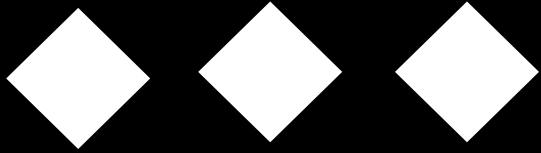


WELCOME


2023 Burlington County Municipal Joint Insurance Fund Annual Planning Retreat April 18, 2023

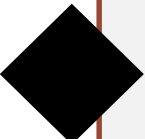
Paul A. Forlenza, MGA
Executive Director



HOUSEKEEPING

This is Your Program

- 
- Sign in
 - Retreat Binders
 - Breaks and Returns

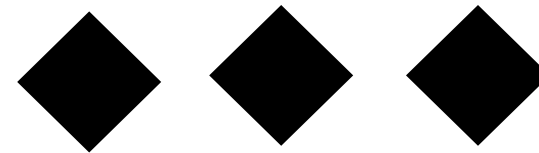
- 
- Cell Phones off Please
 - Conversations to a Minimum
 - Online Survey Sent Tomorrow

**Online Copy of Retreat Handbook:
www.burlcojif.org/burlco-retreat-digital-binder**

2022 RETREAT EPILOGUE



May 3, 2022



2022 RETREAT EVALUATION

	Excellent	Good	Fair	Poor	No Response
Facilities	13	3	1	0	0
Relevance	8	8	1	0	0
Overall	10	6	1	0	0



	Excellent	Good	Fair	Poor	No Response
Retreat Length	5	11	1	0	0
Time of Year	7	7	3	0	0

	Retreat Handbook
Online Version	10
Hardcopy	7

LIKES AND DISLIKES

LIKED MOST

- Agenda & Topics
- Wellness Presentation
- Dr. Kelly's Presentation
- Meeting location
- Cyber Security Presentation
- Brought clarity to the cyber program to better explain to Governing Body
- Reinforced training & reminders
- The smoothness of the entire program
- As a new employee it was great to meet in person and find out about the JIF



LIKED LEAST

- Cleanliness of facility
- Not enough safety
- Too much about public safety – need more information on DPW
- Retreat was too long
- Tough to be out of the office all day
- Try and gear the order of the presentations so that different people from the towns can attend for relevant information
- Nothing

FUTURE TOPICS

- Safety Discussions
- Risk Management for Public Works
- More Cyber
- A Review of Claims Procedures
- Workers Compensation & Liability Claims Scenarios
- Safety & Risk Management for Office Workers
- More Information on OPRA

