None.
	<i>Abstain</i>	None.

All in favor. Motion carried by unanimous vote.

Cash Activity for the Month(s)

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$10,512,501.96 to a closing balance of \$9,747,528.57 showing a decrease in the Fund of \$764,973.39.

May 2010 Bill List - Approval

For the Executive Committee's consideration, Mr. Tontarski presented the *May 2010 Bill List* in the amount of \$69,481.50 as provided to the membership in the agenda packet. The *May 2010 Bill List* consists of professional fees and administrative costs for operating the Fund.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Chair Ryan entertained a motion to accept the *April 2010 Treasurer's Report*, and approve the *May 2010 Bill List* in the amount of \$69,481.50 as presented.

Motion by Mr. Hatcher, seconded by Mr. Mansdorfer to accept the *April 2010 Treasurer's Report*, and approve the *May 2010 Bill List* in the amount of \$69,481.50 as presented.

ROLL CALL	<i>Yeas</i>	
		Donna Ryan, Westampton
		Dawn Bielec, <i>Alternate</i> , Medford
		Michael Mansdoerfer, Lumberton
		J. Paul Keller, Springfield
		Meghan Jack, Riverside
		Doug Cramer, Tabernacle
		Jeffrey Hatcher, Delran
		Richard Brook, Florence
		David Matchett, Shamong
		Glenn McMahon, Chesterfield
		Richard Ireton, <i>Alternate</i> , Bass River
		Patricia Halbe, <i>Alternate</i> , Mt. Laurel
		Michael McFadden, Southampton
		Freda Gorman, Wrightstown
	<i>Nays</i>	None.
	<i>Abstain</i>	None.

All in favor. Motion carried by unanimous vote.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

COMMITTEE REPORTS

None.

MEL/RCF/ E-JIF REPORT

None.

MISCELLANEOUS BUSINESS

Health Insurance Fund Study

Mr. Miola reported that the Steering Committee, comprised of representatives appointed from the three Municipal Joint Insurance Funds and the three School District Joint Insurance Funds overseen by AJ Gallagher, met May 11th to discuss the creation of a HIF.

A meeting will be set up with representatives from the South Jersey Health Insurance Fund to determine whether an off-shoot HIF can be created for the Municipal and School JIFs.

Mr. Miola will report further to the membership after the meeting has taken place.

Next Meeting

The *Regular Meeting* of the BURLCOJIF will be held on **Tuesday, June 15, 2010 at 4:00 PM** at the **Hainesport Township Municipal Building, Hainesport, New Jersey**.

PUBLIC COMMENT

Chair Ryan opened the meeting to the public for comment.

Hearing no comments, Chair Ryan closed the public portion of the meeting.

EXECUTIVE SESSION MEETING – Resolution 2010-19

Chair Ryan presented *Resolution 2010-19* and entertained a motion to go into a *Closed Session* to discuss matters effecting the protection and safety in the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Mansdoerfer seconded by Ms. Jack, to approve *Resolution 2010-19*. All in favor. Motion carried by unanimous vote.

A Closed Session of the BURLCOJIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Ryan entertained a motion to *Reopen the Public Portion of the Meeting*.

Motion by Mr. Hatcher seconded by Mr. Cramer, to reopen the public portion of the meeting. All in favor. Motion carried by unanimous vote.

CLAIMS PAYMENTS - APPROVAL

Chair Ryan asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Mansdoerfer, seconded by Mr. Hatcher, to approve the following claims as discussed in *Closed Session*.

Workers' Compensation	General Liability
<i>E81353</i>	<i>U80120</i>
<i>E34617</i>	<i>U43709</i>
<i>E81749</i>	
<i>E62992</i>	

ROLL CALL *Yeas* Donna Ryan, Westampton

Dawn Bielec, *Alternate*, **Medford**
Michael Mansdoerfer, **Lumberton**
J. Paul Keller, **Springfield**
Meghan Jack, **Riverside**
Doug Cramer, **Tabernacle**
Jeffrey Hatcher, **Delran**
Richard Brook, **Florence**
David Matchett, **Shamong**
Glenn McMahan, **Chesterfield**
Richard Ireton, *Alternate*, **Bass River**
Patricia Halbe, *Alternate*, **Mt. Laurel**
Michael McFadden, **Southampton**
Freda Gorman, **Wrightstown**

Nays None.
Abstain None.

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION - APPROVAL

Chair Ryan asked for a motion to *Approve Abandonment of Subrogation* on the following claim(s) as presented in Closed Session.

Chair Ryan asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Mansdoerfer, seconded by Ms. Jack, to approve the following claim(s) for *Abandonment of Subrogation* as discussed in Closed Session.

E63992

ROLL CALL *Yeas* Donna Ryan, **Westampton**
Dawn Bielec, *Alternate*, **Medford**
Michael Mansdoerfer, **Lumberton**
J. Paul Keller, **Springfield**
Meghan Jack, **Riverside**
Doug Cramer, **Tabernacle**
Jeffrey Hatcher, **Delran**
Richard Brook, **Florence**
David Matchett, **Shamong**
Glenn McMahan, **Chesterfield**
Richard Ireton, *Alternate*, **Bass River**
Patricia Halbe, *Alternate*, **Mt. Laurel**
Michael McFadden, **Southampton**
Freda Gorman, **Wrightstown**

Nays None.
Abstain None.

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Ryan entertained a motion to adjourn the May 18, 2010 Executive Committee Meeting of the BURLCOJIF.

Motion by Ms. Jack, seconded by Mr. Mansdoerfer to adjourn the May 18, 2010 Executive Committee Meeting of the BURLCOJIF. All in favor. Motion carried by unanimous vote.

The meeting was adjourned at 4:40 PM.

Colleen Ross, Recording Secretary for

KATHY BURGER, *FUND SECRETARY*



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: June 15, 2010
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 16-17)

The May 2010 Lost Time Accident Frequency Summary and the Statewide Recap for May 2010 are attached for your review.

B. Certificates of Insurance (pgs. 18-19)

A summary of the Certificates of Insurance issued during May 2010 is attached for your review.

C. 2009 Safety Incentive Program Awards (pg. 20)

A letter from our office describing how to collect your 2009 Safety Incentive Awards money was mailed on or about February 12, 2010. Please follow the instructions in your letter for claiming your Award. **Please note that the deadline for claiming or encumbering these funds is November 30, 2010.**

D. 2010 Optional Safety Budget (pg. 21)

A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2010 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2010.**

E. Employment Practices Liability Coverage – Update (pg. 22)

A compliance status report regarding the Employment Practices Liability Coverage is attached for your review. **Please note that this report was updated effective January 1st to include EPL loss history for Fund Years 2004 through 2008 to determine member's individual deductibles.** If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

F. EPL Attorney Hotline Update (pg. 23)

The JIF has provided each member with (2) **two** hours of employment practices attorney consulting services. This service can be a valuable tool in avoiding litigation for members facing difficult employment issues. If you need additional information regarding this program, please contact our office. **The Hotline phone number is 856-234-6800.**

G. EPL Hotline – Authorized Contact List (pg. 24)

Enclosed, please find the most recent list of authorized contacts for the EPL Attorney Hotline. These are the only representatives authorized to access this service. Note that several members have not designated authorized contacts. Please review this list to be sure that the authorized contacts are accurate for your municipality. Please contact the Executive Director's Office with any changes to this list.

H. Financial Fast Track Report – (pg. 25)

The Financial Fast Track Report for April 2010 is attached for your review. This report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of April 30, 2010 was \$4,157,725.

I. Regulatory Filing Checklists (pgs. 26-27)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

J. Capehart & Scatchard Updates (pgs. 28-45)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest update are included for your information.

K. Statutory Bond Status (pg. 46)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-587-0555.

L. Revenue & Appropriations (pg. 47)

On April 26, 2010 a request was made to all Municipal Clerks seeking copies of your 2010 Published Revenue and Appropriations Summary. Members are requested to forward the published budget summary to the Executive Director's Office once available.

M. Membership Renewals

Renewal letters were mailed on or about June 15, 2010 to the six members whose membership in the JIF is up for renewal on January 1, 2011. Included in the mailing were a *Resolution for Renewal of Membership in the Burlington JIF* and an *Agreement to Renew Membership in the Burlington JIF*. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 15, 2010.

N. Annual Renewal Process

The 2011 Renewal process will be completed this year utilizing the Exigis Exposure Data Management System. Each member and their RMC will be receiving directions on the renewal process from our office within the next few days. Each member and their RMC will also receive an e-mail from Exigis providing them with their system login and password. Anyone with questions should contact Jodi Palmeri at 856-446-9134 or Jodi_Palmeri@ajg.com.

