

AGENDA PACKET



Tuesday, October 18, 2016 at 4:00 PM

**Hainesport Municipal Building
One Hainesport Center
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, October 18, 2016 – 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 – **Approval – All in Favor**
- VI. Minutes of the **September 20, 2016** Meeting – **Motion – All in Favor** Pages 1-18
- VII. Motion to adopt the **September 20, 2016**, Closed Session Minutes – **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 Report..... Pages 19-48
 - A. Lost Time Accident Frequency Reports. Pages 22-23
 - B. Certificates of Insurance Pages 24-26
 - C. 2015 Safety Incentive Program Awards..... Page 27
 - D. 2016 Optional Safety Budget Page 28
 - E. 2016 Wellness Incentive..... Page 29
 - F. Employment Practices Liability Coverage Update Pages 30-31
 - G. EPL Allowance..... Page 32
 - H. EPL Helpline – Authorized Contact List Page 33
 - I. Financial Fast Track Report Page 34
 - J. Regulatory Filing Checklists Pages 35-36
 - K. Capehart & Scatchard Updates Pages 37-44
 - L. Statutory Bond Status Page 45
 - M. Skateboard Park Approval Status.....Page 46
 - N. Elected Officials Training – Save the Dates.....Page 47
 - O. Pfeiffer Power Seminars
 - P. Quarterly Attendance.....Page 48
 - Q. New Member Activity

IX. Solicitor's Report

X. Safety Director's Report

- A. Activity Report.....Pages 49-53
- B. Bulletin: National Preparedness Month.....Pages 54-56
- C. Bulletin: Office Safety.....Pages 57-58

XI. Claims Administrator's Report

- A. Lessons Learned from Losses -October 2016.....Page 59

XII. Wellness Director Report

- A. Monthly Activity Report.....Page 60
- B. Corner ConnectionPages 61-64
- C. Exercise: Tabata.....Pages 65-66
- D. Sugar.....Pages 67-68

XIII. Managed Health Care Report

- A. Summary Report.....Page 69
- B. Average Number of Days to Report a Claim.....Page 70
- C. Transitional Duty Summary Report.....Page 71
- D. PPO Savings & Penetration Reports.....Pages 72-73
- E. Paid Provider by Specialty.....Page 74
- F. Top 5 Provider by Specialty.....Page 75
- G. Nurse Case Management Report.....Page 76

XIV. Treasurer's Report as of September 30, 2016Pages 77-110

- A. Investment Report
- B. Loss Run Payment Registers – **Motion – Roll Call**
- C. Fund Status
- D. Disbursements
- E. Approval of September Bill List – **Motion – Roll Call**.....Page 111

XV. Committee Reports

- A. Safety Committee Meeting Minutes – September 20, 2016.....Pages 112-143
- B. Finance Committee Meeting - October 11, 2016.....Verbal
 - 1. Resolution authorizing the creation of the MEL Retrospective Account - **Motion – All in Favor**.....Pages 144-145
 - 2. Resolution authorizing the Fund Chair and Fund Secretary to execute Contract with Investors Bank for banking services and Wilmington Trust for Asset Management services and authorizing the Fund Treasurer to open an account with M & T Bank – **Motion – All in Favor**.....Pages 146-147
- C. Strategic Planning Committee Meeting – October 18,2016.....Verbal

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

**The next meeting will be held on Tuesday, November 22, 2016,
at 4:00 PM, Hainesport Municipal Building, Hainesport, NJ**

XVIII. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XIX. Closed Session – Resolution 2016- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion - Roll Call**

- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XX Approval of Claims Payments – **Motion – Roll Call**

XXI. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

SEPTEMBER 20, 2016

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, New Jersey, on Tuesday, September 20, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:00PM.

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

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alternate, Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mary Picariello, **North Hanover Twp**
Meghan Jack, **Riverside Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

AJM Insurance
CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies were:

Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Mr. Hatcher, seconded by Mr. McMahon, to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF THE MINUTES

Chair Mansdoerfer presented the meeting minutes of the July 20, 2016 Meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Keller, seconded by Mr. Cramer, to approve the meeting minutes of the July 20, 2016 meeting of the Fund as presented. Mr. Hatcher abstained. Motion carried.

APPROVAL OF CLOSED SESSION MINUTES

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

Chair Mansdoerfer presented the Closed Session Meeting Minutes of the July 20, 2016 meeting of the Fund for approval.

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

Motion by Mr. McMahon, seconded by Mr. Keller, to approve the Closed Session minutes of the July 20, 2016 meeting of the Fund as presented. Mr. Hatcher abstained. Motion carried.

The Closed Session minutes of the July 20, 2016 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 July 20, 2016 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet. He highlighted the following items:

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June & July, 2016 were included in his report. He noted that the BURLCO JIF has the best results in the State.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of August, 2016 be included as part of the meeting and was included in the agenda packet.

2015 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 20, 2016. He stated that the deadline for claiming or encumbering the funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

He asked the members to file for these reimbursements ASAP and not to wait until the end of November, 2016.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management by October 1st to be eligible for the lower co-pay and deductible.

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted **\$200** for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy especially during this reorganization process. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of June 30, 2016 was **\$10,317,673** and the JIF's surplus position as of July 31, 2016 was **\$10,515,068.**

Regulatory Filing Checklists - – Mr. Miola noted that there are two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis. All the filings are up-to-date.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town’s facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

MEL 2017-2018 Employment Practices Liability Program– Mr. Miola stated that an email was sent to all members on February 29th outlining the compliance procedure for the 2017-18 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2016 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% on each claim capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. Members who fail to come into compliance by the October 1, 2016 deadline, will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. He encouraged the members to review the memo with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. All the information is available on the JIF & Mel websites.

Renewing Members – Mr. Miola stated that all six (6) renewing members have all renewed their membership and filed their paperwork with his office.

Coverage Documents- Mr. Miola stated that The 2016 JIF, MEL, EJIF, EPL, and Cyber Coverage Manuals were emailed to each member’s Municipal Clerk, Fund Commissioner, and Risk Management Consultant on or about August 16, 2016. If you did not receive this email please contact the Executive Director’s office immediately.

Elected Officials Training – Save the Date– Mr. Miola stated that the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation funding premium. A *Save the Date* was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. Invitations/RSVP’s for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi’s Savoy Inn, Vineland
January 31, 2017 - Nicolosi’s Catering, West Deptford

February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

Pfeiffer Power Seminars – Save the Date– Mr. Miola stated that this year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A *Save the Date* was emailed to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions will be emailed to all Clerks, Fund Commissioners and RMC's in late September. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

New Member Activity – Mr. Miola stated that there was no new member activity to report.

Mr. Miola asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Mr. DeWeese stated that he had some reports to discuss in closed session.

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of September, 2016.

Summary of General Liability files– Mr. DeWeese reported that there are 20 active General Liability claims.

RFQs Update – Mr. DeWeese stated that he met with all three (3) firms that were approved for the Workers' Compensation Defense Panel. He stated that the purpose of the meeting was to review the revised Litigation Management Guidelines and to make sure that the defense counsel firms understood the goal of the guidelines and to emphasize that the JIF wants the files handled by assigned defense counsel and assigned representatives only. He received assurances from all three (3) firms that they will meet the guidelines. He stressed to them that he was the contact person and if they have any issues they need to contact him.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted the email address: melvideolibrary@jamontgomery.com and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletin; *Ladder Safety and Resources for School Crossing Guard Safety Program*.

MSI Training Programs – He noted that the upcoming MSI training programs for September, October and November were included in the agenda packet. He noted that monthly reminders

are being sent out via email. He asked the members to pre-register employees that are attending the training.

MSI Training Administrators– Mr. Saville stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions should be directed to his office.

Mr. Saville asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli stated that the *Lessons Learned from Losses* was included in the agenda packet.

Mr. Roselli stated that the focus for this month is lifting safety. He noted that of all the New Jersey Municipal Workers Compensation claims, 80% involve either the Police Department of the Department of Public Works and of those claims; lifting injuries are the leading cause for both departments. He noted SMART lifting; **S**ize up the load, **M**ove the load closer, **A**lways bend your knees, **R**aise the load with your legs, **T**urn your feet in the direction you want to move.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following items:

- There is a meeting scheduled for September 20th for the Firefighters Ad Hoc Committee. She noted that so far, the only municipalities that have had representation at the meeting have been: Medford, Palmyra, Wrightstown, Lumberton, Westampton and Pemberton Borough. Any input would be greatly appreciated.
- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- One (1) town conducted a session on making healthier selections when ordering at WAWA. Employees submitted choices and then went through WAWA's Nutritional website to find ways of improving their choices. The food items highlighting those healthier suggestions were offered for lunch.
- Five (5) towns are planning a Fall Employee Health Fair.
- Three (3) towns are scheduling a Lunch & Learn..
- One (1) town is mid-point in their "weigh-in for "Healthy Challenge" participants. So far, they have lost a combined 70 lbs.
- One (1) town is scheduling a monthly guest speaker for the remainder of the year for the full time career Firefighters.
- Ms. Schiffer stated that she was a guest speaker at the Gloucester County Municipal Clerks Association Conference held on September 9, 2016. She presented "Techniques to manage stress". She noted that she is always open to address various groups.
- One (1) town continues their "Healthy Weight for Life" challenge.
- Ms. Schiffer noted the deadline to claim or encumber your 2016 Wellness Funds is November 30, 2016. The Final date to claim encumbered funds is February 1, 2017.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for *July and August, 2016*.

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	July	August	YTD
<i>Lost Time</i>	2	2	10
<i>Medical Only</i>	10	13	97
<i>Report Only</i>	7	5	46
<i>Total Intakes</i>	19	20	153
<i>Report Only % of Total</i>	36.8%	25.0%	30.1%
<i>Medical Only/Lost Time Ratio</i>	83:17	97:13	91:09
<i>Average Days to Report</i>	3.4	1.4	2.6

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,724
<i>Transitional Duty Days Worked</i>	1,050
<i>% of Transitional Duty Days Worked</i>	60.9%
<i>Transitional Duty Days Not Accommodated</i>	674
<i>% of Transitional Duty Days Not Accommodated</i>	39.1%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	July	August
<i>Bill Count</i>	137	200
<i>Original Provider Charges</i>	\$53,169	\$178,374
<i>Re-priced Bill Amount</i>	\$21,825	\$72,466
<i>Savings</i>	\$31,344	\$105,698
<i>% of Savings</i>	59.0%	59.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	90.5%	92.0%

<i>Participating Provider Penetration Rate – Provider Charges</i>	89.9%	94.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	79.3%	86.0%
<i>EPO Provider Penetration Rate – Provider Charges</i>	79.6%	92.4%

Ms. Beatty asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **August 31, 2016**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$22,657.07. This generated an average annual yield of .82%. After including an unrealized net loss of \$46,110.00 in the asset portfolio, the yield was adjusted to -.85 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$34,490.00 as it relates to market value of \$10,991,379.43 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of one (1) obligation with maturity less than one year and two (2) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$102,705.54	158,951.60
FY 2013 Retrospective Premium Receipts	\$2,693.00	
2016 Premium Assessments	\$2,402,555.00	

Claim Activity for the Period

Claim activity for the period for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$417,030.79. The claim detail for the 360 checks is as follows:

Direct Loss Payments	\$328,703.57
Claim Expenses	\$15,532.80
Legal Defense Costs	\$72,794.42

A.E.L.C.F. Participant Balances at Period End

Delran Township	\$93,655.00
Chesterfield Township	\$1,442.00
Bordentown City	\$10,476.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,004,445.16 to a closing balance of \$17,236,403.04 showing an increase in the Fund of \$1,231,957.88.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the ***July and August 2016 Loss Run Payment Registers*** as presented.

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

Motion by Mr. Keller, seconded by Mr. Cramer, to approve the ***July and August 2016 Loss Run Payment Registers***.

ROLL CALL	<i>Yeas</i>	Amanda Somes, Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Jeffrey Hatcher, Delran Twp Linda Dougherty, Edgewater Park Twp Patricia Hansel, Fieldsboro Borough Richard Brook, Florence Twp Leo Selb, Hainesport Twp Mike Mansdoerfer, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Jerry Mascia, <i>Alternate</i> , Mt. Laurel Twp John Gural, Palmyra Borough Donna Mull, Pemberton Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Maria Carrington, Westampton Twp James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Ratification of Bill List –August, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***August 2016 Bill List*** in the amount of \$75,285.21.