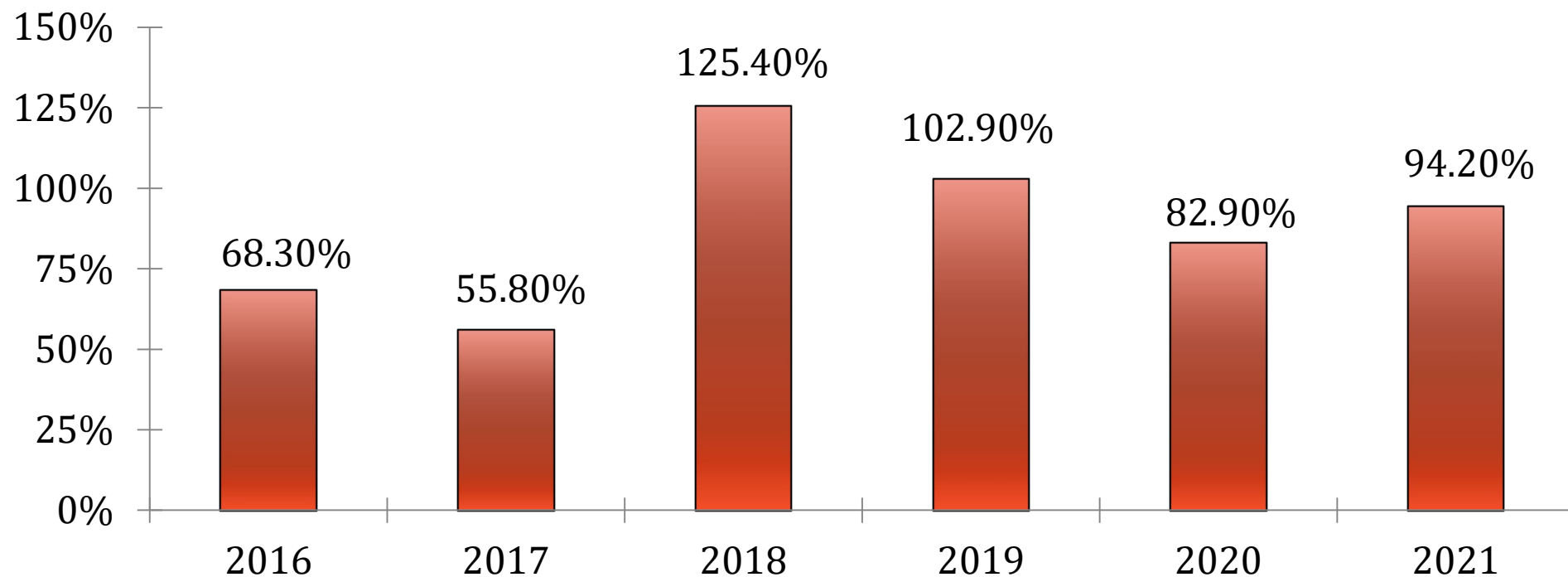


HOW WE DO'IN...



JIF LOSS RATIO RESULTS

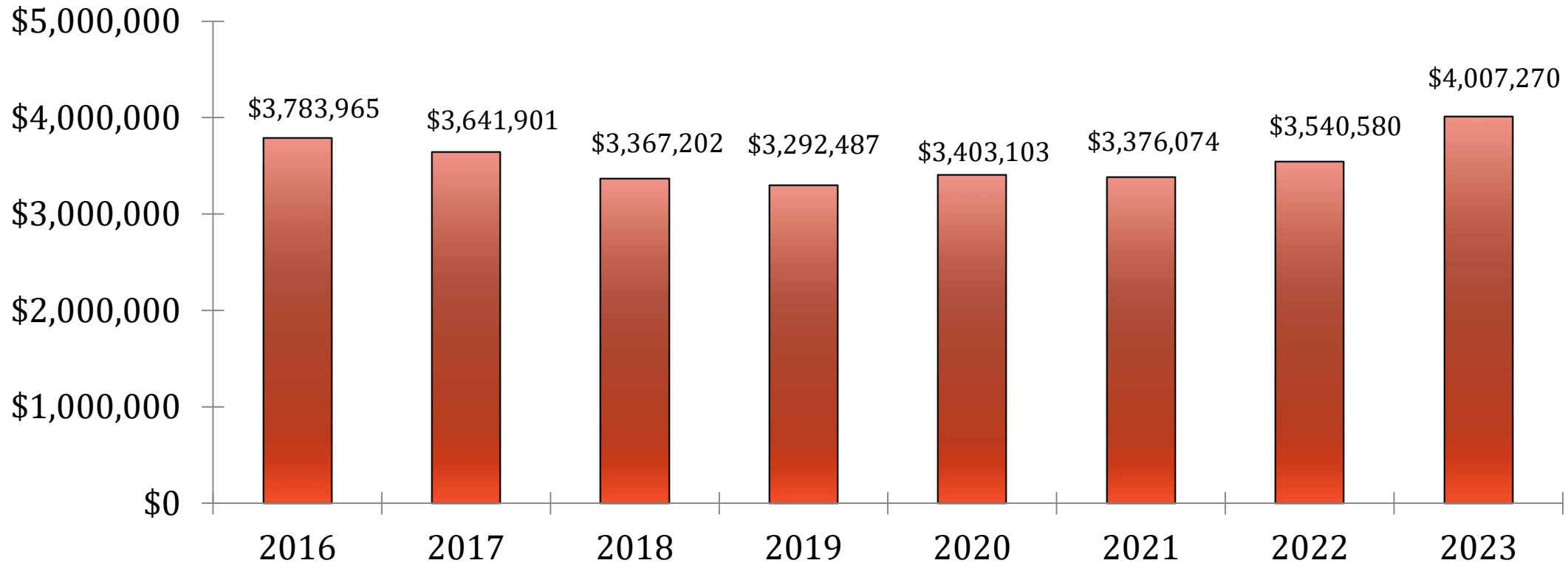
(VALUED AS OF 12-31-2022)



Six Year Average Loss Ratio of 87.4%!