O. Member Visitation Program

Beginning this month, Jackie Parsons from our office, will be contacting those members up for renewal this year to schedule an appointment with the Fund Commissioner. Ms. Parsons will take this opportunity to discuss the member's participation in the JIF and the many programs available to them. We hope these members will take advantage of this value added service available through the Executive Director's office.

P. New Member Activity

There is no new member activity at this time.

**Burlington County Municipal Joint Insurance Fund
2009 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2010	Feb 2010	March 2010	April 2010	May 2010	June 2010	July 2010	Aug 2010	Sept 2010	Oct 2010	Nov 2010	Dec 2010	Paid in 2011	Total YTD Expenses	Ending Balance	Encumb. Funds
Bass River	1,300.00			1,300.00											1,300.00	0.00	
Beverly																	
Bordentown City	1,500.00														0.00	1,500.00	
Bordentown Twp	1,375.00														0.00	1,375.00	
Chesterfield	1,300.00				1,300.00										1,300.00	0.00	
Delanco	1,625.00			1,625.00											1,625.00	0.00	
Delran	1,950.00														0.00	1,950.00	
Edgewater	1,250.00														0.00	1,250.00	
Florence	1,950.00														0.00	1,950.00	
Hainesport	1,300.00			1,300.00											1,300.00	0.00	
Lumberton	1,950.00														0.00	1,950.00	
Mansfield	1,625.00			1,625.00											1,625.00	0.00	
Medford	2,275.00					2,275.00									2,275.00	0.00	
Mount Laurel	1,925.00														0.00	1,925.00	
North Hanover	1,100.00														0.00	1,100.00	
Riverside	1,950.00			1,950.00											1,950.00	0.00	
Shamong	1,300.00														0.00	1,300.00	
Southampton	1,625.00														0.00	1,625.00	
Springfield	1,300.00														0.00	1,300.00	
Tabernacle	1,300.00					1,300.00									1,300.00	0.00	
Westampton	1,625.00														0.00	1,625.00	
Wrightstown	NEW																
Total By Line	\$31,525.00	\$0.00	\$0.00	\$7,800.00	\$1,300.00	\$3,575.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$12,675.00	\$18,850.00	

Must be Claimed or Encumbered by November 30, 2010. All Encumbered Claims Must be Claimed by February 1, 2011

**Burlington County Municipal Joint Insurance Fund
2010 Optional Safety Budget**

Member Municipality	Opening Balance	January 2010	February 2010	March 2010	April 2010	May 2010	June 2010	July 2010	August 2010	September 2010	October 2010	November 2010	December 2010	Paid 2011	Date of Encumbrance	Unpaid Balance
Bass River	750.00															750.00
Beverly	1,200.00															1,200.00
Bordentown City	1,200.00															1,200.00
Bordentown Twp.	2,000.00															2,000.00
Chesterfield	750.00															750.00
Delanco	1,200.00															1,200.00
Delran	2,000.00															2,000.00
Edgewater Park	1,200.00															1,200.00
Florence	2,000.00															2,000.00
Hainesport	750.00														1/04/2010	750.00
Lumberton	2,000.00															2,000.00
Mansfield	1,200.00															1,200.00
Medford	3,500.00															3,500.00
Mount Laurel	3,500.00															3,500.00
North Hanover	1,200.00															1,200.00
Riverside	2,000.00															2,000.00
Shamong	750.00															750.00
Southampton	1,200.00															1,200.00
Springfield	750.00															750.00
Tabernacle	750.00															750.00
Westampton	1,200.00															1,200.00
Wrightstown	750.00															750.00
Total By Line	\$31,850.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$31,850.00

Must be Claimed or Encumbered by November 30, 2010. All Encumbered Claims Must be Claimed by February 1, 2011

**Burlington County Municipal Joint Insurance Fund
2010 JIF EPL Attorney Hotline - Hours Used/Available**

Member Municipality	Opening Balance	January 2010	Feb 2010	March 2010	April 2010	May 2010	June 2010	July 2010	August 2010	September 2010	October 2010	November 2010	December 2010	Hours Available
Bass River	2.22													2.22
Beverly	2.22			2.22										-
Bordentown City	2.22													2.22
Bordentown Twp	2.22													2.22
Chesterfield	2.22													2.22
Delanco	2.22													2.22
Delran	2.22													2.22
Edgewater Park	2.22													2.22
Florence	2.22													2.22
Hainesport	2.22													2.22
Lumberton	2.22			0.40										1.82
Mansfield	2.22													2.22
Medford	2.22	2.22												-
Mt. Laurel	2.22													2.22
North Hanover	2.22		2.22											-
Riverside	2.22													2.22
Shamong	2.22													2.22
Southampton	2.22													2.22
Springfield	2.22													2.22
Tabernacle	2.22													2.22
Westampton	2.22													2.22
Wrightstown	2.22													2.22
Total By Line	48.84	2.22	2.22	2.62	-	-	-	-	-	-	-	-	-	41.78

Must be used by December 31, 2010

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2010-_____

Appointing Defense Attorneys

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Local Public Contracts Law*, and

Whereas, the Executive Committee of the Burlington County Municipal Joint Insurance Fund finds that it is necessary and appropriate to obtain certain professional services and, therefore, to make certain appointments and to authorize certain contracts for Professional Services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a defense may be properly defended, and

Whereas, the Burlington County Municipal Joint Insurance Fund has solicited proposals for professional services under a “Fair and Open” process,

Now, THEREFORE, BE IT RESOLVED by the Executive Committee of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on June 15, 2010, that:

1. The following law firms and attorneys be and hereby are designated as approved defense attorneys for the Burlington County Municipal Joint Insurance Fund for a term through June 30, 2012:

General Liability Claims:

Capehart & Scatchard
with Betsy Ramos, Esquire as the primary responsible attorney

Marshall, Dennehey, Warner, Coleman & Goggin
with Richard L. Goldstein, Esquire as the primary responsible attorney

Parker McCay
with John C. Gillespie, Esquire as the primary responsible attorney

Barker, Scott & Gelfand
with A. Michael Barker, Esquire as the primary responsible attorney

Raymone, Coleman & Heinold
With Douglas L. Heinold, Esquire as the primary responsible attorney

Workers Compensation Claims:

Freeman, Barton, Huber & Sacks
with Michael Huber, Esquire as the primary responsible attorney

Capehart & Scatchard
with John Geaney, Esquire as the primary responsible attorney

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved, that assignment of specific claims for defense shall be made by the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund who shall supervise and coordinate the defense of matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the attorneys so assigned, subject to the authority of the Attorney (Solicitor) for the

Burlington County Municipal Joint Insurance Fund to supervise the defense of matters and to reassign the defense of matters where appropriate, and

Be It Further Resolved, that the compensation for the services shall be in accordance with the Litigation Management Policy of the Burlington County Municipal Joint Insurance Fund and the following fee schedule

Fee Schedule:

Defense Attorney billing rates shall be as follows:

General and Automobile Liability:

Cases assigned prior to 1/1/2002	\$115 per hour
Cases assigned after 1/1/2002	\$125 per hour
Cases assigned after 1/1/2003	\$130 per hour
Cases assigned after 1/1/2004	\$135 per hour
Cases assigned after 1/1/2006	\$135 per hour
Cases assigned after 1/1/2009	\$145 per hour
Cases assigned after 7/1/2011	\$152.50 per hour

Paralegals shall be compensated at \$90 per hour

Subrogation cases – 25% contingent fees plus reimbursement of actual expenses

Workers' Compensation:

\$90.00 per hour with a maximum of \$45 charge per court appearance

Occupational cases - \$90 per hour (from inception)

Hourly rates for worker's compensation will be reviewed during the first half of 2011, with any revisions to be effective July 1, 2011

The above rates include all reasonable office overhead expenses (e.g.) postage, faxes, telephone, copies, etc. and in conformance with the Litigation Management Guidelines, which include flat fee provisions, and

Be It Further Resolved, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Service Company of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 15, 2010.