Chair Mansdoerfer entertained a motion to approve the ***August 2016 Bill List*** as presented.

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

Motion by Mr. Keller, seconded by Mr. Hatcher, to approve the *August 2016 Bill List* totaling \$75,285.21.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Approval of Bill List –September, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the *September 2016 Bill List* in the amount of \$68,986.82.

Chair Mansdoerfer entertained a motion to approve the *September 2016 Bill List* as presented.

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the *September 2016 Bill List* totaling \$68,986.82.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**

Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – August 2, 2016

Mr. Forlenza stated that the Finance Committee met on August 2, 2016 and the detailed meeting minutes are included in the agenda packet. He highlighted the following items:

Interim Financial Summary as of June 30, 2016

Mr. Forlenza stated that the Fund's surplus position as of 6/30/2016 is \$10,156,933 which is an increase of \$677,304 since March 31, 2016.

Closed Years Contingency Fund

Mr. Forlenza stated that as of June 30, 2016, the Fund's Closed Year Fund has a surplus position of \$3,950,700. He stated that there is a Resolution for consideration this evening to authorize the release of \$600,000 to the membership this year.

Preliminary 2017 Budget

Mr. Forlenza stated that the Finance Committee is still reviewing the Excess Premiums, which is a large portion of the budget. The Fund's MEL assessment will be reduced as the Fund is continuing to do very well in the excess layer.

EPL/POL Premiums

Mr. Forlenza stated that the Finance Committee is still reviewing these premiums. He noted the Fund is doing well in this line of coverage so he does not anticipate an increase in these premiums. The Fund has been performing extremely well over the past three years.

Service Providers Comparison & 2017 Fee Request Letters

Mr. Forlenza stated that the Finance Committee reviewed the service provider fee requests for the 2017 Fund Year.

Resolution 2016-30 Authorizing the Release of Surplus

Chair Mansdoerfer stated that the Resolution is to release \$600,000 to the membership which represents closed Fund Years 2002-2012. He noted that the Finance Committee looked at three (3) options: \$550,000; \$600,000; and \$650,000. He noted that the members are fortunate that the Fund is in a good financial position. He noted that the \$600,000 release allows the best return to the members as otherwise some members would be looking at a decrease in their surplus return in comparison to prior years. He entertained a motion to approve the resolution.

Motion by Mr. Keller, seconded by Mr. Hatcher, to approve Resolution 2016-30 as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**

Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE – July 19, 2016

Ms. Burger stated that she reviewed the topics at the July meeting and the minutes were included in the agenda packet.

SAFETY COMMITTEE – September 20, 2016

Mr. Cramer stated that the Safety Committee met before the Executive Committee meeting, the minutes will be included in the October, 2016 agenda packet. He highlighted the following items:

Semi Annual Safety Director’s Report

Mr. Cramer stated that the Committee reviewed the semi-annual Safety Director’s report.

JIF/MEL Loss Ratio Reports

Mr. Cramer stated that the Committee reviewed the JIF and MEL Loss Ratio reports; the Fund is doing very well.

Regional Safety Training

Mr. Cramer stated that the Committee discussed regional training and asked the members to contact him if they had any ideas for training.

Safety Bulletins

Mr. Cramer stated that the Committee reviewed the Safety Director’s safety bulletins; these are sent out monthly and included in the Safety Director’s report.

Wellness Initiatives

Mr. Cramer stated that the Committee discussed wellness initiatives for the upcoming Fund Year.

MEL/RCF/E-JIF REPORT

MEL Report – September 7, 2016

Mr. Miola stated that the MEL met on September 7, 2016 and he highlighted the following items:

Preliminary Budget

Mr. Miola stated that the preliminary 2017 budget and rate table were reviewed. Based upon 2016 exposures, the 2017 MEL Budget will increase .6%.

EPL/POL Liability

Mr. Miola stated that there is a task force looking into EPL/POL Liability coverage as there is a real concern that coverage meant to be excluded could be included creating some major financial issues with the carrier. It has to do with planning and zoning issues for religious institutions.

Marketing RFQs

Mr. Miola stated that the MEL has released a Marketing RFQ to help promote the MEL/JIF program.

MEL Fiduciary Disclosure

Mr. Miola stated that the agenda includes the Annual MEL Fiduciary Disclosure explaining that the MEL, like the BURLCO JIF, is a self-insured fund and although the MEL continues to perform well, there is always a chance that they cannot perform so well and the MEL would come back to the JIF and ask for an additional assessment. He stated that this ensures that information is disclosed to the membership. He noted that the BURLO JOF has a representative, Meghan Jack, who sits on the Executive Committee and shares reports from their meetings with the membership.

Resolution 2016-31 Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program

Mr. Miola stated that this resolution authorizes participation in the MEL *Named Storm Deductible Risk Sharing Program* and is a repeat of a resolution adopted several years ago. The Program is for JIF's that have members with property east of the Garden State Parkway who have a higher deductible should a named storm create property losses. He noted that one BURLCO member, Bass River, has a small portion of property at risk, but rather than have the BURLO JIF sustain a big deductible in the case of damage from a named storm, the deductible will be spread among all the JIFs participating in the program and sustaining damage from the same named storm. Going forward, this Resolution will be adopted on a yearly basis at the re-organization meeting.

Motion by Mr. Keller, seconded by Mr. McMahon, to approve Resolution 2016-31 as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**

Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

RCF Report – September 7, 2016

No report.

EJIF Report – September 7, 2016

No report.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 18, 2016 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

Resolution 2016-32 Honoring Commissioner Donna Ryan of Westhampton Twp

Motion by Mr. Hatcher, seconded by Mr. Keller, to approve Resolution 2016-32, Honoring Commissiner Donna Ryan. All in favor. Motion carried by unanimous vote.

PUBLIC COMMENT

Motion by Mr. Keller, seconded by Mr. McMahan, to open the meeting to the public. All in favor. Motion carried.

Chair Mansdoerfer opened the meeting to the public for comment.

Hearing no comments, Chair Mansdoerfer entertained a motion to close the public portion of the meeting.

Motion by Mr. McMahon, seconded by Mr. Hatcher, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2016-33

Chair Mansdoerfer entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Keller, seconded by Mr. Hatcher, to Adopt ***Resolution #2016-33***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

Chair Mansdoerfer entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>
<i>Z42992</i>	<i>X69109</i>
<i>X99053</i>	<i>X85375</i>
<i>Z40839</i>	<i>Z17324</i>
<i>Z36227</i>	<i>Z18330</i>
<i>Z41585</i>	<i>Z18329</i>
<i>X96136</i>	
<i>Z00182</i>	

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**

Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were three (3) claim(s) presented for abandon subrogation.

X99053 - \$50,541.65

X96136 - \$9,516.09

Z00182 - \$547.56

Motion by Mr. McMahon, seconded by Mr. Hatcher, authorizing to abandon subrogation as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**

David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the September 20, 2016 meeting of the BURLCO JIF.

Motion by Mr. Keller, seconded by Mr. Cramer, to adjourn the September 20, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:19 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 18, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 22-23)

The August 2016 Lost Time Accident Frequency Summary and the Statewide Recap for the August 2016 are attached for your review

B. Certificates of Insurance (pgs. 24-26)

A summary of the Certificates of Insurance issued during September 2016 are attached for your review.

C. 2015 Safety Incentive Program Awards (pg. 27)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is November 30, 2016. All encumbered funds had to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 28)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2016 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2016. All encumbered funds had to be claimed by February 1, 2017.**

E. 2016 Wellness Incentive Program Allowance (pg. 29)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. Employment Practices Liability Coverage – (pgs. 30-31)

A compliance status report regarding the Employment Practices Liability Coverage is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

G. EPL Allowance (pg. 32)

The JIF has budgeted \$200 for each member to help offset employment practice related expenses. This budget can be a valuable resource to members that wish to offset the cost of in house training or legal expenses involved with the updating of member policies & procedures. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pg. 33)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. Please note that Municipal Solicitors can not be appointed as Helpline Contacts. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director's Office with any questions.

I. Financial Fast Track Report (pgs. 34)

The Financial Fast Track Report for August 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of August 31, 2016 was \$10,645,738.

J. Regulatory Filing Checklists (pgs. 35-36)

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.

K. Capehart & Scatchard Updates (pgs. 37-44)

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 updates are included for your information.

L. Statutory Bond Status (pg. 45)

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 201-518-7031.

M. Skateboard Park Approval Status (pg. 46)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2016-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

N. Elected Officials Training – Save the Date (pg. 47)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi's Savoy Inn, Vineland
January 31, 2017 - Nicolosi's Catering, West Deptford
February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

Q. Pfeiffer Power Seminars – Invitation-Registration

This year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A save the date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions were emailed out to all Clerks, Fund Commissioners and RMC's on September 26, 2016. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

R. Quarterly Attendance (pg. 48)

A report detailing attendance records through the third quarter of the 2016 Fund Year is attached for your review.

S. New Member Activity

Nothing to Report.

**Burlington County Municipal Joint Insurance Fund
2015 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Paid in 2017	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00				1,975.00										1,975.00	0.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00			1,650.00											1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,275.00				2,275.00	0.00	
Edgewater	1,975.00										223.91				223.91	1,751.09	
Florence	2,275.00														0.00	2,275.00	
Hainesport	1,650.00														0.00	1,650.00	
Lumberton	2,275.00														0.00	2,275.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00			2,600.00											2,600.00	0.00	
Mount Laurel	2,600.00										2,600.00				2,600.00	0.00	
North Hanover	1,975.00					175.89		1,799.11							1,975.00	0.00	
Palmyra	1,975.00					1,975.00									1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00			1,975.00											1,975.00	0.00	
Springfield	1,650.00					1,650.00									1,650.00	0.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00			1,975.00											1,975.00	0.00	
Woodland	1,650.00			1,650.00											1,650.00	0.00	
Wrightstown	1,650.00									1,041.33					1,041.33	608.67	
Total By Line	\$51,175.00	\$0.00	\$0.00	\$17,400.00	\$3,625.00	\$3,800.89	\$0.00	\$1,799.11	\$0.00	\$1,041.33	\$5,098.91	\$0.00	\$0.00	\$0.00	\$32,765.24	\$18,409.76	

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Optional Safety Budget**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	750.00															0.00	750.00
Beverly	1,200.00										941.36					941.36	258.64
Bordentown City	1,200.00															0.00	1,200.00
Bordentown Twp.	2,000.00															0.00	2,000.00
Chesterfield	750.00															0.00	750.00
Delanco	1,200.00															0.00	1,200.00
Delran	2,000.00										2,000.00					2,000.00	0.00
Edgewater Park	1,200.00										1,200.00					1,200.00	0.00
Fieldsboro	750.00															0.00	750.00
Florence	2,000.00															0.00	2,000.00
Hainesport	750.00															270.59	479.41
Lumberton	2,000.00															0.00	2,000.00
Mansfield	1,200.00															0.00	1,200.00
Medford	3,500.00							150.00								150.00	3,350.00
Mount Laurel	3,500.00									2,590.34	909.66					3,500.00	0.00
North Hanover	1,200.00				433.68				766.32							1,200.00	0.00
Palmyra	1,200.00															0.00	1,200.00
Pemberton Boro	750.00															0.00	750.00
Pemberton Twp.	3,500.00															0.00	3,500.00
Riverside	2,000.00															0.00	2,000.00
Shamong	750.00				750.00											750.00	0.00
Southampton	1,200.00				143.75											143.75	1,056.25
Springfield	750.00															0.00	750.00
Tabernacle	750.00															0.00	750.00
Westampton	1,200.00						1,192.50									1,192.50	7.50
Woodland	750.00															0.00	750.00
Wrightstown	750.00															0.00	750.00
Total By Line	\$38,800.00	\$0.00	\$0.00	\$0.00	\$1,327.43	\$0.00	\$1,192.50	\$150.00	\$766.32	\$2,590.34	\$5,321.61	\$0.00	\$0.00	\$0.00		11,348.20	27,451.80