JIF LOSS FUNDING CHANGES

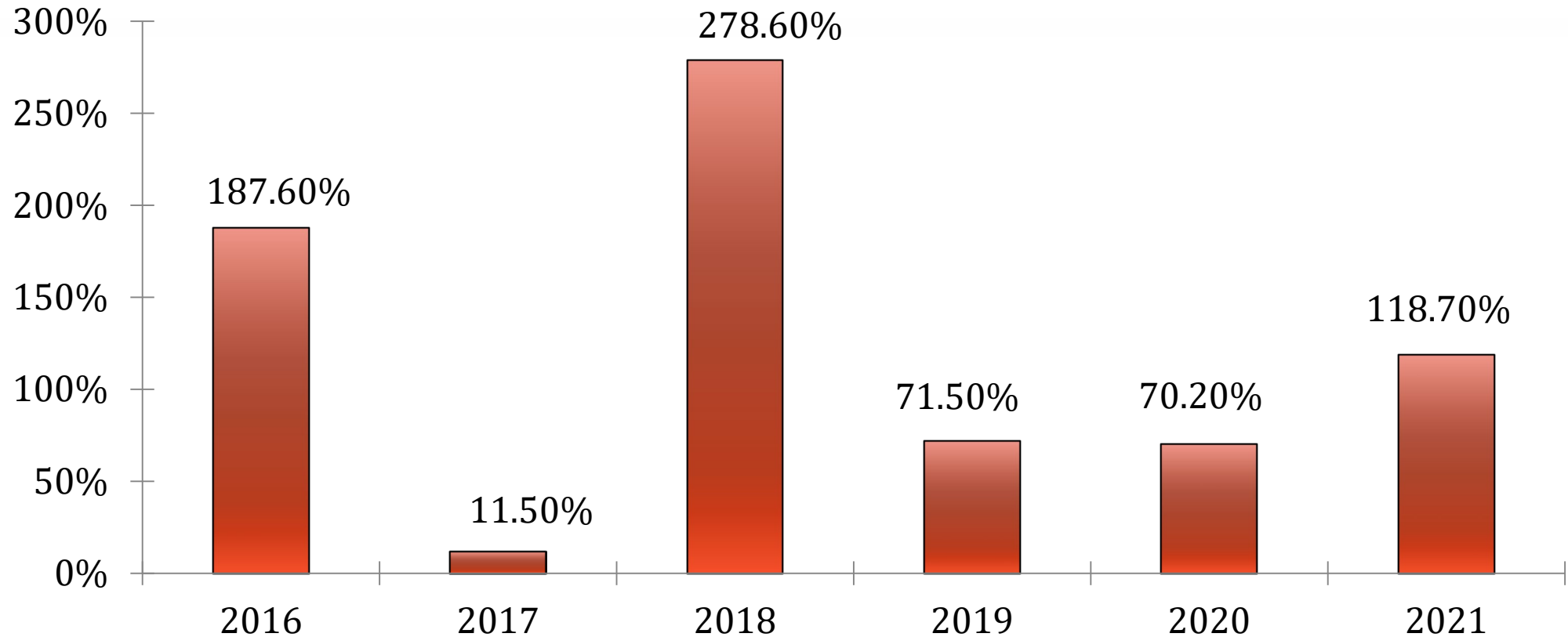
FUND YEAR 2016 - 2023



Includes the addition of Fieldsboro in 2016.
Includes the addition of New Hanover in 2020.