Secretary



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners
FROM: Joanne Hall, Safety Director
DATE: May 21, 2010

Service Team:

Joanne Hall, Safety Director jhall@connerstrong.com Office: 732-736-5286 Cell: 908-278-2792	Karen La Sala, Executive Assistant klasala@connerstrong.com Office: 732-660-5006
John Saville, Consultant jsaville@connerstrong.com Office: 732-736-5009 Cell: 609-330-4092	
Mailing Address: 231 Main Street, P. O. Box 2017, Toms River, New Jersey 08754 New Fax: 732-736-7061 Toll Free: 877-861-3220	

MAY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bass River - Conducted a Loss Control Survey and Safety Incentive Program review on May 4
- Township of Chesterfield - Conducted a Loss Control Survey on May 10
- Township of Delanco - Conducted a Survey of the Skatepark on May 18
- Township of Hainesport - Conducted a Loss Control Survey and Safety Incentive Program review on May 5
- Township of Mount Laurel – Conducted a Loss Control Survey on May 18
- Township of North Hanover - Conducted a Safety Incentive Program review on May 10
- Township of Riverside - Conducted a Loss Control Survey and Safety Incentive Program review on May 4
- Township of Shamong - Attended a Safety Meeting and conducted a Safety Incentive Program review on May 20
- Township of Tabernacle – Conducted a Safety Incentive Program review on May 24
- Township of Westampton - Conducted a Safety Incentive Program review on May 12

JIF MEETINGS ATTENDED

- Executive Committee Meeting – May 18
- BURLCO Planning Retreat – May 21

MEL VIDEO LIBRARY

The following members used the MEL Video Library during the month of May. **Please note the new e-mail address: melvideolibrary@connerstrong.com and telephone number: 856-552-4900. To either view the full video catalog or rent videos, use the above website or NJMEL.org.**

<u>Municipality</u>	<u># of Videos</u>
Township of Bass River	1
City of Bordentown	2
Township of Delran	2
Township of Shamong	1

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

- No Bulletins for May
- Please access the BURLCO JIF (burlcojif.org website or BURLCO JIF via the internet, Directories) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information. If you find a discrepancy, please let us know.

UPCOMING EVENTS

- Executive Committee Meeting – June 15
- Executive Safety Committee Meeting – June 15
- Traffic Safety Workshop – June 15

MSI LEARNING MANAGEMENT SYSTEM

- On-site training available to help members with the MSI Learning Management System. Contact Joanne Hall if you would like to have an intern assist you with the program.
- Easy to use on-line tutorials accessible through the NJMEL.org website.

To access the LMS website:

1. NJMEL.org
2. Click the MSI Link
3. Click on-line Administrator Training or Supervisor Training buttons.

Need assistance?

1. Conner Strong consultants can help during their visits.
2. Conner Strong LMS Help Desk (1-866-661-5120):

Andrea Felip, 856-552-4740 (Marlton office)

Natalie Dougherty, 856-552-4738 (Marlton office)

3. E-mail MSI@PERMAINC.com

MSI TRAINING PROGRAMS

Advanced Safety Leadership classes have been scheduled for the remainder of 2010. A copy of the announcement and registration are included.

Listed below are upcoming MSI training programs scheduled for June, July and August. ***Pre-registration is required for all MSI classes.*** A listing of all 2010 MSI Classes can be found on the MEL website, NJMEL.org.

MSI classes are subject to cancellation or rescheduling at any time. Members are reminded to check the website to verify that the classes have not changed. Registering your staff will ensure that you will be notified of any changes made to the schedule.

Date	Territory	Location	Topic	Time
6/1/10	4	Township of Holmdel	HazMat-Awareness	8:00 - 11:00 am
6/1/10	4	Township of Holmdel	Shop & Tool Safety	11:15 - 12:15 pm
6/2/10	4	Township of Lakewood #1	Heavy Equipment (General Safety & Modules 1, 2, 3, 4 & 5)	8:30 - 3:00 pm w/lunch brk
6/2/10	4	Township of Toms River	Summer Seasonal Employee Training-Evening	6:00 - 10:00 pm
6/3/10	4	Borough of Sea Girt #1	Summer Seasonal Employee Training	8:30 - 12:30 pm
6/4/10	4	Township of Little Egg Harbor	CDL-Controlled Substances & Safety Regulations	8:30 - 11:30 am
6/4/10	4	Township of Little Egg Harbor	HazCom-Initial	12:00 - 2:00 pm
6/8/10	4	Borough of Red Bank	CSE-Permit Required w/Practical Exercise	8:00 - 1:30 pm w/lunch brk
6/9/10	4	Borough of Seaside Heights	Summer Seasonal Employee Training	7:00 - 11:00 am
6/10/10	4	Township of Lacey #1	Excavation/Trenching/Shoring	7:30 - 11:30 am
6/10/10	4	South Monmouth Regional SA	Respiratory Protection	8:30 - 9:30 am
6/10/10	4	South Monmouth Regional SA	BBP-Re	9:45 - 10:45 am
6/11/10	4	Township of Ocean #2 (Mid-Jersey) (Host town only)	PIT/Forklift - Certification	8:00 - 2:30 pm w/lunch brk
6/14/10	4	Township of Toms River	Summer Seasonal Employee Training	8:00 - 12:00 pm
6/15/10	4	Township of Barnegat #1	Back Safety / Material Handling	8:00 - 9:00 am
6/15/10	4	Township of Barnegat #1	Jetter Safety Awareness	9:15 - 11:15 am
6/15/10	4	Township of Barnegat #1	Respiratory Protection	12:00 - 1:00 pm
6/15/10	4	Township of Barnegat #1	BBP-Re	1:15 - 2:15 pm
6/15/10	4	Township of Barnegat #1	Fire Safety	2:30 - 3:30 pm
6/16/10	4	Borough of Lakehurst	Jetter Safety Awareness	8:30 - 10:30 am
6/16/10	4	Borough of Lakehurst	BBP-Re	10:45 - 11:45 am
6/17/10	4	Township of Manchester	CEVO-Fire-Evening	6:00 - 10:00 pm

Date	Territory	Location	Topic	Time
6/21/10	4	Township of Marlboro	CDL-Controlled Substances & Safety Regulations	8:00 - 11:00 am
6/21/10	4	Township of Marlboro	CDL-Supervisors Reasonable Suspicion	11:30 - 1:30 pm
6/22/10	4	Township of Manchester	CEVO-EMS-Evening	6:00 - 10:00 pm
6/23/10	4	Township of Toms River	CDL - Supervisors Reasonable Suspicion	8:00 - 10:00 am
6/23/10	4	Township of Toms River	Back Safety / Material Handling	10:15 - 11:15 am
6/23/10	4	Western Monmouth UA	PIT/Forklift - Certification	8:00 - 2:30 pm w/lunch brk
6/24/10	4	Borough of Beach Haven #1	Summer Seasonal Employee Training	9:00 - 1:00 pm
6/29/10	4	Borough of Red Bank	Flagger / Workzone Safety	8:00 - 12:00 pm
6/1/10	5	Borough of Medford Lakes #1	Heavy Equipment (General Safety & Modules 1)	8:00 - 11:30 am
6/4/10	5	Township of Mantua	Heavy Equipment (General Safety & Module 1, 2, 4 & 6)	8:30 - 3:00 pm w/lunch brk
6/7/10	5	Township of Winslow	DDC-6	8:30 - 3:00 pm w/lunch brk
6/9/10	5	Township of Cherry Hill #5	HazCom-Re	8:00 - 9:30 am
6/9/10	5	Township of Cherry Hill #5	Hearing Conservation	9:45 - 11:15 am
6/10/10	5	Township of Pemberton (Host town only)	PIT/Forklift - Certification	8:00 - 2:30 pm w/lunch break
6/14/10	5	Borough of Westville #1	LOTO	8:00 - 10:00 am
6/14/10	5	Borough of Westville #1	Sanitation & Recycling Safety	10:15 - 12:15 pm
6/15/10	5	Township of Westampton #1	CEVO-EMS-Evening	7:00 - 11:00 pm
6/18/10	5	Township of Winslow	CMVO	8:30 - 12:30 pm
6/21/10	5	Township of Franklin #3 (Gloucester)	PPE	8:00 - 10:00 am
6/22/10	5	Township of Mt. Laurel	HazMat-Awareness	8:00 - 11:00 am
6/24/10	5	City of Gloucester	HazMat-Awareness	9:00 - 12:00 pm
6/28/10	5	Borough of Glassboro #1	Summer Seasonal Employee Training	7:30 - 11:30 am
6/29/10	5	Township of Winslow	Leaf Vac Safety	8:00 - 9:30 am
6/29/10	5	Township of Winslow	Chain Saw Safety	9:45 - 10:45 am
6/29/10	5	Township of Winslow	Asbestos Awareness	11:00 - 12:00 pm
6/2/10	6	Lower Township MUA	LOTO	8:00 - 10:00 am
6/2/10	6	Lower Township MUA	Confined Space Awareness	10:15 - 11:45 am
6/4/10	6	City of Northfield #1	DDC-6	8:00 - 2:30 pm w/lunch brk
6/10/10	6	City of Millville #3	Chain Saw / Chipper Safety	7:45 - 8:45 am
6/11/10	6	Township of Galloway	PPE	8:00 - 10:00 am
6/11/10	6	Township of Galloway	Accident Investigation	10:15 - 12:15 pm
6/14/10	6	City of Millville #3	Respiratory Protection	7:45 - 8:45 am
6/17/10	6	Township of Pennsville #1	Respiratory Protection	8:00 - 9:00 am
6/17/10	6	Township of Pennsville #1	Violence in the Workplace	9:15 - 10:15 am
6/17/10	6	Township of Pennsville #1	Violence in the Workplace	10:30 - 11:30 am
6/18/10	6	Township of Galloway	Summer Seasonal Employee Training	8:00 - 12:00 pm
6/21/10	6	Borough of Longport #1	CEVO-EMS - Evening	7:00 - 11:00 pm
6/23/10	6	Margate BOE	HazCom-Re	2:15 - 3:45 pm