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00															0.00	500.00
Beverly	750.00															0.00	750.00
Bordentown City	750.00															0.00	750.00
Bordentown Twp.	1,000.00															0.00	1,000.00
Chesterfield	500.00															0.00	500.00
Delanco	750.00										457.86					457.86	292.14
Delran	1,000.00															0.00	1,000.00
Edgewater Park	750.00															0.00	750.00
Fieldsboro	500.00															0.00	500.00
Florence	1,000.00															0.00	1,000.00
Hainesport	500.00										500.00					500.00	0.00
Lumberton	1,000.00															0.00	1,000.00
Mansfield	750.00															0.00	750.00
Medford	1,500.00							806.67								806.67	693.33
Mount Laurel	1,500.00						200.00									200.00	1,300.00
North Hanover	750.00						267.50	269.64								537.14	212.86
Palmyra	750.00															0.00	750.00
Pemberton Boro.	500.00				200.00	163.48										363.48	136.52
Pemberton Twp.	1,500.00									492.07						492.07	1,007.93
Riverside	1,000.00															0.00	1,000.00
Shamong	500.00															0.00	500.00
Southampton	750.00															0.00	750.00
Springfield	500.00															0.00	500.00
Tabernacle	500.00															0.00	500.00
Westampton	750.00						100.00									100.00	650.00
Woodland	500.00															0.00	500.00
Wrightstown	500.00															0.00	500.00
Total By Line	\$21,250.00	\$0.00	\$0.00	\$0.00	\$200.00	\$163.48	\$567.50	\$1,076.31	\$0.00	\$492.07	\$957.86	\$0.00	\$0.00	\$0.00		3,457.22	17,792.78

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Attention: Fund Commissioners &
Municipal Clerks**

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Wednesday, December 7, 2016 – Merighi’s Savoy Inn, Vineland

Tuesday, January 31, 2017 – Nicolosi’s Caterers, West Deptford

Thursday, February 16, 2017 – Merighi’s Savoy Inn, Vineland

Wednesday, March 29, 2017 – O’Connor’s, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official towards your municipality’s
2017 MEL Assessment.**

2016 ATTENDANCE REPORT - BURLCO JIF

Municipality	Last Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
(Meeting Occurred)		X	X	X	X	X	X	X		X						
Bass River	Somes/Ireton	P	X	P	X	P	X	P		P				5	8	63%
Beverly City	Wolbert/Snyder	P	P	P	X	P	P	P		P				7	8	88%
Bordentown City	Archer/Targonski	X	P	P	P	P	P	P		P				7	8	88%
Bordentown Twp.	Nucera/Buhrer	P	P	P	P	P	A	X		P				7	8	88%
Chesterfield Township	McMahon/Hoyer	P	P	P	P	X	P	P		P				7	8	88%
Delanco Township	Templeton/Bray	A	P	P	P	P	X	P		P				7	8	88%
Delran Township	Hatcher/Eggers	P	P	X	P	P	P	X		P				6	8	75%
Edgewater Park Twp.	Dougherty/DiFillippo	P	P	P	X	X	A	X		P				5	8	63%
Fieldsboro	Hansell, P./Hansell, D.	P	P	P	P	P	A	P		P				8	8	100%
Florence Township	Brook/Sahol	P	P	A	P	P	P	P		P				8	8	100%
Hainesport Township	Selb/Kilburn	X	P	P	A	P	P	P		P				7	8	88%
Lumberton Township	Mansdoerfer/Umba	P	P	P	P	P	P	P		P				8	8	100%
Mansfield Township	Fitzpatrick/Puglia	P	P	P	P	P	P	P		P				8	8	100%
Medford Township	Burger/Meder	P	P	P	P	P	P	P		P				8	8	100%
Mt. Laurel	Tomczyk/Mascia	P	P	A	X	A	A	P		A				7	8	88%
North Hanover	Picariello/Wells	X	P	P	X	X	P	P		X				4	8	50%
Palmyra Borough	Gural/Sheipe	P	P	A	P	P	A	A		P				8	8	100%
Pemberton Borough	Mull/Smick	X	X	X	X	X	X	X		P				1	8	13%
Pemberton Twp.	Gonzalez/Brown	P	X	P	P	P	P	X		P				6	8	75%
Riverside Township	Jack/Lewis	P	P	P	P	P	P	X		X				6	8	75%
Shamong Township	Matchett, David	P	P	P	P	P	P	P		P				8	8	100%
Southampton Township	Hoffman/Hannah	X	X	X	X	X	X	X		X				0	8	0%
Springfield Township	Keller/Sobotka	P	P	P	P	P	P	P		P				8	8	100%
Tabernacle Township	Cramer/Barber	P	P	P	P	P	P	P		P				8	8	100%
Westampton Township	Carrington	X	P	P	P	P	P	P		P				7	8	88%
Woodland Township	Brown/Seeland	X	X	X	X	X	X	X		X				0	8	0%
Wrightstown	Ingling/Gorman	P	P	P	P	X	P	P		P				7	8	88%
		20	22	23	19	20	22	19	0	23	0	0	0			78%
		74%	81%	85%	70%	74%	81%	70%	0%	85%	0%	0%	0%			

P
A
X
X

Fund Commissioner in Attendance
 Alternate Fund Commissioner in Attendance
 Denotes attendance of a representative, not "officially" a Fund Commissioner at the time.
 No Representation from this Municipality

C:\Users\kkristie\Documents\BURLCO\Exec Dir\Attend.xlsx\BurlCo Attend

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
 SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Timothy Sheehan, Associate Public Sector Director
DATE: September 30, 2016

Service Team:

Timothy Sheehan, Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496		Robert Holwitt, Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Beverly – Conducted a Loss Control Survey on September 21
- City of Bordentown – Conducted a Loss Control Survey on September 9
- Township of Delanco – Conducted a Loss Control Survey on September 13
- Township of Delran – Conducted a Loss Control Survey on September 29
- Township of Florence – Attended a Safety Committee meeting on September 13
- Township of Mansfield – Conducted a Loss Control Survey on September
- Township of Pemberton – Conducted a Loss Control Survey and attended a Safety Committee meeting on September 27
- Township of Shamong – Attended a Safety Committee meeting on September 22
- Township of Springfield – Conducted a Loss Control Survey on September 20
- Supervisor Incident Reports Received – 8

JIF MEETINGS ATTENDED

- Executive Committee/Executive Safety Committee – September 20

MEL VIDEO LIBRARY

The following members used the MEL Video Library during September. **Please note the new e-mail address: melvideolibrary@jamontgomery.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 Florence	2
Borough of Palmyra	1
Borough of Wrightstown	2

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants.

Please access the BURLCO JIF (<http://www.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF - Safety Director's Bulletin - Office Safety
- Ø BURLCO JIF - Safety Director's Bulletin - September is National Preparedness Month
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule – October, November, December 2016
- Ø BURLCO JIF - Safety Director's Message - Bottled Eyewash Solution Recall
- Ø BURLCO JIF - Career Survival for Police Officers - October 7, 2016 and Reminder

UPCOMING EVENTS

- Executive Committee – October 18
- Regional Training – Career Survival for Police Officers – October 7

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or if you need to add a new Training Administrator, please advise (klasala@jamontgomery.com).

Below are upcoming MSI training programs scheduled for October, November and December. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

Date	Location	Topic	Time
10/3/16	Township of Egg Harbor #5	CMVO	8:00 - 12:00 pm

Date	Location	Topic	Time
10/4/16	Township of Barnegat #1	Back Safety/Material Handling	9:00 - 10:00 am
10/4/16	Township of Barnegat #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
10/4/16	Township of Barnegat #1	Fire Extinguisher	11:30 - 12:30 pm
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/5/16	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/6/16	Township of Toms River	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/7/16	Township of Stafford	Snow Plow/Snow Removal	8:00 - 10:00 am
10/7/16	Township of Stafford	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
10/7/16	City of Wildwood #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/12/16	Borough of Rumson #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
10/12/16	Borough of Rumson #1	Employee Conduct/Violence Prevention	10:15 - 11:45 am
10/14/16	Township of Jackson	LOTO	8:00 - 10:00 am
10/14/16	Township of Jackson	Fire Extinguisher	10:15 - 11:15 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/14/16	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/17/16	Township of Manchester	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Ocean County College #3	DDC-6	10:00 - 4:30 pm w/lunch brk
10/19/16	Western Monmouth UA	Snow Plow/Snow Removal	8:30 - 10:30 am
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Borough of Union Beach	Sanitation/Recycling Safety	8:00 - 10:00 am
10/20/16	Borough of Union Beach	Shop & Tool Safety	10:15 - 11:15 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/20/16	Township of Middle #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/20/16	Borough of Stone Harbor #1	Fall Protection Awareness	1:00 - 3:00 pm
10/21/16	Borough of Shrewsbury	Hearing Conservation	8:30 - 9:30 am
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/21/16	Township of Carneys Point #2	PPE	8:30 - 10:30 am
10/21/16	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/24/16	Township of Upper	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/26/16	Township of Toms River	Snow Plow/Snow Removal	8:00 - 10:00 am
10/26/16	Township of Toms River	Fall Protection Awareness	10:15 - 12:15 pm
10/26/16	Township of Long Beach #1	Heavy Equipment Safety	8:00 - 11:00 am
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
10/28/16	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
10/28/16	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
10/28/16	Borough of Stone Harbor #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
10/28/16	Borough of Stone Harbor #1	LOTO	10:15 - 12:15 pm

Date	Location	Topic	Time
10/28/16	Borough of Stone Harbor #1	Back Safety/Material Handling	1:00 - 2:00 pm
10/31/16	Township of Ocean #2 (Oakhurst)	Back Safety/Material Handling	11:00 - 12:00 pm
11/1/16	Township of Barnegat #1	Snow Plow/Snow Removal	9:00 - 11:00 am
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/2/16	Borough of Lavallette #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
11/3/16	Borough of Manasquan #3	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/4/16	Township of Jackson	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/9/16	Two River Water Reclamation	Snow Plow/Snow Removal	8:30 - 10:30 am
11/9/16	Two River Water Reclamation	Back Safety/Material Handling	10:45 - 11:45 am
11/10/16	Township of Long Beach #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/14/16	Borough of Matawan #1	Flagger/Work Zone	8:00 - 12:00 pm
11/15/16	Township of Toms River	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
11/15/16	Township of Toms River	Shop & Tool Safety	10:15 - 11:15 am
11/15/16	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/16/16	Ocean County College #3	Fall Protection Awareness	1:00 - 3:00 pm
11/16/16	Ocean County College #3	Fire Safety	3:15 - 4:15 pm
11/17/16	Township of Long Beach #1	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/18/16	Borough of Beach Haven #1	PPE	8:30 - 10:30 am
11/18/16	Borough of Beach Haven #1	Fire Extinguisher	10:45 - 11:45 am
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/2/16	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/6/16	Township of Barnegat #1	CSE-Permit Required w/Classroom Demo	9:00 - 1:00 pm
12/7/16	Township of Long Beach #1	Flagger/Work Zone	8:00 - 12:00 pm
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/16/16	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1 / G-2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 /T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

BE YOUR OWN RISK MANAGER

- Risk Management is a tool to help control cost, balance your budget and keep your employees and others safe.
- Building a Culture of Safety starts with the town's leadership and it must include a "buy-in" from all employees.
- There must be legitimate concern and focus on the employee's health and well-being.
- This awareness must be accompanied by training and education as the job environment is always changing.
- Hold regular safety meetings.
- Walk around and check things out; a presence can make a difference.



Remember S.A.R.A

- § Scan – look for & identify exposures
- § Analyze – look for patterns
- § Response – rules, regs, policies
- § Assess - evaluate your progress

- ü Fire Chief overseeing 14 companies of firefighters fighting a structure fire in frigid temperatures with no injuries.
- ü Fundraiser by town and ambulance squad to help purchase power lift stretchers to make it easier and help prevent injuries lifting heavier patients
- ü Police Chief develops a crossing guard initiative involving high visibility uniforms, lighted paddles, annual training and reconfiguration of the walkway

COMING NEXT MONTH

Worker's Compensation 101

OTHER THINGS TO KEEP IN MIND:

*SAFE COLLECTING OF BRUSH ON ROADWAYS;
NJMEL.ORG > SAFETY > PUBLIC WORKS > COLLECTING
BRUSH ON ROADWAYS

*LEAF COLLECTION GENERAL SAFETY; NJMEL.ORG >
SAFETY > TOOLBOX TALKS > FALL SEASON > LEAF
COLLECTION GENERAL SAFETY

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: October 18, 2016 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES & PLANNED EVENTS

City of Beverly City: Had good participation and positive feedback on our September Lunch and Learn with ShopRite Dietitians. Working on getting one of our Network Physical Therapy centers to provide training on proper lifting techniques and exercises to prevent injuries.