MEL LOSS RATIO RESULTS

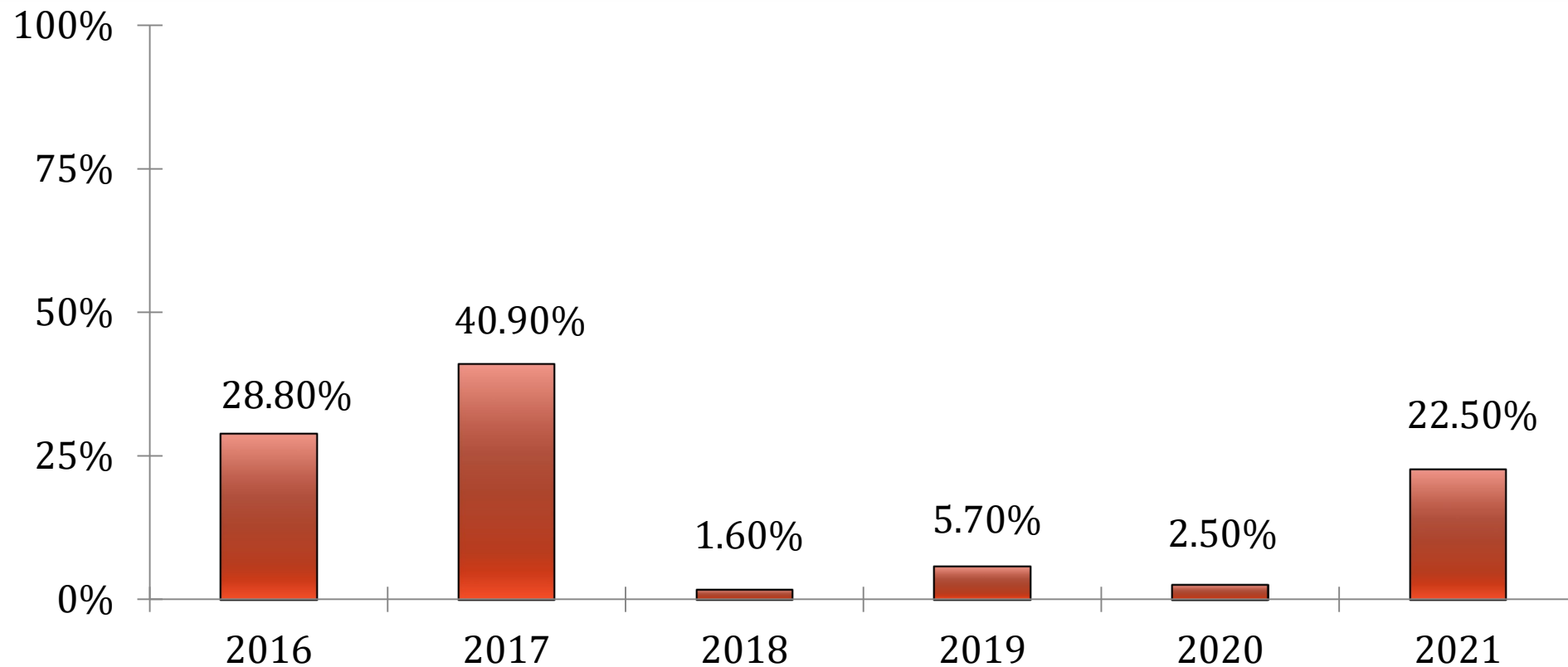
(VALUED AS OF 12-31-2022)



Six Year Average Loss Ratio of 120.7%!
3 Claims Account for 50.8% of the Incurred Losses!