Date	Territory	Location	Topic	Time
6/30/10	6	Millville Housing Authority	HA: Sensibility One - Employee Conduct & Violence in the Workplace	10:00 - 11:30 am
6/30/10	6	Millville Housing Authority	HA: Sensibility Two - Conflict Resolution	1:00 - 2:45 pm
6/30/10	6	Millville Housing Authority	HA: Sensibility Three - Stress & Stress Management	3:00 - 4:00 pm
7/7/10	4	Township of Lakewood #1	BBP-Initial	8:00 - 10:00 am
7/7/10	4	Township of Lakewood #1	HazCom-Re	10:15 - 11:45 am
7/7/10	4	Township of Lakewood #1	Shop & Tool Safety	12:30 - 1:30 pm
7/7/10	4	Township of Toms River	Summer Seasonal Employee Training-Evening	6:00 - 10:00 pm
7/8/10	4	Township of Manchester	Back Safety/Patient Handling for Responders-Evening	6:00 - 7:30 pm
7/12/10	4	Township of Manchester	BBP-Train-the-Trainer	9:00 - 12:00 pm
7/13/10	4	Township of Marlboro	LOTO	8:00 - 10:00 am
7/14/10	4	Two River Water Reclamation	CSE-Permit Required w/Practical Exercise	8:00 - 1:30 pm w/lunch brk
7/14/10	4	Western Monmouth UA	Ladder Safety & Walking Surfaces	8:00 - 10:00 am
7/14/10	4	Western Monmouth UA	Fall Protection Awareness	10:15 - 12:15 pm
7/15/10	4	South Monmouth Regional SA	HazCom-Re	8:30 - 10:00 am
7/21/10	4	Township of Lakewood #1	Sanitation & Recycling Safety	8:00 - 10:00 am
7/21/10	4	Township of Lakewood #1	Ladder Safety& Walking Surfaces	10:15 - 12:15 pm
7/21/10	4	Township of Lakewood #1	Respiratory Protection	1:00 - 2:00 pm
7/23/10	4	Borough of Red Bank	Jetter Safety Awareness	8:00 - 10:00 am
7/23/10	4	Borough of Red Bank	LOTO	10:15 - 12:15 pm
7/28/10	4	Borough of Lakehurst	Fire Safety	8:30 - 9:30 am
7/29/10	4	Borough of Manasquan #1	Fall Protection Awareness	8:00 - 10:00 am
7/29/10	4	Borough of Manasquan #1	Asbestos Awareness	10:15 - 11:15 am
7/1/10	5	Township of Pemberton	Fire Safety	8:00 - 9:00 am
7/1/10	5	Township of Pemberton	Shop & Tool Safety	9:15 - 10:15 am
7/1/10	5	Township of Pemberton	Asbestos Awareness	10:30 - 11:30 am
7/7/10	5	Township of Burlington	Summer Seasonal Employee Training	8:00 - 12:00 pm
7/12/10	5	Township of Hainesport	Back Safety/Patient Handling for Responders-Evening	7:00 - 8:30 pm
7/13/10	5	Township of Mount Laurel	Advanced Safety Leadership (Part 1)	8:30 - 3:30 pm
7/15/10	5	Borough of Riverside	HazCom-Initial	8:30 - 10:30 am
7/19/10	5	Township of Franklin #3 (Gloucester)	Respiratory Protection	8:00 - 9:00 am
7/19/10	5	Township of Franklin #3 (Gloucester)	Violence in the Workplace	9:15 - 10:15 am
7/20/10	5	Township of Mount Laurel	Advanced Safety Leadership (Part 2)	8:30 - 3:30 pm
7/26/10	5	Borough of Westville #1	Excavation/Trenching/Shoring	8:00 - 12:00 pm
7/26/10	5	Borough of Westville #1	Chain Saw / Chipper Safety	12:30 - 1:30 pm
7/27/10	5	Township of Westampton #1	Back Safety/Patient Handling for Responders-Evening	7:00 - 8:30 pm
7/27/10	5	Deptford Township MUA	DDC-6	8:00 - 2:30 pm w/lunch brk
7/9/10	6	City of Ocean City #4	Summer Seasonal Employee Training	8:00 - 12:00 pm

Date	Territory	Location	Topic	Time
7/12/10	6	Township of Egg Harbor #5	Hearing Conservation	8:00 - 9:30 am
7/12/10	6	Township of Egg Harbor #5	Violence in the Workplace	9:45 - 10:45 am
7/12/10	6	Township of Egg Harbor #5	Violence in the Workplace	11:00 - 12:00 pm
7/15/10	6	City of Millville #3	Hazard ID & JSO	7:30 - 9:30 am
7/16/10	6	Township of Carneys Point #2	CEVO-Fire	8:00 - 12:00 pm
7/30/10	6	Township of Dennis	Playground Safety	8:00 - 10:00 am
8/4/10	4	Township of Manchester	Office Safety	8:00 - 10:00 am
8/4/10	4	Township of Manchester	Violence in the Workplace	10:15 - 11:15 am
8/4/10	4	Township of Manchester	Effective Safety Committee	11:30 - 12:30 pm
8/10/10	4	Borough of Neptune City	BBP-Re	10:00 - 11:00 am
8/11/10	4	Borough of Eatontown #2	Hearing Conservation	8:30 - 10:00 am
8/11/10	4	Borough of Eatontown #2	BBP-Re	10:15 - 11:15 am
8/12/10	4	Township of Holmdel	Hazard ID & JSO	9:00 - 11:00 am
8/12/10	4	Township of Holmdel	Office Safety	11:30 - 1:30 pm
8/17/10	4	South Monmouth Regional SA	HazMat-Awareness	8:30 - 11:30 am
8/18/10	4	Borough of Lakehurst	Shop & Tool Safety	8:30 - 9:30 am
8/18/10	4	Township of Lakewood #1	Confined Space Awareness	10:30 - 12:00 pm
8/18/10	4	Township of Lakewood #1	Fire Safety	12:30 - 1:30 pm
8/18/10	4	Township of Lakewood #1	Fire Extinguisher	1:45 - 2:45 pm
8/20/10	4	Borough of Red Bank	Asbestos Awareness	8:00 - 9:00 am
8/20/10	4	Borough of Red Bank	Fire Extinguisher	9:15 - 10:15 am
8/20/10	4	Borough of Red Bank	BBP-Re	10:30 - 11:30 am
8/25/10	4	Borough of Rumson #1	LOTO	8:00 - 10:00 am
8/25/10	4	Two River Water Reclamation	HazCom-Re	11:30 - 1:00 pm
8/25/10	4	Two River Water Reclamation	PPE	1:30 - 3:30 pm
8/30/10	4	Township of Marlboro	Jetter Safety Awareness	8:00 - 10:00 am
8/30/10	4	Township of Marlboro	Hearing Conservation	10:15 - 11:45 am
8/2/10	5	Borough of Swedesboro	PPE	8:00 - 10:00 am
8/2/10	5	Borough of Swedesboro	Jetter Safety Awareness	10:15 - 12:15 pm
8/9/10	5	Township of Willingboro	HazMat-Awareness	8:00 - 11:00 am
8/19/10	5	Township of Medford #1	PIT/Forklift Certification	8:30 - 3:00 pm w/lunch brk
8/23/10	5	Township of Franklin #3 (Gloucester)	Hearing Conservation	8:00 - 9:30 am
8/25/10	5	Township of Mantua	DDC-6	8:30 - 3:00 pm w/lunch brk
8/3/10	6	City of Ocean City #4	BBP-Initial	8:00 - 10:00 am
8/3/10	6	City of Ocean City #4	BBP-Re	10:15 - 11:15 am
8/6/10	6	Lower Township MUA	Excavation/Trenching/Shoring Back Safety / Patient Handling - Evening	8:00 - 12:00 pm
8/9/10	6	Borough of Longport #1		7:00 - 8:30 pm
8/13/10	6	Township of Carneys Point #2	DDC-6	8:00 - 2:30 pm w/lunch brk



To: Safety Coordinators, Fund Commissioners, Risk Management Consultants and Executive Director

From: Joanne Hall and John Lapatchka, Safety Directors

Date: March 23, 2010

Subject: **Advanced Safety Leadership Class**

Target Audience: Persons with safety leadership responsibility, including Managers, Supervisors, Safety Coordinators, Fund Commissioners, DPW or Utility Department Superintendents are invited.