Bordentown Township: Working on arranging another Lunch & Learn for the 4th quarter. Details to follow.

Delanco Township: Set up Chair massages for November.

Edgewater Park Township: Planning to offer chair massages in November and presentation with ShopRite Dietitian.

Florence Township: Promoting walking by encouraging an after work walking club every Friday and Monday. End your week and start your week on the right foot. Will be offering employees the chance to join their "Maintain Don't Gain" challenge, starting prior to Thanksgiving.

Lumberton Township: Working on details for their October 27th Employee Health Fair. Planning an Employee Appreciation luncheon in December with Chair massages.

Medford Township: Planning to present "Diabetes and Your Body" to the Medford Firefighters. Open to all employees of the municipality. Offering all employees Reflexology in October as well.

Pemberton Borough: Planning Lunch & Learn educational event with ShopRite Dietitian on surviving the holidays. Offering Reflexology to interested employees. Offering a walking challenge encouraging employees to walk at least 5 miles a week through October.

Pemberton Township: Had their annual Employee Health Fair on Sept 30th. Great turn out from the employees! Flu shots and BP were offered. Also ended their "Slim Wars" which ran over the summer. 11 participated. Offered water challenge for those interested. 4 participated.

Riverside Township: Held first Employee Health Fair on Sept 28th at the Fire House. Really great participation from all departments, even Police represented!

Westampton Township: Starting a walking challenge in October. Purchased pedometers for those who need one. Planning a presentation on Sitting Disease to help support movement throughout the day and increased effort to walk.

Please note that the deadline to encumber or claim your **2016 Wellness Funds** is November 30th, 2016
The FINAL Date to claim encumbered Wellness Funds is February 1st, 2017

Wellness Connection Newsletter

The October Wellness Connection Newsletter has been sent via email and has been posted on the BURLCO JIF website. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Slashing your risk of Cancer; 2) Healthy cooking swaps; 3) Preparing for flu season; 4) and the Nutritional Benefits of Beets
Also the Exercise of the Month focuses on the Tabata protocol.

Firefighters Ad Hoc Committee

- Our next meeting is scheduled for Oct 18th. Guest was Fitness Director from Virtua Center for HealthFitness in Moorestown. Offering their H.E.R.O. program to a group of firefighters interested. Palmyra and Wrightstown may be our first to try it out. Will be held at the Moorestown Fitness Facility. Details to follow.

**Burlington County Municipal JIF
Managed Care Summary Report
2016**

Intake	September-16	September-15	2016 YTD	2015 YTD
# of New Claims Reported	18	12	171	172
# of Report Only	4	0	50	116
% Report Only	22.2%	0.0%	29.2%	67.4%
# of Medical Only	10	12	107	44
# of Lost Time	4	0	14	12
Medical Only to Lost Time Ratio	71:29	100:00	88:12	79:21
Average # of Days to Report a Claim	1.3	2.5	2.4	2.9

Nurse Case Management	September-16	September-15
# of Cases Assigned to Case Management	25	22
# of Cases >90 days	15	18

Savings	September-16	September-15	2016 YTD	2015 YTD
Bill Count	166	115	1345	1247
Provider Charges	\$136,762	\$63,715	\$1,355,013	\$1,288,925
Repriced Amount	\$54,507	\$25,789	\$587,969	\$500,276
Savings \$	\$82,256	\$37,079	\$766,760	\$784,973
% of Savings	60.1%	58.2%	56.6%	60.9%

Participating Provider Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	92.8%	93.9%	91.6%	97.0%
Provider Charges	96.7%	90.5%	92.2%	90.8%

EPO Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	80.5%	91.7%	86.8%	90.7%
Provider Charges	89.2%	98.2%	91.0%	86.8%

Transitional Duty Summary	2016 YTD	2015 YTD
% of Transitional Duty Days Worked	65.7%	67.7%
% of Transitional Duty Days Not Accommodated	34.3%	23.0%



October 4, 2016

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 “modified cash basis” and relate to financial activity through the one month period ending September 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. 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 & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,446.91. This generated an average annual yield of .77%. However, after including an unrealized net gain of \$ 13,260.00 in the asset portfolio, the yield is adjusted to 1.66% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$21,230.00 as it relates to current market value of \$10,978,770.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 1 obligation with maturity less than one year and 2 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 7,413.63 w/YTD Total of \$ 166,365.23 (detailed in my report)
FY 2016 Appropriation Refund \$153.00
FY 2016 Premium Assessments \$ 1,415,982.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net 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 \$ 224,732.13. The claims detail shows 203 claim payments issued and are categorized as follows:

Direct Loss Payments	\$ 180,471.31
Claim Expenses	9,663.57
Legal Defense Costs	34,597.25

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Delran Township	\$93,726.00
Chesterfield Township	\$ 1,443.00
Bordentown City	\$10,484.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,251,013.06 to a closing balance of \$ 18,396,555.80 showing an increase in the fund of \$ 1,145,542.74. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2016**

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,004,445.16	17,036,492.15	17,251,013.06	
RECEIPTS:				
Interest Income (Cash)	1,092.97	-55,155.91	13,623.56	-1,434.33
Premium Assessment Receipts	1,850,270.00	552,285.00	1,415,982.00	7,293,959.50
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	10,922.00
Subrogation & Reimb. Receipts:				
Fund Year 2016	5,815.36	26,566.30	7,353.63	60,339.76
Fund Year 2015	41,401.58	0.00	0.00	48,147.18
Fund Year 2014	0.00	0.00	379.50	18,764.91
Fund Year 2013	8.00	0.00	0.00	27,165.99
Fund Year 2012	28,852.30	35.00	35.00	29,277.30
Closed Fund Year	30.00	0.00	25.00	235.00
Total Subrogation & Reimb.Receipts	76,107.24	26,601.30	7,793.13	183,930.14
FY 2016 Appropriation Refunds	0.00	0.00	153.00	153.00
FY 2015 Appropriation Refunds	0.00	0.00	0.00	40.00
FY 2014 Appropriation Refunds	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	2,686.27
Other	2,693.00	0.00	0.00	2,693.00
TOTAL RECEIPTS:	1,930,163.21	523,730.39	1,437,551.69	7,492,949.58
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2016	102,543.37	93,005.32	107,506.60	605,404.46
Fund Year 2015	17,350.56	31,558.43	45,700.58	560,207.25
Fund Year 2014	18,377.34	52,363.37	11,362.19	181,739.32
Fund Year 2013	2,053.23	38,746.41	42,344.18	482,075.13
Fund Year 2012	20,911.88	32,860.76	16,108.58	267,362.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	161,236.38	248,534.29	223,022.13	2,096,788.69
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2016	213,938.30	73,991.21	67,945.49	936,715.48
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	374,598.09	0.00	0.00	1,123,794.27
E-JIF. Premium FY 2016	129,492.36	0.00	0.00	258,984.73
EPL/POL Premium FY 2016	343.00	0.00	0.00	516,377.00
Exp. & Cont. Charges FY 2015	18,508.09	1,294.00	1,041.33	101,818.75
Property Fund Charges FY 2015	0.00	0.00	0.00	0.00
EPL/POL Premium FY 2015	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2015	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	7,480.82
Exp. & Cont. Charges FY 2013	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2012	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	22,529.00
Total Bill List Payments	736,879.84	75,285.21	68,986.82	2,967,700.05
Bank Analysis Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	898,116.22	323,819.50	292,008.95	5,064,488.74
Closing Balance for the Period:	17,036,492.15	17,236,403.04	18,396,555.80	
Account Net Cash Change During the Period:				
Operating Account	1,030,263.54	308,038.18	1,133,080.33	-2,805,881.63
NJ Cash Management Account	2.00	-50,711.54	0.00	-50,687.54
Investment Account	0.00	-1,000,459.30	-502.59	-1,183,764.99
TD Wealth Management Account	0.00	944,530.00	13,260.00	6,468,795.00
Claims Imprest Account	1,781.45	-1,486.45	-295.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,032,046.99	199,910.89	1,145,542.74	2,428,460.84
Proof:	0.00	0.00	0.00	

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2016

	Payable to:	FY 2016	FY 2015	Closed Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	5,872.00			Prof Services/Actuary	July and August 2016 Fees-Final pymt
2	PERMA	6,713.50			Prof Services/Admin. Consultant	Oct/Nov/Dec 2016 Fees-Final pymt
3	Arthur J. Gallagher Risk Management Services, Inc.	27,901.00			Prof Services/Administration	Oct 2016 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	187.84			Misc/Postage/Copies/Faxes	Sept 2016 Expenses
5	Arthur J. Gallagher Risk Management Services, Inc.	585.65			Wellness Program	Reim for wellness posters/materials- pd PF Amex (positive promotions-split with Trico)
6	The DeWeese Law Firm, P.C.	5,027.00			Prof Services/Attorney	Oct 2016 Fees
7	Qual-Lynx	16,445.00			Prof Services/Claims Admin.	Oct 2016 Fees
8	Brenda Smith	353.00			Misc/Recording Secretary	Oct 2016 Fees
9	Iron Mountain	55.28			Misc/Record Retention Service	Inv#NAH5167;storage 10/1-31/16; service 8/24-9/27/16
10	J. A. Montgomery Risk Control Services	9,442.00			Prof Services/Safety Director	Oct 2016 Fees
11	Tom Tontarski	877.00			Prof Services/Treasurer	Oct 2016 Fees
12	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Oct 2016 Fees
13	Joyce Media	225.00			Misc/JIF Website	Oct 2016 Fees
14	Debby Schiffer	2,386.00			Wellness Program	Oct 2016 Fees
15	MEL RCF			475,207.13	Transfer to RCF	Transfer of FY 2012 to RCF
16	ARC Reprographics	284.92			Misc/Printing	Inv#268172, 74, 75; Mt. Laurel, Mansfield, Southampt
17	Pfeiffer Power Seminars, LLC	900.00			Police Defense & Training/EPL	10/19-21 (3 day, 2 sessions) split with 2 others
18	City of Beverly	941.36			Optional Safety Budget	Reimb for safety vests, whistles, raincoats
19	Delanco Township	457.86			Wellness Program	Fitbit; lunch and learn
20	Delran Township	2,000.00			Optional Safety Budget	Reimb safety items
21	Delran Township		2,275.00		Safety Incentive Program	Reimb safety items
22	Edgewater Township	1,200.00			Optional Safety Budget	Reimb safety items
23	Edgewater Township		223.91		Safety Incentive Program	Reimb safety items
24	Hainesport Township	270.59			Optional Safety Budget	Reimb safety items
25	Hainesport Township	500.00			Wellness Program	Employee water bottles
26	Mount Laurel Township	909.66			Optional Safety Budget	safety repairs to paws
27	Mount Laurel Township		2,600.00		Safety Incentive Program	safety repairs to paws
28	Palmyra Borough	200.00			Police Defense & Training/EPL	EPL hotline
29	Richard Brook	1,297.04			Misc/PRIMA/AGRIP	AGRIP travel expenses 10/1-5/16
	TOTAL	\$85,664.70	\$5,098.91	\$475,207.13		
JIF BILL LIST TOTAL		\$565,970.74				



*Safety Committee Meeting Minutes
September 20, 2016 at 2:00pm
Hainesport Municipal Building
Hainesport, New Jersey*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 20, 2016. The meeting was called to order at 2:06 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Township**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA / Capacity Insurance**
Bonnie Ridolfino, **Hardenbergh Insurance**
Cindy Lisa, **Hardenbergh Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Brian Monaghan, **Insurance Agency Management**
Tim Sheehan, *Sr. Consultant*, **J. A. Montgomery Risk Control**
John Saville, *Public Sector Assistant Director*, **Consultant, J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher & Co.**
Paul A. Forlenza, *Deputy Executive Director*, **Arthur J. Gallagher & Co.**
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher & Co.**
Debby Schiffer, **Wellness Coordinator**

Those not in attendance were:

Mary Picariello, **North Hanover Township**
Kathy Hoffman, **Southampton Township**
Maryalice Brown, **Woodland Township**
Craig Greenwood, **The Barclay Group**

These minutes do not necessarily represent the order in which some items were discussed.

I. MINUTES OF JUNE 21, 2016 MEETING

Mr. Forlenza stated that the June 21, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members on September 2, 2016 with the meeting notice for today.