EPL LOSS RATIO RESULTS

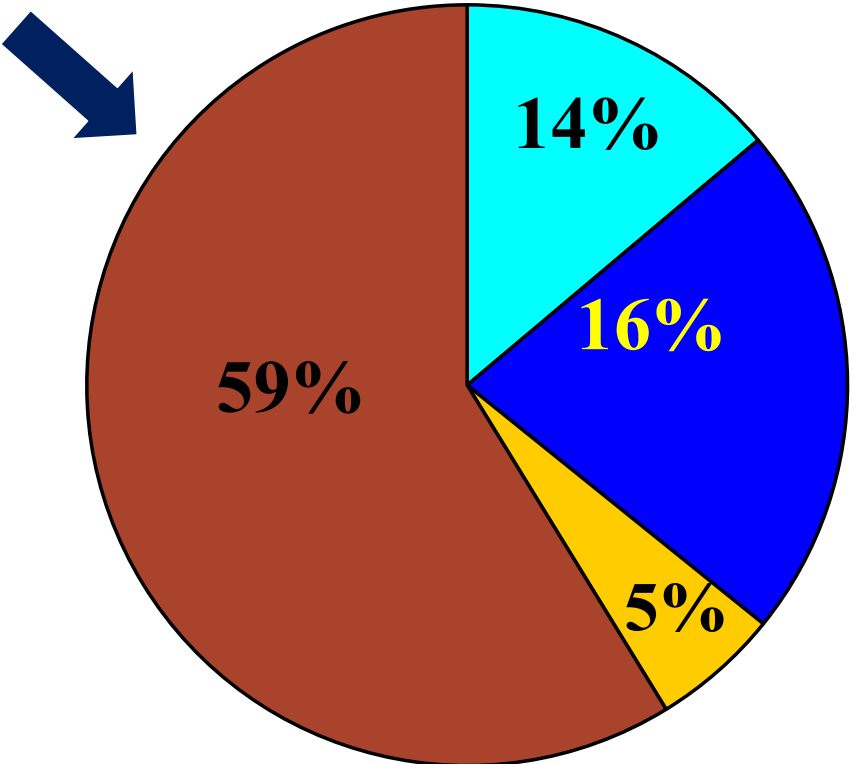
(VALUED AS OF 12-31-2022)



Six Year Average Loss Ratio of 16.5%!

CLAIMS COUNTS

FUND YEARS 2016-2021
(VALUED AS OF 12/31/2022)

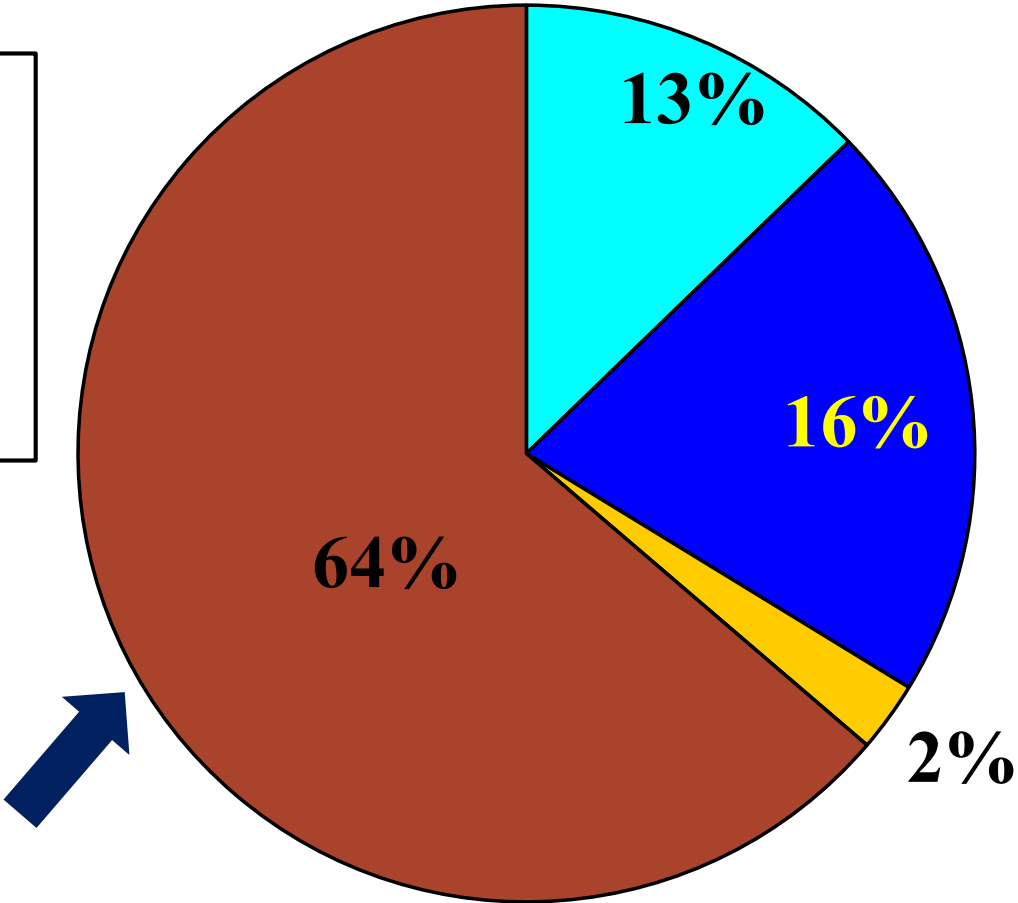


- Property
- General Liability
- Auto Liability
- Workers Comp.