Both sessions (Day 1 and Day 2) are required to qualify for Certificate of Completion. Participants completing all course requirements will also qualify to receive 10-hour OSHA Outreach (General Industry) Card. Class size limited to 35 participants.

The following CEU's/TCH's will be issued:

CEU's - 10 Management for Certified Public Works Mgt.

TCH's - 10 Safety for Water/Wastewater

Pre-registration is required. Please register for each session with the enclosed 2010 MSI Registration form or go to the MSI Learning Management System (<http://njmel.org>) to register on line.

Becoming an effective "Safety Leader" involves developing a combination of knowledge and skills. The course will emphasize hazard identification, avoidance, control and prevention with practical examples from municipal operations and exposures. Topics from General Industry standards will focus on technical training requirements including:

- Communication for Safety
- Introduction to OSHA / PEOSHA
- Job Hazard Assessments
- Safety and Health Programs
- Basics of Industrial Hygiene basics (noise and respiratory exposures)
- Ergonomics, body mechanics and soft tissue injuries
- Walking & Working Surfaces
- Exit Routes & Emergency Action Plans
- Fire Prevention Plans & Fire Protection
- Control of hazardous energy (LOTO) & Machine Guarding
- Electrical Safety, NFPA 70E and PPE.

Mark your calendars! Registration at 8:15 a.m. and programs begin at 8:30 a.m.

April 13 and April 20, 2010

Borough of Longport Municipal Building

2305 Atlantic Avenue
Longport, New Jersey 08403

May 4 and May 11, 2010

Township of Mount Olive Municipal Building

204 Flanders-Drakestown Road
Budd Lake, New Jersey 07828

July 13 and July 20, 2010

Township of Mount Laurel

Mount Laurel Senior/Meeting Center
100 Mount Laurel Road
Mount Laurel, New Jersey 08054

September 22 and September 29, 2010

Village of Ridgewood Municipal Building

Mayor and Council Chambers
131 North Maple Avenue, 4th Floor
Ridgewood, New Jersey 07450

October 13 and October 20, 2010

Township of Manchester Municipal Building

Civic Center, Basement
1 Colonial Drive
Manchester, New Jersey 08759

2010 MSI REGISTRATION FORM

PLEASE PRINT CLEARLY AND USE A SEPARATE SHEET FOR EACH CLASS

For additions please send on separate form.

LAST NAME									

FIRST NAME									

Employer: _____

(Please list municipality, school district or authority)

Supervisor: _____ Phone Number: _____

Class Name: _____

Date: _____

Time: _____

Class Location: _____

Forward the completed form to the MSI Coordinator via one of the following methods:

New Fax: 856-685-2210

New Address: *MSI c/o Conner Strong Risk Control*
40 Lake Center Executive Park
401 Rt. 73 North, P.O. Box 177, Marlton, NJ 08053

For questions:

MSI Website Help Line: (866) 661-5120

Reproduce or photocopy this form as needed for future registrations.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard ID and Job Site Observations	1 / T,M
Advanced Safety Leadership	10 / M	Heavy Equipment Safety	1 / G
Asbestos Awareness	1 / T,G	Heavy Equipment Safety	2 / T
Back Safety / Material Handling	1 / T	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Training (Initial)	2 / G	Jetter Safety	2 / T
Bloodborne Pathogens Training (Refresher)	1 / G	Leaf Vac Safety Awareness	2 / T
Bloodborne Pathogens Train- the- Trainer	2.5 / G	Lockout Tagout	2 / T
BOE Safety Awareness	3 / T	Shop and Tool Safety (Machine Guarding)	1 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Management of Special Events	2 / M
CDL - Controlled Substances and Safety Regulations	1 / G	Personal Protective Equipment (PPE)	2 / T
Chainsaw and Chipper Safety	1 / T	Playground Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Powered Industrial Truck/Forklift	2 / T
Confined Space Entry – Permit Required	3.5 / T	Hearing Conservation	1 / T,G
Confined Space Entry - Awareness	1 / T,G	Reinforcing Safety through Toolbox Talks	1 / M
Effective Safety Committees	2 / M	Respiratory Protection	1 / T
Excavation Trenching & Shoring	2 / T,M	Respiratory Protection for Law Enforcement	1 / T
Flagger / Workzone Safety	2 / T,M	Seasonal Public Works Operations	3 / T
HazCom / RTK (Initial)	2 / T	Sanitation and Recycling Safety	2 / T
HazCom / RTK (Refresher)	1 / T	Snow Plow Safety	2 / T
Hazardous Materials Awareness	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos Awareness	1 / P	Hazard Identification and Job Site Observations	2 / P
Bloodborne Pathogens Training (Refresher)	1 / P	Management of Special Events	2 / P
Effective Safety Committees	2 / P		
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom / RTK (Refresher)	1 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness	2.5 / S
Asbestos Awareness	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training (Initial)	2 / S	Hazard Identification and Job Site Observations	1.5 / S
Bloodborne Pathogens Training (Refresher)	1 / S	Jetter Safety	2 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
BOE Safety Awareness	3 / S	Leaf Vac Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Lockout Tagout	2 / S
CDL - Controlled Substances and Safety Regulations	1 / S	Shop and Tool Safety (Machine Guarding)	1 / S
Chainsaw/Chipper Safety	1 / S	Management of Special Events	2 / S
Confined Space Entry - Awareness	2 / S	Office Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Powered Industrial Truck/Forklift	2 / S
Defensive Driving-6-Hour	5.5 / S	Personal Protective Equipment (PPE)	2 / S
Effective Safety Committees	1.5 / S	Hearing Conservation	1 / S
Excavation Trenching & Shoring	4 / S	Reinforcing Safety through Toolbox Talks	1 / S
Fire Extinguisher	1 / S	Respiratory Protection	1 / S
Fire Safety	1 / S	Seasonal Public Works Operations	3 / S
Flagger / Workzone Safety	2 / S	Snow Plow Safety	2 / S
HazCom / RTK (Initial)	2 / S		
***Category			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



**BURLCO JIF
Managed Care Report
June 2010**



Data for May 2010

Type of Service	May-10	May-09	% of Change	2010 YTD Cum	2009 YTD Cum	YTD % of Change
First Report of Injury	20	16	25.00%	89	69	28.99%
Report Only Claims	4	5	-20.00%	33	22	50.00%
Cases Assigned to CM	16	11	45.45%	56	47	19.15%
TCM Hours	85.17	58.50	45.59%	438.77	284.18	54.40%
Avg # of Days to Rpt Claims	1.30	1.00	30.00%	1.57	4.94	-68.24%
Cases Assigned to Field CM	0	0	0.00%	2	3	-33.33%
Open Field CM Cases	6	3	100.00%	35	17	105.88%
Closed Field CM Cases	0	0	0.00%	2	3	-33.33%
# of Bills Re-priced	166	62	167.74%	882	493	78.90%
PPO Penetration	87.35%	62.90%		86.27%	73.42%	
Original Bill Amount	\$ 194,792.46	\$ 36,275.89	436.97%	\$ 913,385.30	\$ 399,735.01	128.50%
Repriced Amount	\$ 66,817.52	\$ 21,740.96	207.33%	\$ 461,186.58	\$ 199,199.66	131.52%
Bill Review Savings	\$ 127,974.94	\$ 14,534.93	359.70%	\$ 452,198.72	\$ 200,535.35	125.50%
% of Savings	65.70%	40.07%		49.51%	50.17%	
PPO Charge Penetration	89.76%	59.93%		90.42%	81.72%	

Members averaging more than 3 days to report a claim

<u>Employer</u>	<u>Average No of Days</u>
------------------------	----------------------------------

None to report.