II. AMENDED SAFETY COMMITTEE CHARTER

Mr. Forlenza mentioned that the amended Safety Committee Charter was attached to the meeting minutes from the June 21, 2016 Executive Safety Committee Meeting and was approved at the July Executive Committee Meeting.

III. SEMI – ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 9/4/2015)

The Safety Director's Semi-Annual report was e-mailed to the Committee on September 4, 2016. Mr. Sheehan handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee.

Mr. Avalone commented there are a significant number of claims that are falling under the "NOC" (*Not Otherwise Classified*) line as total number of claims and total incurred. Mr. Miola mentioned that this has been an ongoing concern of his; therefore, he reached out to Qual-Lynx this morning regarding developing a report that would differentiate the loss cause of a claim. Mr. Miola reported that a meeting has been scheduled with J. A. Montgomery (Loss Control), Qual-Lynx (Claims), and the Executive Director's office to narrow down how/where the claim trends are being generated. Discussion ensued.

Following a brief overview, Mr. Sheehan highlighted the Safety Director's *2016 Safety Initiatives* beginning on page 18 of the Loss Control Report.

Mr. Templeton asked if Debby Schiffer, Wellness Director could conduct a *Lunch and Learn* that would focus on lifting claims as noted on Service Initiative #4 included in Safety Director's Semi-Annual Loss Control Report. Ms. Schiffer responded that she could conduct a *Lunch and Learn* to any member, however the right audience needs to be present.

Mr. Miola mentioned that the MEL provided additional funding to support the hiring of "real" actors to develop the *Safe Patient Lifting Video* that is currently available on the MSI website. Ms. Schiffer commented that regular exercises can help alleviate any injury.

(The Semi-Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting).

Mr. Sheehan asked if there were any questions. No questions were entertained.

IV. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Sheehan responded that there are no candidates for Safety Intervention / Monitoring at this time.

Mr. Saville also noted that there are no members currently on his "watch list".

V. MEMBERSHIP RENEWALS

Mr. Forlenza indicated that all Renewal Resolutions and Agreements have been received for those members that are renewing effective January 1, 2017.

VI. BURLCO JIF LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *Six Year Average Loss Ratio* reports valued as of June 30, 2016 for Fund Years 2010 – 2015 included in the agenda packet. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 66.7%. He noted that this figure represents the total incurred losses versus the portion of each member's assessment used to pay claims within the Fund's SIR. Mr. Forlenza briefly reviewed the following reports included in the agenda packet:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza asked if there were any questions at this time. No questions were entertained.

VII. MEL LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *MEL Six Year Average Loss Ratio* reports valued as of June 30, 2016 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010– 2015. He noted that this figure represents the total incurred losses versus the portion of each member’s MEL Assessment used to pay claims within the MEL’s SIR. Mr. Forlenza indicated that the MEL’s Pure Loss Ratio (Incurred vs. Loss Funds) as of June 30, 2016 is 6.2%.

Mr. Forlenza indicated that once again this year the MEL would be placing each member JIF in a Retrospective Program. Because of the JIF’s good performance, the MEL will apply an experience factor of -7.5% to the JIF’s loss funding assessment in 2017. In addition, the Fund will only be required to pay 85% of the MEL loss funding assessment. Any additional funding required above the 85% figure is capped at 100% of the original 2017 loss funding assessment. He noted that the MEL is not distributing dividends for 2017.

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza asked if there were any questions. No questions were entertained.

VIII. REGIONAL TRAINING SCHEDULE

Mr. Sheehan reviewed the 2016 Regional Training as follows:

- **PEOSH Inspection Process:** Training took place on June 8, 2016 at the Bordentown Township Senior Center. There were 24 members’ towns in attendance; with 16 evaluations submitted. Overall, the training received good feedback.
- **Career Survival Training:** This training will be held on November 18, 2016; details to follow.
- **Active Shooter Awareness:** the date for this training is TBD. Mr. Sheehan will follow – up with a date.
- **Dealing with Difficult People:** Sessions will be held on October 19-21, 2016. All sessions are all identical with AM/PM sessions over three days. The invitation was e-mailed to all members on September 8, 2016. The target audience is for all employees.

2017 Regional Training Schedule

Mr. Sheehan indicated that his office is currently working on the 2017 Regional Training Schedule. Mr. Forlenza asked the Committee if they have any suggested topics for the 2017 Regional Training Schedule. Discussion Ensued.

Following a brief discussion, the Committee suggested the following Regional Training Topics:

- Cyber Risk Management
- Wellness Coordinator Training (this training would give the members new resources for wellness)
- Roadway, Sign and Walkway Program
- DPW Supervisors Roundtable

Mr. Forlenza asked the Committee to send any additional suggested Regional Training topics to Mr. Sheehan or himself. He stated that a draft 2017 Regional Training schedule will be presented at the December meeting for the Committee's approval.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Garish directed the Committee to a copy of the five (5) Safety Director Bulletins that have been distributed since their last meeting:

- *Summertime & High Visibility*
- *Ladder Safety*
- *Resources for School Crossing Guard Safety Programs*
- *Office Safety*
- *September is National Preparedness Month*

Mr. Garish mentioned that October is Fire Safety Month; therefore, a Safety Bulletin will be distributed to the members.

X. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee's last meeting:

- Zika Virus
- Transition to Electronic Distribution - Loss Control Reports (LCR's)
- Seat Belts Save Lives

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Sheehan mentioned that all members with the exception of one (1) has appointed a Training Administrators for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Program

Mr. Sheehan reported that there is currently one (1) *Safety Leadership Program* taking place. He noted there is one (1) additional session that will take place in Beechwood, NJ. Mr. Sheehan mentioned that a BURLCO member has registered for the next session.

Mr. Sheehan indicated that the dates for the 2017 sessions have not been determined at this time.

Online Training – Auto Mechanics

Mr. Garish mentioned that Joe Murraci from his north Jersey office is organizing the Auto Mechanic online training. He noted that there have been discussions to change the proposed online training to a Regional Training for more "hands on" experience. Mr. Garish stated that Mr.

Murraci is working with a mechanic with over 20 years of experience to build this training. The logistics are currently in progress.

XII. S:ERVE

Mr. Garish discussed S: ERVE, the online training program sponsored by Safety National, which is available to Police, Fire and EMS. He indicated that they continue to promote this program to the members.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

Mr. Forlenza asked if there were any questions. No questions were entertained.

XIII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Forlenza referred the Committee to pages 35-36 of the agenda packet to review those agencies that are either accredited or going through Accreditation / Reaccreditation process as of June 9, 2016.

Command Staff Training

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training sessions that he opens up to any command staff in Burlington County. He indicated that the JIF will continue to provide a \$100 stipend per attendee to offset the cost to this program to members.

Police Ad Hoc Committee

Mr. Sheehan mentioned that the minutes from the Police Ad Hoc Committee meeting were included on pages 37-43 of the agenda packet. The next meeting is scheduled for December 9, 2016 in Marlton, NJ.

XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to pages 43-48 to the meeting minutes from the last MEL Safety & Education Meeting that was held on July 26, 2016. He noted that the meeting minutes were self-explanatory and provides the Committee an idea as to what the MEL is working on from a "statewide" perspective.

Mr. Miola indicated that the MEL Safety and Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that representatives are able to call into the meetings via tele-conference. Mr. Miola indicated that he will ensure that a conference call number is available for the next meeting.

The next MEL Safety & Education Committee Meeting is scheduled for October 12, 2016.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 49-50 of the agenda packet. He then highlighted the *15 most frequently cited standards for period of April 1, 2016 through June 30, 2016* with the Committee.

Mr. Saville mentioned that PEOSHA's focus is still geared toward the Public Works Departments along with the Water & Sewer Departments. He also mentioned that OSHA sent a Bulletin that would disallow safety incentive programs that reward employees individually for not having claims. Mr. Miola commented that PEOSHA's concern is that people would be afraid to report an injury or a claim, as they would not want to jeopardize their incentive.

Mr. Saville indicated that the electronic reporting requirement for injuries has been suspended in the public sector due to incapability of OSHA's systems until further notice. He then mentioned that there will be a presentation on the *Traffic Incident Management System* where NJDOT offers guidelines for First Responders for setting up roadway detours. Mr. Saville stated that he has been invited to sit on the committee that will be in charge of developing the guidelines for First Responders. The meeting is set to be scheduled sometime at the end of this month.

XVI. NATIONAL SAFETY MONTH – JUNE 2016

Mr. Forlenza mentioned that June was National Safety Month. He indicated that Safety Banners were distributed to members at the June Executive Committee Meeting. Along with the "A Moment Can Change Your Life", posters distributed to the members in June.

Ms. Ridolfino commented that she has seen the banners displayed at a few member towns. She then asked if the JIF could highlight those members that have displayed the Safety Banners. Mr. Miola suggested that members take a photo of their banners displayed in the town and send to our office to have added to the JIF website. Mr. Forlenza also suggested that the Loss Control Consultants could also take a photo during their visits to have them posted to the website. The Committee Agreed.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Beverly City – Planning a Lunch and Learn with ShopRite Dietitians on September 21st.
- Bordentown City – Conducted a session on making healthier selections when ordering at WAWA. Employees submitted sandwich choices and together they went through WAWA's nutritional website to discover ways of improving choices. Healthy tips and suggestions were shared. Food items highlighting these healthier suggestions were offered for lunch.
- Bordentown Township – Offered end-of-summer Lunch and Learn with Mayor as guest cook; she prepared some vegan dishes to share with the employees. Chairs massages were also offered.
- Delanco – Lunch and Learn scheduled with Shoprite dietitian for September 8th.
- Florence – offered employees the opportunity to submit ideas and suggestions through Employee Interest Survey. 19 surveys were returned. Events and activities will be decided upon based on results.
- Lumberton – Planning to offer a Walking Challenge
- Medford – Organizing a monthly guest speaker for the remainder of the year for the full time career Firefighters. In August, Dr. Maderno spoke on Natural solutions to Sleep Problems. A Shoprite Dietician is scheduled to speak at the end of this month.
- Palmyra Fire Department – Ms. Schiffer presented her Diabetes and Your Body workshop on August 29th with 29 Firefighters present. Positive feedback was received. Activities for Municipal administrative staff will be addressed for Fall implementation.
- Southampton – offered a 10 minutes Reflexology session with Halo Wellness on August 19th. Everyone who participated enjoyed the experience.

- Tabernacle – Final weigh in for their “Healthy Weight for Life” challenge will take place during their Employee Health Fair.
- Westampton – Planning to offer a Walking Challenge, and as a kick off Ms. Schiffer will conduct her Sitting Disease presentation. Westampton has ordered pedometers for their employees and will be using their Wellness Funds for prizes.
- Fall Employee Health Fairs – the following municipalities are planning their health fair: Bordentown Township / Chesterfield / Fieldsboro are looking to do their first joint Wellness Day, Lumberton Township is planning for the end of October, Pemberton Township planning for September 30th, and Riverside Township is planning for September 28th.

Fire Fighters Ad Hoc Committee

Ms. Schiffer reported that she met with Virtua and they are willing to develop a special health program for the Burlington County Fire Departments. The program would offer the firefighters an onsite flexibility analysis, etc. She mentioned that Virtua would be the guest speaker at tonight’s Fire Fighters Ad Hoc Committee.

Ms. Schiffer mentioned that she was asked to have a wellness table display at the Fire Chiefs Association Conference that is scheduled for the end of November. She noted that Tracy Kilmer from Palmyra Borough will be present to assist her with the handouts.

Ms. Schiffer also mentioned that she was recently a presenter at the Municipal Clerks Association Conference of Gloucester County held on September 9th. She presented “Techniques to Manage Stress”; credits were awarded for those in attendance.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet include in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2016. Mr. Forlenza also noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

Ms. Schiffer indicated that a few municipalities have been using these funds to offset the cost for Lunch and Learns, pedometers, fruit from a neighboring farm over the summer and handouts to provide to the employees.

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 52. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIX. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 53 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2016. The final date to claim encumbered funds is February 1, 2017.

Mr. Forlenza mentioned that reminder letters will be e-mailed to the members in early November for each of these programs where members have balances.

2016 Program

Outstanding Suggestions for Improvement

Mr. Forlenza indicated that *Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Sheehan mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2017 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2017 Program will be reviewed at the December Meeting.

XX. 2017 SAFETY & WELLNESS CALENARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2017. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2017.