****Reminder****

First Report of Injury #: 866-231-9582

**BURLCO JIF
Managed Care Report
June 2010**

Data for May 2010

Telephonic Case Management Hours Report

<u>Member</u>	<u>Total Activity Time</u>
Bass River	0.00
Bordentown Township	0.00
City of Beverly	3.30
City of Bordentown	1.50
Chesterfield Township	9.30
Twp of Delanco	6.70
Twp of Delran	18.60
Edgewater Park	7.00
Twp of Florence	0.00
Hainesport Twp.	0.20
Lumberton	4.20
Mansfield Twp.	0.00
Medford Township	10.20
Mt. Laurel	20.37
North Hanover Township	0.00
Riverside Twp.	0.00
Shamong Twp.	0.40
Southampton Township	0.00
Twp of Springfield	0.00
Tabernacle Twp	0.00
Westampton Twp	1.30
Wrightstown, Borough Of	2.10
Total Hours	<u>85.17</u>



BURLCO JIF

Lost Opportunity Days - Summary Report

[Open as of 05/25/2010]

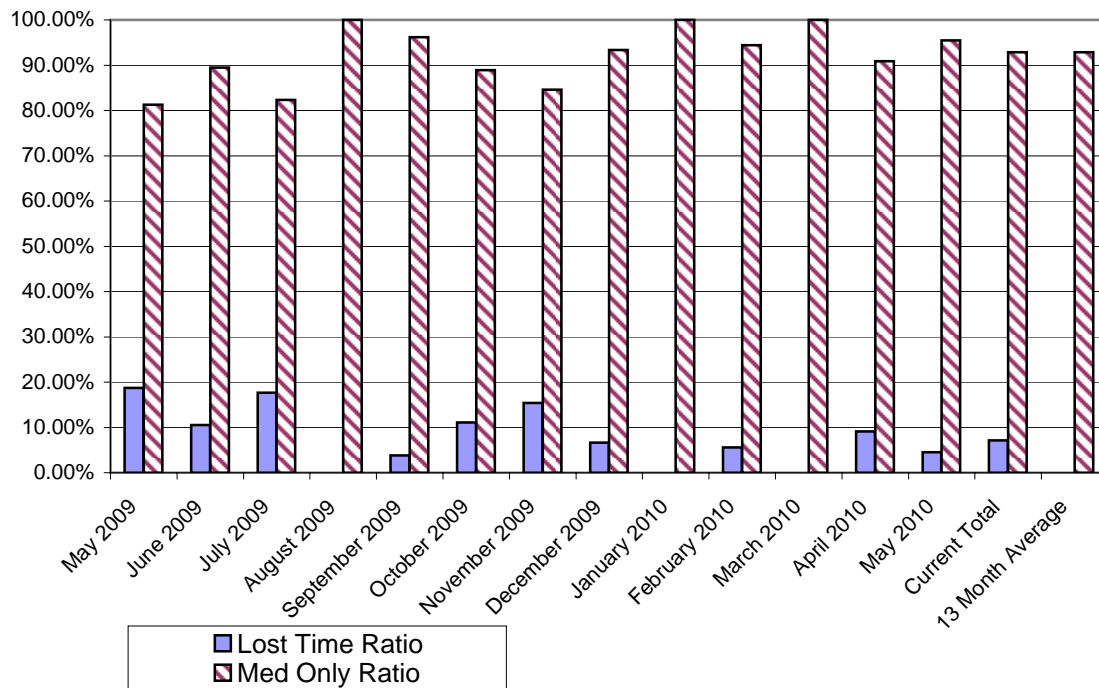
EMPLOYER	Total Available		Transitional Duty		Lost Opportunity	
	(days)	(files)	(days)	pct.)	(days)	(files)
BEVERLY, CITY OF	86	1	86	100.0	0	0
DELANCO TWP	21	1	0	0.0	21	1
DELRAN TWP	229	4	229	100.0	0	0
EDGEWATER PARK TWP	101	2	91	90.1	10	1
LUMBERTON TWP	237	1	203	85.7	34	1
MEDFORD TWP	243	2	98	40.3	145	2
MOUNT LAUREL TWP	402	4	368	91.5	34	1
WESTAMPTON TWP	5	1	5	100.0	0	0
Total:	1,324	16	1,080	81.57	244	6



Burlington County JIF Lost Time versus Medical Only Cases 2009-2010

Month	Lost Time	Medical Only	Total	Lost Time Ratio	Med Only Ratio
May 2009	3	13	16	18.75%	81.25%
June 2009	2	17	19	10.53%	89.47%
July 2009	3	14	17	17.65%	82.35%
August 2009	0	26	26	0.00%	100.00%
September 2009	1	25	26	3.85%	96.15%
October 2009	2	16	18	11.11%	88.89%
November 2009	2	11	13	15.38%	84.62%
December 2009	1	14	15	6.67%	93.33%
January 2010	0	18	18	0.00%	100.00%
February 2010	1	17	18	5.56%	94.44%
March 2010	0	19	19	0.00%	100.00%
April 2010	1	10	11	9.09%	90.91%
May 2010	1	21	22	4.55%	95.45%
Current Total	17	221	238	7.14%	92.86%
13 Month Average	1	17	18	7.14%	92.86%

Percentage Lost Time versus Medical Only Cases - Burlington County JIF



June 03, 2010

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the one month period ending May 31, 2010 for Closed Fund Years 1991 to 2005, and Fund Years 2006, 2007, 2008, 2009 and 2010. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST:

Interest received or accrued for the reporting period totaled \$ 9,055.75. This generated an average annual yield of 1.13%. However, after including an unrealized gain of \$ 2,415.00 in the asset portfolio, the yield is adjusted to 1.43% for this period. The total overview of the asset portfolio for the fund shows an overall gain of \$ 38,392.50 as it relates to market value vs. the amount invested.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 872.00

CLAIM ACTIVITY FOR THE PERIOD:

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 186,766.06. The claims detail is as follows:

Direct Loss Payments	\$ 177,501.04
Claim Expenses	2,522.47
Legal Defense Costs	6,742.55

CASH ACTIVITY FOR THE PERIOD

:

The enclosed report shows that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 9,747,528.57 to a closing balance of \$ 9,496,919.95 showing a decrease in the fund of \$ 250,608.62.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list.

The information contained in this summary of the document provided in this report. Other detailed information is contained in the attached documents or a more specific explanation on any question can be obtained by contacting me at 877-602-8622.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JUNE 2010

	Vendor	Amount	Fund Year	JIF Appropriation	Description
1	Arthur J. Gallager Risk Management Services, Inc	227.02	2010 O. Exp	Misc./Postage/Copies/Faxes	May 2010 Expenses
2	Arthur J. Gallager Risk Management Services, Inc	19,376.00	2010 O. Exp	Prof. Services/Administrator	June 2010 Fees
3	Arthur J. Gallager Risk Management Services, Inc	243.00	2010 O. Exp	Misc./Meeting Expense	Reimbursement for F&B at Database Training 5/25/10
4	Scibal Associates	12,154.00	2010 O. Exp	Prof. Services/Claims Admin.	June 2010 Fees
5	Tom Tontarski	794.00	2010 O. Exp	Prof. Services/Treasurer	June 2010 Fees
6	Colleen Ross	326.00	2010 O. Exp	Misc./Recording Secretary	June 2010 Fees
7	Kearns, Vassallo & Kearns	3,584.00	2010 O. Exp	Prof. Services/Attorney	June 2010 Fees
8	Conner Strong Risk Control Services	7,048.00	2010 O. Exp	Prof. Services/Safety Director	June 2010 Fees
9	Conner Strong	465.00	2010 O. Exp	Prof. Services/Fund Underwriter	June 2010 Fees
10	Joyce Media	115.00	2010 O. Exp	Misc./Website	June 2010 Fees
11	AssetWorks, Inc	7,487.00	2010 O. Exp	Prof. Services/Prop. Appraiser	Property Appraisal - 70% Progress Bill
12	ARC Reprographics	454.81	2010 O. Exp	Misc./Planning Retreat	Retreat Handbook
13	The Actuarial Advantage	5,079.00	2010 O. Exp	Prof. Services/Actuary	April 2010 Fees
14	Bowman & Company, LLP	9,100.00	2009 O. Exp	Prof. Services/Auditor	Audit of Financial Statements for year ending 12/31/09
15	Camden County College	200.00	2010 O. Exp	Misc./Meeting Expense	Database Training Room rental: 5/25/10
16	Office Max Contract Inc.	219.70	2010 O. Exp	Misc./Planning Retreat	Binders & Tabs for Retreat Handbook
17	PERMA	4,958.75	2010 O. Exp	Prof. Services/Admin. Consultant	April, May and June 2010 Fees
18	Donna Ryan	246.40	2010 O. Exp	Misc./PRIMA/AGRIP	Reimbursement of airfare for PRIMA Conf 6/5-6/10/10
19	William Dillenbeck - Delanco	459.69	2010 O. Exp	Safety Incentive Program	Reimbursement of safety recognition award monies
	TOTAL	72,537.37			



Municipal Excess Liability Joint Insurance Fund

250 Pehle Avenue, Suite 701
Saddle Brook, New Jersey 07663
Tel (201) 587-0555
Fax (201) 587-8662

Date: June 2, 2010

To: Executive Committee
Burlington County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: MEL March Report

Audit Committee – Chairman Hatcher appointed Commissioner Thomas Nolan as Chair of the MEL Audit Committee. We will be scheduling a meeting of the Audit Committee to review the Audit Report along with Internal Audits on the Second Actuarial Review, Treasury & Investment and Contract Management & Conflict of Interest.