Ms. Schiffer mentioned that she has been asked by some members if there are posters that would focus on "fast food" healthier options. Mr. Forlenza indicated that each individual town can use their Wellness funds to purchase these types of posters. Mr. Cramer suggested that Ms. Schiffer research the cost and send a memo to the members. He stated that it would give the member town an option if they would like to use their funds to purchase these types of posters. The Committee agreed with Mr. Cramer's suggestion.

XXI. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza asked the Committee if they would still like to hold the 2017 Safety Kickoff Breakfast at Indian Springs. Discussion ensued.

Following a group discussion, the Committee agreed to hold the Safety Kickoff Breakfast at Indian Springs, as they are conducive to our needs. In addition, his office will schedule the breakfast on Tuesday, April 4, 2017. The Committee agreed.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2016 Program will be finalized at the December meeting.

Mr. Forlenza then asked the Committee if they would like to continue to hold the Claims Coordinator and Safety Coordinator Training in February separate from the Safety Kickoff Breakfast. The Committee agreed to have the same format that was done earlier this year.

XXII. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 20, 2016 at 2:00 pm at the Medford Public Safety Building. Mr. Miola mentioned that the meeting location has changed due to the location of this year's Holiday Dinner Meeting. The Committee Agreed.

There being no further business, the meeting adjourned at 3:33pm.

File: BURLCO/2016/Safety Committee
BURLCO/GEN/Safety Committee

Tab: 09/20/2016
Tab: 09/20/2016

**2016 Semi-Annual
Safety Director's Report**

For:

**Burlington County Municipal
Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control

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August 6, 2016

Burlington County Municipal Joint Insurance Fund
2016 Semi-Annual Safety Director's Report

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EXECUTIVE SUMMARY

2016 CONTRACT STATUS

The 2016 Safety Director's contract calls for a minimum of 64 loss control visits to the 26 members of the Burlington County Municipal Joint Insurance Fund. As of June 30, 2016, 28 of the proposed 64 visits have been completed. Renewal surveys have been completed for the six members that will be renewing in 2017. Right to Know Inventory surveys are in the process of being completed for all members. Refer to the Management Report in Appendix A for additional details. The Safety Director Service team consists of Tim Sheehan, Safety Director, and service consultants John Saville, with support from Robert Holwitt and Robert Garish. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff, including Susan Kopec, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Burlington JIF are on Safety Monitoring or Intervention at this time.

REGIONAL TRAINING

Two Regional Training programs have been held so far this year and two more are planned for the remainder of the year.

- **The Safety/Claims Coordinator Round Table:** was held on February 4, 2016. We reviewed on-line resources available at the MEL / JIF website, such as the Supervisor's Investigation Report, the MSI Learning Management System, and an overview of the 2016 Safety Incentive Program and Regional training plan for the year. Qual-Lynx discussed the claims management process.
- **PEOSH Inspection Process:** was held on June 8, 2016. During the 2016 PEOSH Update we discussed the PEOSH Organization, inspection procedures, types of violations, penalty calculations, emphasis programs, safety alerts, the top 10 most common hazards found in NJ public sector facilities, an overview of PEOSH Cooperative Programs and what to do when PEOSH visits your location.

- **Dealing with Difficult People:** To be held October 21, 2016.
- **Career Survival for Police Officers/ Guest Speaker Chief Keith Hummel (Ret.):** To be held on November 18, 2016 at the Hainesport Municipal Building.
- **Active Shooter Awareness:** TBD
- **EPL/POL Plan of Risk Management**
The Safety Director's Office participated in eight training sessions for Managers Supervisors, and Police Command Staff as part of the compliance requirements for the 2017-2018 Employment Practices Risk Control Program.

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on January 15, 2016, and June 17, 2016. The purpose of the Ad Hoc meetings are to review Accreditation, Training and other risk management issues related to law enforcement.

Training for Special Officers was presented at the Atlantic and Cape May County Police Academies. Course was taught by Ret. Chief Denis Connell from Clark, NJ.

RENEWAL SURVEYS

Six members were reviewed for renewal: Bordentown City, Lumberton, Mansfield, Medford, Pemberton Borough and Southampton. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics. Results were summarized and reported at the June Executive Safety Committee meeting. Although there were some unique exposures identified, none of the conditions found presented concerns with the desirability of these members for renewal.

2016 MID-YEAR SUMMARY OF SIP PARTICIPATION

2016 Mid-Year Results																			
SIP Elements	Commitment & Accountability				Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management			Health & Wellness	JIF Planning Retreat
	Safety on the Agenda	Signed the Contract	Police Participation	Showed Change the culture video	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management		
Bass River	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Beverly	Y	Y		NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Bordentown City	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Bordentown Twp	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Chesterfield	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Delanco	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Delran	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Edgewater Park	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Fieldsboro	UK	Y	NA	NA	NW	N	NW	N	Y	N	N	Y	NA	Y	N	NA	Y		
Florence	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Hainesport	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Lumberton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Mansfield	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Medford	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
Mount Laurel	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
North Hanover	Y	Y	Y	NA	NW	Y	Y	NA	Y	Y	Y	Y	Y	Y	UK	Y	Y		
Palmyra	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Pemberton Boro	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
Pemberton Twp	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Riverside	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Shamong	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Southampton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Springfield	Y	Y	NW	NA	NW	Y	Y	NA	Y	Y	Y	Y	NA	Y	UK		UK		
Tabernacle	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Westampton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Woodland	UK	UK	NA	NA	UK	Y	Y	UK	Y	UK		Y	Y		UK	NA	UK		
Wrightstown	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		

Y = YES N - No Evidence UK = Unknown NW = Needs Work NA = Not applicable

* OLD JSO FORMAT ** Not All DEPARTMENTS

As part of the 2016 Safety Incentive Program, member towns are expected to actively participate in **all aspects** of the program. Safety records are maintained in the workplace by the Safety Coordinator. Safety records are reviewed on site during Loss Control surveys.

Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on April 26, 2016. We were pleased to see that 96% of the members sent delegates to the Planning Retreat.

During on site record checks, all elements of the program are reviewed. We work with members to secure a commitment of participation for any areas that are found to be lacking during the review. Members make written documentation available for review, such as Safety Committee Minutes, hazard inspections, training records, job site observations, etc. Over the past few years we have made a concerted effort to improve the quality and detail included in the Job Site Observation reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report. Many members have embraced the new format.

All safety elements are scored and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award. Note: Training participation based on MSI, Regional Training and participation in locally presented technical training.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

Through June 30, 2016, Burlco JIF members have participated in 474 total Instructor Led Learning Events through the MSI. One member does not have a Training Administrator assigned.

In addition to traditional instructor led training, the employees from the following nine municipalities have participated in 199 on-line classes: Bass River, Bordentown Township, Delran, Lumberton, Mansfield, Medford Township, Mount Laurel, North Hanover, and Pemberton Twp.

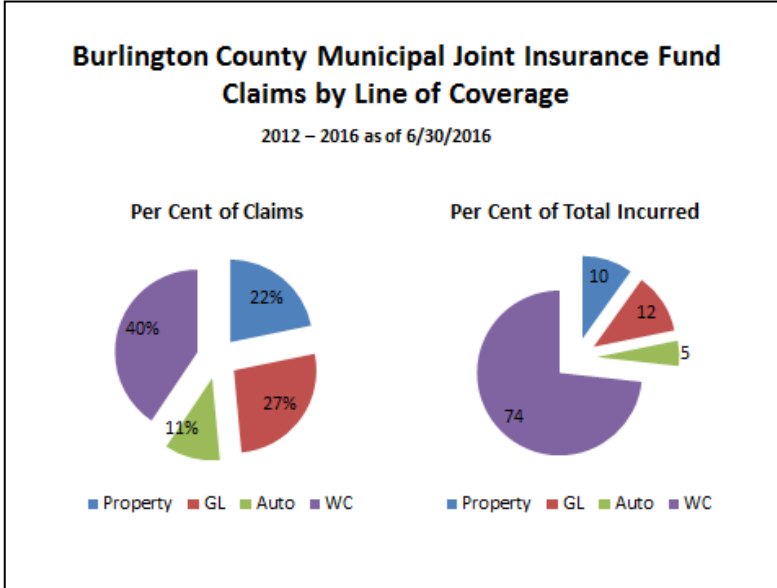
Currently, there are 22 on line programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting. Current available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Fire Safety
- Hazard Communication & the Globally Harmonized System
- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Risk Management for Officials in Local Government
- Safe Patient Lifting for Emergency Responders

- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

MID YEAR LOSS ANALYSIS

TRENDS BY LINE OF COVERAGE



MID YEAR SNAPSHOT

COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE					
Line of Coverage	Mid Year Claim Frequency				
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Property	26	40	46	47	50
General Liability	22	24	51	39	40
Auto Liability	15	16	25	24	23
Workers Comp	71	72	79	90	74
Total Mid-Year Claims	134	152	201	200	187

WORKERS COMPENSATION CLAIMS

For the five year period (2012 - 2016), WC accounted for (41 %) of the claim frequency and (74 %) of the incurred costs. The average cost per WC claim is \$11,481. WC mid-year metrics from 2012 to 2016 YTD show the following trends:

- The number of WC claims remains constant between 2014 and 2015.
- Payroll has remained constant 2014 – 2016, and the number of FT employees dropped slightly in 2016.
- The number of claims per million dollars of payroll is flat.
- Total WC Claim frequency hovers in the range of 7.1 to 7.7 per hundred employees
- The LTAF rate is trending in the right direction.
- Claim cost as % of payroll showed a spike in 2015.

Workers' Compensation Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	147	148	155	155	74
Payroll (Millions)	\$69.2	\$79.4	\$77.3	\$77.1	\$77.9
# of Claims per Million \$ of Payroll	2.12	1.86	2.01	2.01	0.95
Number of FTE Employees	1,920	2,072	2,105	2,082	1,916
Total Claim Frequency / 100 FTE	7.66	7.14	7.36	7.44	3.86
LTA Claim Frequency / 100 FTE			1.85	1.85	1.04
Claim Cost as a % of Payroll	2.34%	2.27%	2.04%	2.99%	0.63%

LOST TIME ACCIDENT FREQUENCY RATE

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
	June 30, 2016			
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
ATLANTIC	2.38	2.42	3.05	2.67
OCEAN	2.11	2.12	2.39	2.23
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
N.J.U.A.	1.76	2.44	2.94	2.50
SOUTH BERGEN	1.72	2.63	2.46	2.38
MORRIS	1.68	2.00	2.01	1.94
TRI-COUNTY	1.65	1.93	2.09	1.94
PROF MUN MGMT	1.45	3.70	2.37	2.70
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
MONMOUTH	1.38	2.17	2.24	2.04
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
CENTRAL	1.26	1.83	2.52	2.01
CAMDEN	1.25	2.44	2.07	1.97
BERGEN	1.18	2.23	2.30	2.04
BURLINGTON	1.04	1.85	1.85	1.70
AVERAGE	1.56	2.25	2.36	2.16

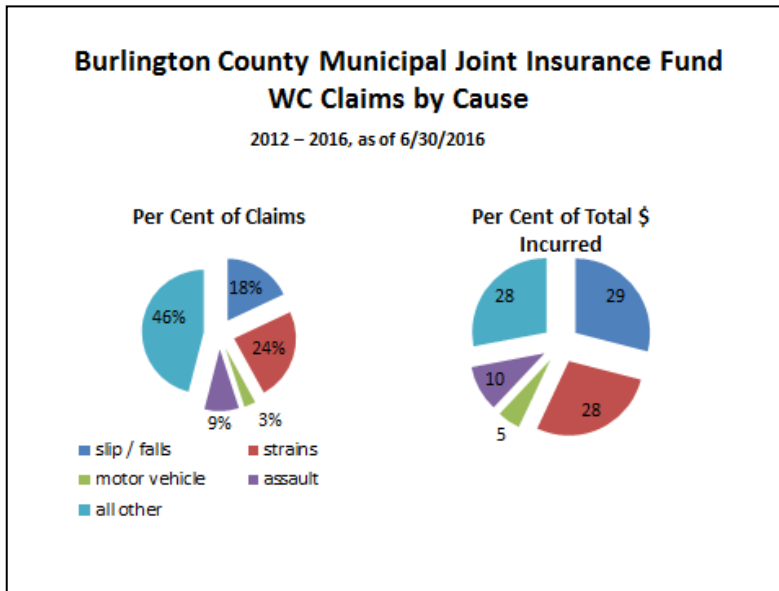
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

The LTAF rate was the lowest among all JIFs measured as of June 30, 2016. The rate is significantly lower than the MEL average.