Investment Committee – Chairman Hatcher appointed Commissioner Jon Rheinhardt to serve as Chair of the MEL Investment Committee. A meeting of the Investment Committee will be scheduled in June or July.

Audit Report and Actuarial Valuation Report as of December 31, 2009 – Auditor and Actuary presented their year-end reports to the Board of Fund Commissioners.

Executive Director provided a report on the MEL's Statutory Surplus, as of December 31, 2009 and reviewed in detail the impact of the employment practices experience and increasingly unfavorable court decisions.

2011 Budget – The Board of Fund Commissioners reviewed a budget memorandum outlining areas that should be addressed by the MEL prior to the development of a 2011 budget and referred the matter to the Strategic Planning and Coverage Committee to jointly meet before the September MEL Board meeting.

Executive Director said Committee will also make a recommendation in September to formalize procedures for member payments of claim settlement contributions, deductible and co-insurance to assist members under budget constraints.

Fiscal Management Plan - Joseph Wolk, elected as the MEL Secretary at the March meeting, was added to the MEL's Administrative accounts as a signatory.

Legislative Committee: The Legislative Committee met on May 26th and submitted list of legislative priorities.

MEL Safety & Education – The Board of Fund Commissioners confirmed the contract award for “Crossing Guard II” Video Production to VCS at a fee not to exceed \$39,450 for an English & Spanish Version.

The MEL released a RFP for a Learning Management System – which has been advertised and is due on June 15. The MEL Safety & Education Committee will meet on June 22 to review the responses and begin the interviewing process.

Residual Claims Fund – The Board of Fund Commissioners renewed its membership in the Residual Claims Fund and voted to transfer The Residual Claims Fund is expected to vote to accept Fund year 2006 liabilities from member JIFs. Fund year 2006 liabilities to the RCF.

Internet Liability Committee – The Internet Liability Committee will meet on June 18th in the Crowne Plaza, Jamesburg NJ at 11:00 am.

2010 Member Manuals – The 2010 Member Manuals are being emailed to each member and risk manager during June and July. In 2009, the MEL began the process of distributing policy documents electronically - saving the Funds approximately \$30,000 a year by going “paperless”.

POL/EPL Program Compliance - Executive Director reported that members are submitted checklists confirmed their programs have been updated. Approximately 70% of the membes have met the deadline. Commissioner Evers suggested the MEL contact the Chiefs of Police Association and the New Jersey Managers Association to work together on education on employment practices.

Claims Committee – The Board accepted the minutes of the Claims Committee’s March 3rd meeting. The Committee met again on June 2nd at 12:00 noon.



Municipal Excess Liability Joint Insurance Fund

Park 80 West, Plaza One
Saddle Brook, New Jersey 07663
Tel (201) 587-0555
Fax (201) 587-8662

To: MEL Board of Fund Commissioners

From: David N. Grubb, Executive Director

Date: May 27, 2010

Re: 2011 Budget

We need to convene a joint meeting of the Long Range Planning Committee and the Coverage Committee to discuss ideas to minimize premium increases for 2011. The objective is to get back to the MEL Board of Fund Commissioners with recommendations to adopt at the September meeting for the beginning of 2011.

Workers Compensation:

In particular, medical costs have been increasing at a rate dramatic rate. It is suggested that the MEL retain a consultant to identify new strategies to contain these costs. One idea is to develop a statewide “no fly” list of providers and facilities that charge excessive fees.

We also need to encourage towns to negotiate the elimination of their SLI (Supplemental Leave Injury) programs. Under NJSA 11A:6-8, municipalities are permitted to adopt SLI programs that extend for a period up to one year full pay for workers injured in the course of their employment. Under a SLI program, the town continues the employee on the regular payroll and the JIF pays the town the workers’ compensation wage continuation benefit that otherwise would be paid the employee. This arrangement substantially increases costs because: 1) the cost of SLI weekly wage continuation is a minimum of 43% higher than the weekly workers compensation benefit, 2) unlike Workers’ Compensation, under SLI the employer must also pay the employer portion of payroll taxes, and 3) SLI acts as a disincentive to return to work, further increasing the total amount of the claim. Unfortunately, almost every town has a SLI program

Recently a similar provision for state workers was repealed, making it realistically possible for towns to negotiate with its bargaining units a similar elimination of the SLI program. Most of the savings would impact the member directly without impacting the JIF. However, the JIF will also save to the extent that workers return to work earlier.

Dennis Henry has been asked to estimate a JIF's savings from the elimination of the SLI program with the idea of offering a discount to towns that negotiate this change.

Employment Practices:

Lynn Evers has suggested that the MEL draft model police promotional standards and conduct seminars for elected officials and officers. Several other commissioners suggested that communities without a more formalized promotional process should have a higher deductible.

A significant part of the EPL problem is that the MEL is paying out too much in cases where the primary issues are not covered: i.e. back and future wages and injunctive relief. Specifically, payment for plaintiff's attorney fee shifting should be made pro rata based on the ratio of covered and uncovered claims. If there is an award for past and future wages, and/or punitive damages, the insured should also pay its fair share of the plaintiff's fee shifting.

Another issue is the increased request by members for payment terms to cover deductibles, co pays and contributions for uncovered portions of claims. Payment terms can offer substantial relieve to members and do not represent a problem for the MEL because the MEL does not need the cash flow. By formalizing the payment options, the MEL can offer something that other competitors cannot.

2010 Legislative Agenda

Workers' Compensation

Sick Leave Injury (SLI)

Currently under 18A:30-2.1 and 11A:6-8 Municipalities and Boards of Education are permitted to extended for a period up to one year full pay for workers injured in the course of their employment. Recently a similar provision for State workers was repealed by passage of S-4. We recommend elimination of the SLI program at all levels of government. Workers would continue to be insured under workers compensation and the retirement disability programs. *This change will have the highest dollar savings of any of the proposals in this list.*

Note: Under workers' compensation, employees who lose time because of on the job injuries or illnesses are compensated for lost wages at 70% of their regular earnings up to the statewide average wage. These worker's compensation benefits are not subject to income or other payroll tax. Under the Sick Leave Injury (SLI) Program, governmental workers continue to receive their regular salary (subject to income and payroll tax) and the workers compensation benefit goes to the employer as partial offset for the salary continuation. This arrangement substantially increases costs because: 1) the cost of SLI weekly wage continuation is a minimum of 43% higher than the weekly workers compensation benefit, 2) unlike Workers' Compensation, under SLI the employer must also pay the employer portion of payroll taxes, and 3) SLI acts as a disincentive to return to work, further increasing the total amount of the claim. We believe that State, county, municipal and BOE employees should be treated the same with respect to these benefits. Since SLI was eliminated for state workers, it should be eliminated for workers at the other levels of government as well.

Volunteer Fire Fighters:

The New Jersey workers' compensation law has proven to be especially troublesome when applied to passive or "life" volunteers. In its 2003 decision in *Capano v. Bound Brook*, the New Jersey Supreme Court ruled that the law even extends to a 93 year-old member who slipped while putting a log into a wood burning stove in the fire house. The court held that under the current law, Capano was in the line of duty, but asked the legislature to reexamine this question. To date, the legislature has not taken up this issue.

Tort Liability Title 59

Direct Right of Appeal

Provide within the Statute, provisions that would grant public entities a “direct right of appeal” on all lower court rulings involving immunities and notice provisions. Currently, a public entity may only apply to the appellate court through a so called interlocutory appeal which is seldom granted. As a result we are forced to either try the case or settle without the benefit of an appellate decision or court ruling with respect to immunities and other protections under Title 59.

Weather Immunity

Under Title 59:4-7 Municipalities enjoy immunity for accidents on streets and highways arising “solely” due to weather conditions. We look to expand the immunity to include all municipal property including storm water and waste system, dams, rivers etc. Also the current immunity is restricted to weather as a “sole” cause, which is problematic and should be eliminated.

Sidewalks

Currently liability for trips and falls on sidewalks is determined by case law. Sidewalks that abut commercial property are the responsibility of the commercial property owner. The courts have held that sidewalks abutting homeowner property are the responsibility of the municipality even if the municipality has an ordinance holding the homeowner responsible for the maintenance and repair of the sidewalk. The beneficiaries of these decisions are the homeowner’s insurance carriers. We believe that the Municipality should not be responsible for sidewalk injuries where an ordinance makes the homeowner responsible for the repair and maintenance of their sidewalks.

Boardwalks

Amend title 59 to provide that a public entity is not liable for injury caused by a condition of a board walk if public entity has an ongoing maintenance program. This amendment has been proposed in previous legislative sessions and last appeared in A859 during the 2002 session.

Unimproved Public Property, Lifeguard Services, Acts of God

Assembly Bill 696 amends title 59 to provide for immunities.

Class Action Lawsuit: Currently, 250 municipalities are involved in a class action lawsuit stemming from confusion over the enforcement of public intoxication ordinances. We have proposed legislation to resolve this without litigation.

Employment Practices Liability (CEPA, LAD, etc)

In the past few years, we have seen an explosion of employment practices liability suits under the whistle blowers act (CEPA) and New Jersey’s law against discrimination (LAD) in state court because New Jersey rules with respect to attorney fee shifting are substantially more favorable than in Federal Court. Further, it is substantially more

difficult to receive a summary judgment (SJ) dismissal in New Jersey State Court than in Federal Court, and New Jersey's standards concerning what constitutes whistle blowing and an adverse employment action are far more expansive than under Federal practice. We expect that the number of these cases will increase even more dramatically as employees who are laid off during the budget crisis push back by filing employment practices liability suits.

Fee Shifting:

We propose to cap fee applications as follows:

- For awards (damages and punitive awards) of \$50,000 or less, the maximum award shall be \$50,000 subject to considerations of reasonableness (i.e. *Rendine v. Pantzer*)
- For awards over \$50,000, the fee cap shall equal the award, again subject to considerations of reasonableness (*Rendine v. Pantzer*)

Direct Right of Appeal

The provision proposed for Title 59 should also be applied to CEPA, LAD, etc

Conform New Jersey's rule on Offers of Judgment to Federal Practice:

Under the U.S. Supreme Courts ruling in *Marek v. Chesney*, when a defendant in a fee shifting case offers a sum certain plus fees and costs to date and the award to the plaintiff is ultimately lower than the amount offered, the plaintiff's counsel's fees are frozen as of the date of the offer. New Jersey adopted a convoluted rule that is more difficult to use. We propose that New Jersey adopt the Federal practice.

Conform New Jersey's CEPA to Federal Practice:

Under the Federal version of CEPA, only true violations of law or public policy trigger the statute. However, New Jersey's CEPA is now being triggered by personal grievances and other minor squabbles. As in the Federal statute, New Jersey's CEPA should require that alleged conduct of the employer that represents a *public harm*. Further, New Jersey's CEPA statute has been interpreted so broadly that even teasing by fellow employees has been held to be an adverse employment action on behalf of an employer. Again, New Jersey needs to conform to Federal standards on CEPA to prevent every employment squabble from being tried as a CEPA case.

Catastrophic Claims:

All levels of government in New Jersey need to discuss how to better coordinate their risk management programs to reduce costs and better protect the taxpayers. Every year, New Jersey governmental entities spend tens of millions for excess liability and workers' compensation insurance coverage, but most governmental units, including the state itself lack sufficient limits to address truly catastrophic events.

One approach that could substantially reduce costs is to create a statewide catastrophic coverage fund including the state as well as all local units and BOEs that would cover liability and workers' compensation claims excess of \$10 million. Premiums should be

risk based. Inter-level risk management cooperation should also include planning for catastrophic claims that impact multiple levels of government as well as sharing safety and claims control programs.

Half of the states also minimize this risk by enacting provisions in their public entity tort liability statutes that cap jury awards ranging from a mere \$100,000 per occurrence in Illinois and Rhode Island to Georgia's \$3 million per occurrence. While a number this low may not be acceptable in New Jersey, some reasonable cap should be considered.

Low Pressure Boiler Licensure Requirement

Current statutory and regulatory licensure requirements require a licensed person to operate low pressure boilers exceeding 100 horsepower and remain on the premises and, at a minimum, monitor the conditions of the boiler at least once every two hours. This requirement is expensive and no other Mid Atlantic or Northeast state has similar requirements.

The current statute (“Engineers’ and Firemen’s Licenses; Boilers, Pressure Vessels and Refrigeration Plants”; N.J.S.A. 34:7-1) and regulation (“Boilers, Pressure Vessels and Refrigeration”; N.J.A.C. 12:90-3.5) should be amended to remove the licensure requirement for low pressure boiler operators. we are not suggesting any change for high pressure boiler operators. We further suggest removal of the operational regulations for licensed operators under N.J.A.C. 12:90-3.10, including the overly burdensome duties to remain on the premises and monitor the boiler every two hours. Any installation and safety requirements associated with the operation of low pressure boilers can be addressed by local construction officials and/or the DCA. In addition, any safety concerns can be addressed via low water level automatic shutoffs, which would be installed by licensed plumbers and inspected by the local construction official or by the DCA for large installations.



Municipal Excess Liability Residual Claims Fund

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June 2, 2010

Memo to: Executive Committee
Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the June RCF meeting

Auditor and Actuary Year-End Reports – The Executive Director referred to the audit report as of December 31, 2009 and the Valuation Report as of December 31, 2009. He also referred to financial fast track report as of December 31, 2009 which was distributed to Committee reflecting a statutory surplus of \$3,404,704. The MEL contracts with an Internal Auditor who conducts a second opinion on the actuarial reserves of the RCF and MEL every three years. Report just received indicates the RCF “incurred but not report” reserves are adequate.

Fund Auditor reviewed the Audit Report as of December 31, 2009. Auditor said one of the biggest factor’s impacting the \$4,000,000 change in the RCF’s statutory surplus is the reduced interest income earnings. Since its inception, the RCF has earned over \$19 million in investments but that figure has greatly been reduced given the current economic environment. Fund Auditor said it is still expected that fund years posting a deficit will continue to earn investment income on the case and “inbr” reserves – which should help to offset deficit.

Fund Auditor said the report does not include any recommendations.

Executive Director said the RCF and the MEL are designed to support the local JIF system by managing the more volatile claims. Currently, the system-wide statutory surplus stands at \$110 million. Executive Director also emphasized the impact of increasingly unfavorable court decision on the RCF and MEL. Fund Attorney said the current environment of job layoffs and furloughs will likely add to that impact.

Executive Director said the MEL will look to formalize procedures for member payments of claim settlement contributions, deductible and co-insurance to assist members under budget constraints.

Claim Transfers – The Executive Director indicated that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2006 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2010. The Board voted to accept local JIF transfers of fund year 2006 outstanding claim liabilities.

Fiscal Management Plan - Included in the agenda was Resolution 13-10 designating Fund Secretary William Close as a signatory on the Fund's Administrative Bank accounts. Motion to adopt Resolution 13-10 amending the Fund's Fiscal Management Plan was approved.

Claims Committee - The Claims Committee met at 9:30 AM on the day of the Commissioners' meeting. The claims meeting minutes will not be included in the Agenda in order to preserve the confidentiality of the claims.

Next Meeting- The next meeting of the RCF will be September 1, 2010 at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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DATE: June 2, 2010

TO: Fund Commissioners
Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Brook

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR AND ACTUARY YEAR-END REPORTS – Ms. Dolan of Nisivoccia & Company reviewed the audit report as of December 31, 2009. Following her review of the audit, Resolution #17-10 and a Group Affidavit was executed. The Auditor said the Fund is in strong financial position. The report contained one recommendation and the Auditor said the 2010 loss run will be integrated into the Scibal claims system and discrepancies will be investigated by the claims administrator to ensure that they are in agreement.

FINANCIAL FAST TRACK REPORT - Executive Director reviewed the Financial Fast Track Report and reminded the Board that any recovery from the excess carrier can not be agreed upon or anticipated until all claims have been concluded.

ACTUARIAL IBNR ESTIMATES – Mr. Kullman referred to *his report* which outlined the E-JIF's actuarial IBNR estimates valued as of March 31, 2010.

2010 AMENDED BUDGET- Mr. Kickham reviewed the amended 2010 budget which reflects the changes in membership from the local JIFs. Our 2010 contracts reflect these additions so no professional contract addendums are needed. The 2010 amended budget was approved.

2010 BILLINGS- The first assessment installment was sent to our member JIF's in February. The second installment billings will be mailed next month.

2010 UPDATED FISCAL MANAGEMENT PLAN - Since the EJIF named Mr. Salvatore as Secretary due to the retirement of Mr. Angelo, The EJIF adopted a revised Fiscal Management Plan which names Mr. Salvatore as Fund Secretary and authorizes him to sign checks as such. A motion to approving Resolution No.18 -10 adopting a revised Fiscal Management Plan was passed.

STATE COMPTROLLER - The State Comptroller has requested a copy of the E-JIF's previous audit. PERMA has been in contact with the Comptroller office and they have confirmed that all PERMA affiliated JIF's are in compliance.

COMBE FULL SOUTH RECOVERY AND PASSAIC RIVER RESERVES- The Executive Director referred to his memorandum outlining the results of a conference call regarding outstanding open claim items impacting the EJIF's financials. The Executive Director led a discussion on the open items.

UNDERWRITING MANAGER – The Underwriting Manager referred to his report contained in the agenda and indicated that the EJIF has a new web site and can be viewed at www.NJEJIF.org