TRENDS BY MEMBER: WC Losses by Member 2012 – 2016

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per
BASS RIVER	8	\$ 30,233	0.39%	\$ 3,779
BEVERLY	19	\$ 206,212	2.65%	\$ 10,853
BORDENTOWN CITY	28	\$ 753,218	9.66%	\$ 26,901
BORDENTOWN TOWNSHIP	31	\$ 342,590	4.39%	\$ 11,051
CHESTERFIELD	6	\$ 47,755	0.61%	\$ 7,959
DELANCO	13	\$ 182,934	2.35%	\$ 14,072
DELTRAN	55	\$ 867,746	11.13%	\$ 15,777
EDGEWATER PARK	17	\$ 127,991	1.64%	\$ 7,529
FIELDSBORO	-	\$ -	0.00%	\$ -
FLORENCE	27	\$ 229,025	2.94%	\$ 8,482
HAINESPORT	20	\$ 68,910	0.88%	\$ 3,445
LUMBERTON	24	\$ 99,360	1.27%	\$ 4,140
MANSFIELD TOWNSHIP B	24	\$ 126,658	1.62%	\$ 5,277
MEDFORD TOWNSHIP	62	\$ 830,139	10.65%	\$ 13,389
MOUNT LAUREL	99	\$ 1,004,000	12.88%	\$ 10,141
NORTH HANOVER	11	\$ 303,366	3.89%	\$ 27,579
PALMYRA	21	\$ 232,635	2.98%	\$ 11,078
PEMBERTON	86	\$ 1,254,950	16.10%	\$ 14,592
PEMBERTON BOROUGH	17	\$ 92,052	1.18%	\$ 5,415
RIVERSIDE	32	\$ 350,445	4.50%	\$ 10,951
SHAMONG	4	\$ 16,901	0.22%	\$ 4,225
SOUTHAMPTON	12	\$ 28,678	0.37%	\$ 2,390
SPRINGFIELD	6	\$ 84,696	1.09%	\$ 14,116
TABERNACLE	7	\$ 12,372	0.16%	\$ 1,767
WESTAMPTON	43	\$ 453,276	5.81%	\$ 10,541
WOODLAND	6	\$ 47,693	0.61%	\$ 7,949
WRIGHTSTOWN	-	\$ -	0.00%	\$ -
Total All Members	<u>679</u>	<u>\$ 7,795,606</u>	<u>100.00%</u>	<u>\$ 255,169</u>

TRENDS BY CAUSE OF LOSS: WC 2012 - 2016



The table below shows the WC trends by cause (2012 – 2016 YTD). The largest category of claims as a percentage of costs is falls, followed closely by strains including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category. Other significant loss categories are followed by assaults and motor vehicle incidents.

The most significant loss sources in terms of frequency and severity are;

- Strains :24% frequency; 28% of cost
- Fall or Slip From: 18 % frequency; 29% of cost
- Robbery / Criminal Assault: 9% frequency; 10 % cost.
- Motor Vehicle accidents: 3 % frequency; 5 % of cost; average cost per claim more than \$26,000.

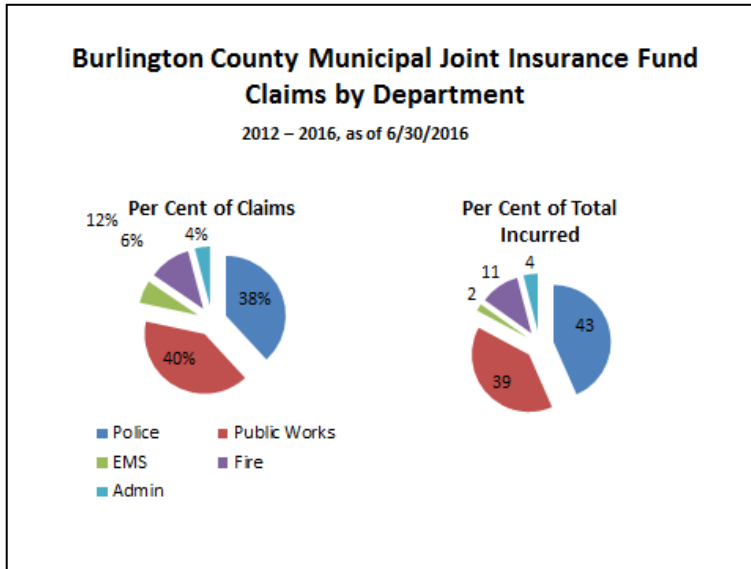
BURLINGTON MUNICIPAL JOINT INSURANCE FUND
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016

Claims by Loss Cause

Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	22	\$ 441,535	5.66%	\$ 20,070
Caught In Or Between	14	\$ 94,223	1.21%	\$ 6,730
Cut, Puncture, Scrape Injured By	37	\$ 102,919	1.32%	\$ 2,782
Fall Or Slip From	75	\$ 1,162,181	14.91%	\$ 15,496
Motor Vehicle	11	\$ 93,139	1.19%	\$ 8,467
Strain or Injured By	124	\$ 1,862,742	23.89%	\$ 15,022
Striking Against Or Stepping On	14	\$ 122,411	1.57%	\$ 8,744
Struck or Injured By	98	\$ 694,900	8.91%	\$ 7,091
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	60	\$ 126,874	1.63%	\$ 2,115
Explosion Or Flare Back	1	\$ 2,514	0.03%	\$ 2,514
Foreign Body In Eye	20	\$ 40,646	0.52%	\$ 2,032
Robbery Or Criminal Assault	65	\$ 843,616	10.82%	\$ 12,979
Repetitive Motion	14	\$ 173,495	2.23%	\$ 12,393
Cumulative (All Other) - Latex	12	\$ 282,543	3.62%	\$ 23,545
Other Misc. Cause - Disease Exposure	10	\$ 14,010	0.18%	\$ 1,401
NOC	102	\$ 1,737,859	22.29%	\$ 17,038
Total All Loss Causes	<u>679</u>	<u>\$ 7,795,606</u>	<u>99.98%</u>	<u>\$ 11,481</u>

TRENDS BY DEPARTMENT

Police make up 38% of the frequency and 43% of the incurred losses. Public Works make up 39% of frequency and 39% of incurred losses. These two departments make up the thrust of our service initiatives and training



BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Department				
	Total Fund Years 2012 - 2016			
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	28	\$ 340,323	4.37%	\$ 12,154
EMS				
Paid	22	\$ 83,303	1.07%	\$ 3,787
Volunteer	20	\$ 101,989	1.31%	\$ 5,099
Subtotal EMS	42	\$ 185,292	2.38%	\$ 4,412
Fire				
Paid	25	\$ 266,163	3.41%	\$ 10,647
Volunteer	53	\$ 580,767	7.45%	\$ 10,958
Subtotal Fire	78	\$ 846,930	10.86%	\$ 10,858
Municipal				
Library	3	\$ 5,363	0.07%	\$ 1,788
Subtotal Municipal	3	\$ 5,363	0.07%	\$ 1,788
Police				
Police	253	\$ 3,246,066	41.64%	\$ 12,830
Police Off Duty	3	\$ 91,600	1.18%	\$ 30,533
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	256	\$ 3,337,665	42.81%	\$ 13,038
Public Works				
Building Dept	6	\$ 83,453	1.07%	\$ 13,909
Garbage Removal	40	\$ 402,133	5.16%	\$ 10,053
Parks & Recreation	7	\$ 338,197	4.34%	\$ 48,314
Sewage Dept	13	\$ 418,240	5.37%	\$ 32,172
Street Maintenance/Cleaning	191	\$ 1,731,473	22.21%	\$ 9,065
Water Dept	6	\$ 4,491	0.06%	\$ 749
Subtotal Public Works	264	\$ 3,005,125	38.55%	\$ 11,383
NOC	8	\$ 74,907	0.96%	\$ 9,363
Total All Departments	679	\$ 7,795,606	100.00%	\$ 11,481

GENERAL LIABILITY CLAIMS

For the five year period (2012 - 2016), General Liability incidents, represent 27% of total claim frequency and 12% of total incurred costs. GL mid-year metrics show the following trends.

- Claim count shows an unexplained uptick in 2014
- Annual appropriations – unexplained variations; increase in 2014 is questioned
- GL Claims per appropriations - appears to be trending in the right direction.

General Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	93	81	128	99	40
Annual Appropriations	\$132,082,026	\$162,206,670	\$206,025,518	\$156,917,544	\$817,689,308
# of Claims per Million \$ of Appropriations	0.70	0.50	0.62	0.63	0.05

The table below shows the General Liability experience (2012 – 2016 YTD) by Cause. The most significant loss sources in terms of cost were Falls (20%); Police Professional (29%), Damaged or Injured (18%), and Motor Vehicle (26 %).

BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
GENERAL LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
Loss Cause/	# Claims	Total Fund Years 2012 - 2016			
		Total Incurred	% of Total	Average Cost per Claim	
Falls	72	\$ 250,615	20.29%	\$ 3,481	
Damaged or Injured By	146	\$ 225,972	18.30%	\$ 1,548	
Police Professional	81	\$ 363,109	29.40%	\$ 4,483	
M/V Collision w/Another Vehicle					
Motor Vehicle All Other	102	\$ 316,363	25.61%	\$ 3,102	
NOC	23	\$ 52,497	4.25%	\$ 2,282	
Total All Loss Causes	<u>441</u>	<u>\$ 1,235,093</u>	<u>99.99%</u>	<u>\$ 2,801</u>	

AUTO LIABILITY CLAIMS

For the five year period (2012 - 2016), Auto Liability claims, represent 11% of total claim frequency and 5% of total incurred costs. Auto liability mid-year metrics show the following trends.

- Number of claims showed a blip in 2014, but downward trend otherwise.
- Number of vehicles showed decrease in 2014.
- Auto claims per 100 vehicles showed uptick in 2014.

Auto Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	33	30	49	40	23
Number of Vehicles	913	1,113	1,071	1,084	776
# of Claims per 100 Vehicles	3.61	2.70	4.58	3.69	2.96

The table below shows the Auto Liability experience (2012 - 2016 YTD). The average cost per claim was \$2,802. The most significant types of incidents in terms of severity were rear-enders and intersection incidents; Backing and collision with fixed object were the most frequent types of incidents.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
AUTO LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
	Total Fund Years 2012 - 2016				
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim	
Damaged or Injured By	12	\$ 22,036	4.49%	\$ 1,836	
M/V Collision w/Another Vehicle					
Rear Ended	28	\$ 325,126	66.29%	\$ 11,612	
Pass, Turn, Lane Change	7	\$ 2,015	0.41%	\$ 288	
Backing up	34	\$ 19,551	3.99%	\$ 575	
Intersection	18	\$ 49,293	10.05%	\$ 2,739	
All Other	29	\$ 26,869	5.48%	\$ 927	
MV Collision W/ Fixed Object	40	\$ 29,520	6.02%	\$ 738	
Motor Vehicle All Other	5	\$ 16,019	3.27%	\$ 3,204	
NOC	2	\$ -	0.00%	\$ -	
Total All Loss Causes	<u>175</u>	<u>\$ 490,429</u>	<u>100.00%</u>	<u>\$ 2,802</u>	

PROPERTY CLAIMS

For the five year period (2012 - 2016), Property claims, represent 22% of total claim frequency and 10% of total incurred costs. Property mid-year metrics show the following trends.

- Property claims have been trending upward for the past four years, and the trend appears to be continuing in the current year. The number of property claims tracks directly with Auto liability frequency.

Property Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	62	74	86	90	50

The most significant property losses arise from physical damage / motor vehicle claims, which represent 51% of incurred losses. Traditional perils (wind, lightning, flood, fire & explosion, vandalism and theft represent (24%) of the claim frequency. The same service initiatives identified under auto losses apply to the physical damage components of these claims.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
PROPERTY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Wind Damage	2	\$ 2,500	0.23%	\$ 1,250
Lightening	8	\$ 35,229	3.29%	\$ 4,404
Flooding	1	\$ -	0.00%	\$ -
Fire/Explosion	5	\$ 128,342	11.97%	\$ 25,668
Vandalism	2	\$ 550	0.05%	\$ 275
Theft	6	\$ 9,439	0.88%	\$ 1,573
Damaged or Injured By	95	\$ 350,813	32.73%	\$ 3,693
M/V Collision w/Another Vehicle				
Rear Ended	35	\$ 70,863	6.61%	\$ 2,025
Pass, Turn, Lane Change	35	\$ 79,214	7.39%	\$ 2,263
Backing up	36	\$ 12,573	1.17%	\$ 349
Intersection	11	\$ 33,727	3.15%	\$ 3,066
All Other	81	\$ 170,639	15.92%	\$ 2,107
MV Collision W/ Fixed Object	42	\$ 177,073	16.52%	\$ 4,216
Motor Vehicle All Other	-	\$ -	0.00%	\$ -
NOC	2	\$ 101	0.01%	\$ 50
Total All Loss Causes	362	\$ 1,071,904	100.00%	\$ 2,961
* See attached schedule for break down to provide more specific cause categories				

ONGOING 2016 SAFETY INITIATIVES

Service Initiative #1: Service Direction: The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the transitional duty initiatives of the JIF.

Service Initiative #2: Member Evaluations

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that show worsening loss metrics may be placed on Safety Monitoring, a process which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on "Safety Intervention" to enlist the assistance of other Fund members and JIF professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation is one of the key components in preventing future incidents. One of our key elements in the 2016 service plan is to identify members with high WC frequency and work with these members on their accident investigation programs. We have identified six members in terms of frequency for special emphasis in 2016:

- Each of these members will receive a focused survey visit to address WC accident experience. We will review 5 years of loss experience, identify departments with the highest frequency rates, review recent investigation reports and review procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.
- Our goal from this process will be to see 1) increased utilization of the accident investigation program; 2) more meaningful and substantive accident investigation findings; 3) clearer understanding on the part of the member towns on how to use the JIF accident investigation resources, including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Service Initiative #4: Focus on most frequent injury types. Strains, falls and motor vehicle incidents are the most frequent and severe types of injuries. Several actions could be taken to improve this experience:

- Promote new MSI online training for Safe Patient Lifting.
- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Encourage workers to engage in pre-lift stretches. Promote wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE or CEVO presentation.

Service Initiative #5: General Liability Exposures. Focus on most frequent GL Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway Sign and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp above.
- There is a correlation between Police accreditation and reduced Police Professional Liability claims. Police accreditation is encouraged.

Service Initiative #6: Motor Vehicle Exposures. Focus on most costly types of claims, especially intersection pedestrian, backing and collision with fixed objects. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These types of claims tend to be frequent and costly.
- Collision with fixed objects and Rear-end accidents – Emphasize the importance of maintaining proper following distance, 3 -second rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Safety program best practices and Safety Incentive Program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability;
- Controlling hazards;
- Continuing Education and Training;
- Communication;
- Coaching;
- Claims Management.

Service Initiative# 8 – Special Focus on Police Departments

- Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, training, and other risk management issues related to law enforcement.
- Uniform consulting plan for law enforcement agencies to address specific risks that are exclusive to the law enforcement community.

Service Initiative #9 – Special Focus on Public Works Departments

- Encourage more meaningful Job Site Observations and daily crew meetings for the DPW
- Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.
- Encourage the use of training resources, including MSI, online and regional training workshops.

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Work with Police Departments to continue training for Class II new graduates
- Present suggested revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue 2016 emphasis on police.
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Work closely with members with above average frequency / LTAF rates
- Facilitate Police Chief Ad Hoc Committee meeting.
- Summarize mid year participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribution of Safety Director Bulletins and notices.
- Participate in the Annual Planning retreat, fund commissioner meetings and all JIF related activities.

SERVICE PLAN CONSIDERATIONS FOR 2016

- Continue new theme and format for Safety Kick off events
- Develop communication strategy to support annual theme.
- Revisit the low attendance at Regional Training sessions.
- Get “back to basics” with Safety Coordinator Round Table, DPW Round Table, and Police Command Staff Training event
- Coordinate services with Wellness Director

APPENDIX A: 2016 LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016
2016 Visit Schedule

Member	St	REN	Service Consultar	Projected visits	special focus	1st visi	2nd visi	3rd vis	4th vis	Projected Visits	Completed Visits #	Remaining Visits #	Comments
Bass River	S		JS	2	RTK	4/29				2	1	1	4/29 LCR /RTK
Beverly	M		JS	2		5/24				2	1	1	5/24 SIP Review/LCR
Bordentown City	M	REN	JS	2	Acc Review	2/3				2	1	1	2/3 Renewal
Bordentown Twp	L		JS	3		4/15				3	1	2	4/15 LCR/SIP Review
Chesterfield	S		JS	2	RTK	4/29				2	1	1	4/29 LCR/RTK
Delanco	S		JS	2	Acc Review	3/31	6/29			2	2	0	3/31 SCM; 6/29 SCM
Delran	L		JS	3	RTK	4/20				3	1	2	4/20 SIP/RTK Review
Edgewater Park	M		JS	2	Acc Review	5/24				2	1	1	5/24 LCR/SIP Review
Fieldsboro	S		JS	2	RTK	6/27				2	1	1	6/27 RTK/LCR
Florence	L		JS	3		7/26				3	1	2	7/26 LCR
Hainesport	S		JS	2	RTK	6/6				2	1	1	6/6 RTK Review
Lumberton	L	REN	JS	3		2/3	2/3			3	2	1	2/3 Renewal
Mansfield	M	REN	JS	2	Acc Review	4/11				2	1	1	4/11 Renewal
Medford	XL	REN	JS	4	RTK	3/25	3/25			4	2	2	3/25 Renewal
Mount Laurel	XL		JS	4	RTK	1/14				4	0	4	1/14 LCR/SCM
North Hanover	M		JS	1	Acc Review	6/20				1	1	0	6/20 LCR
Palmyra	M		JS	2	Acc Review	2/12				2	1	1	2/12 SCM
Pemberton Boro	S	REN	JS	1	RTK	2/3				1	1	0	2/3 Renewal
Pemberton Twp	XL		RH	4						4	0	4	
Riverside	M		JS	3		6/30				3	1	2	6/30 LCR
Shamong	S		JS	2		6/13				2	1	1	6/13 SIP/LCR
Southampton	M	REN	RH	3		4/21				3	1	2	4/21 Renewal
Springfield	S		JS	2		6/20				2	1	1	6/20 LCR
Tabernacle	S		JS	2	RTK	3/8				2	1	1	3/8 SCM
Westampton	M		JS	1	RTK	7/7				1	1	0	7/7 SIP/LCR
Woodland	S		JS	2						2	0	2	
Wrightstown	S		JS	2		6/22				2	1	1	6/22 SIP/LCR
XXDiscretionary			JS	1						1	0	1	
xxxTOTAL				64						64	27	37	
xx Renewal for Large and Extra-Large members counts as two visits													

APPENDIX B: 2016 REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund								
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016								
2016 Regional Training Attendance								
	Size	Safety/Claims Coordinators' RT 2/4/16	PEOSH Inspection 6/8/16				Annual Retreat	Total Reg Train
Bass River	S	1	1					
Beverly	M	1	1					
Bordentown City	M	1	1					
Bordentown Twp	L	1						
Chesterfield	S	1						
Delanco	S	1						
Delran	L	1	1					
Edgewater Park	M	1						
Fieldsboro	S	1						
Florence	L	1	1					
Hainesport	S	1	1					
Lumberton	L	1						
Mansfield	M	1						
Medford	XL	1	1					
Mount Laurel	XL	1	1					
North Hanover	M							
Palmyra	M	1	1					
Pemberton Boro	S	1						
Pemberton Twp	XL	1						
Riverside	M	1	1					
Shamong	S	1	1					
Southampton	M	1						
Springfield	S	1						
Tabernacle	S	1	1					
Westampton	M	1	1					
Woodland	S	1						
Wrightstown	S	1	1					
Members represented		26	14					

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE CREATION OF THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, pursuant to NJAC 11:15-2.23, the FUND has previously established a Closed Years Account to hold surplus funds from Fund Years that have been transferred to the Residual Claims Fund Joint Insurance Fund (RCFJIF); and

WHEREAS, beginning with Fund Year 2016, the Municipal Excess Liability Joint Insurance Fund (MEL JIF) implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND must pay the MEL JIF an amount equal to 85% of the workers' compensation and liability loss funding as determined by the MEL JIF based upon the exposures of the FUND; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND is obligated to pay the MEL JIF up to a maximum of 100% of the workers' compensation and liability loss funding should at any point over the next 10 years the MEL JIF pays more than the 85% of the workers' compensation and liability loss funding for claims occurring in the Fund Year covered by the MEL JIF Retrospective Program; and

WHEREAS, in anticipation that the FUND might have to provide additional funding to the MEL JIF should the MEL JIF make payments on FUND claims that exceed 85% of loss funding for the Fund Year covered by the MEL JIF Retrospective Program, the Fund has budgeted additional loss funds above the 85% obligation for this purpose in the Fund Year Budget covered by the MEL JIF Retrospective Program; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the RCFJIF 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, it is recommended that the FUND establish an independent account to hold the additional budgeted funds potentially due to the MEL pursuant to the MEL JIF Retrospective Program separate from the FUND's Closed Years Account.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to establish a MEL JIF Retrospective Account; and

BE IT FURTHER RESOLVED, that available funds from remaining balances from the MEL JIF line item of the Fund Year Budget in Fund Years when the FUND is participating in the MEL JIF Retrospective Program may be transferred in to the MEL JIF Retrospective Account as authorized by Resolution of the FUND; and

BE IT FURTHER RESOLVED, the FUND Treasurer and FUND Auditor are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this resolution be provided to the Executive Director's office, the FUND Treasurer, and the FUND Auditor for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on October 18, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE A
CONTRACT WITH INVESTOR'S BANK FOR BANKING SERVICES AND WILMINGTON
TRUST FOR ASSET MANAGEMENT SERVICES AND AUTHORIZING THE FUND
TREASURER TO OPEN AN ACCOUNT WITH M & T BANK**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, in June of 2015 the Municipal Excess Liability Joint Insurance Fund (MEL JIF) issued a Request for Proposals (RFP) for Banking and Asset Management Services for the MEL JIF, Residual Claims Fund (RCF), and Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the RFP included a provision that allowed Joint Insurance Funds that are members of the MEL JIF to benefit from any proposal accepted by the MEL JIF as a result of the issuance of the RFP; and

WHEREAS, in response to the issuance of the RFP, the MEL JIF received proposals from various banks and asset management firms including Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, after careful consideration of all proposals received, the MEL JIF, RCF, and EJIF decided it was in these funds' best interest to enter into a contract with Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, several MEL JIF funds have engaged the services of Investor's Bank and Wilmington Trust since the award of contract by the NJ MEL; and

WHEREAS, the proposals received from Investor's Bank and Wilmington Trust were reviewed and evaluated by the FUND Treasurer and Finance Committee taking into consideration, among other factors, compensating balance requirements, guaranteed interest rates, services to be provided, and investment structure; and

WHEREAS, after careful consideration it is the recommendation of the FUND Treasurers, Finance Committee Chair, and the Executive Director's office that the Executive Committee of the Burlington County Municipal Joint Insurance Fund authorize the Fund Chair and Secretary to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

WHEREAS, because Wilmington Trust does not currently hold a Governmental Unit Deposit Protection Act (GUDPA) Certificate issued by the State Department of Banking & Insurance it is necessary for the FUND to authorize the FUND Treasurer to open an account at M & T Bank, corporate owner of Wilmington Trust, to ensure the FUND's compliance with this act;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Chair and Secretary are hereby authorized to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

BE IT FURTHER RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to open an account with M & T Bank, corporate owner of Wilmington Trust, for the purpose of holding any proceeds from the FUND's

transactions with Wilmington Trust so as to guarantee that the FUND is in compliance with the GUDPA; and

BE IT FURTHER RESOLVED, that the Executive Director's office shall secure copies of the GUDPA Certificates issued by the NJ Department of Banking and Insurance for Investor's Bank and M & T Bank, with the understanding that no funds shall be deposited with Wilmington Trust until the GUDPA Certificate for M & T Bank has been provided; and

BE IT FURTHER RESOLVED, that the Fund Chair, Fund Secretary, Executive Director, Deputy Executive Director, and Fund Treasurer are hereby authorized to execute any required documentation in the furtherance of the services to be provided through the execution of the aforementioned contracts; and

BE IT FURTHER RESOLVED, that a copy of this Resolution be provide to the Executive Director's office and Fund Treasurer for their information and knowledge.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on October 18, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date:_____