INCURRED COSTS

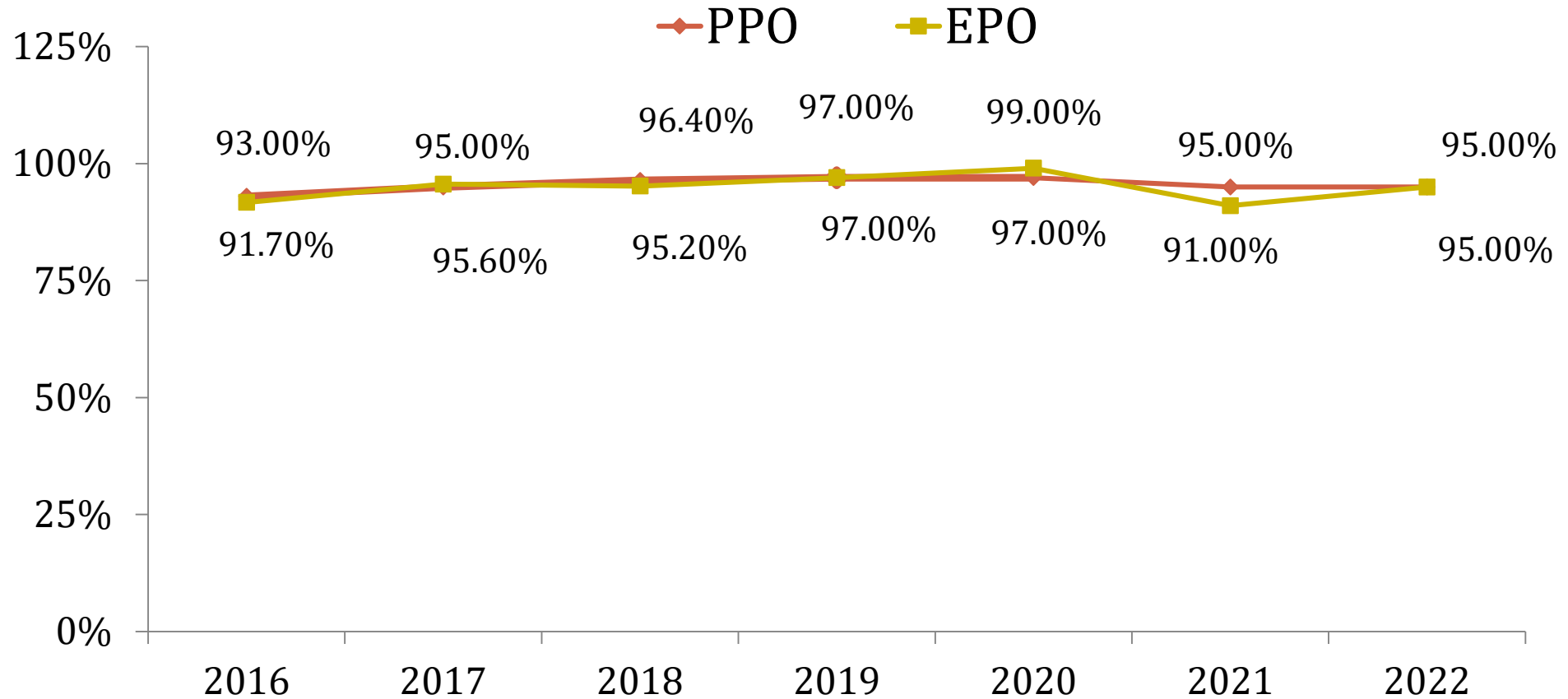
FUND YEARS 2016-2021
(VALUED AS OF 12/31/2022)

59% of our claims
are driving
64% of our
incurred costs



NETWORK USAGE

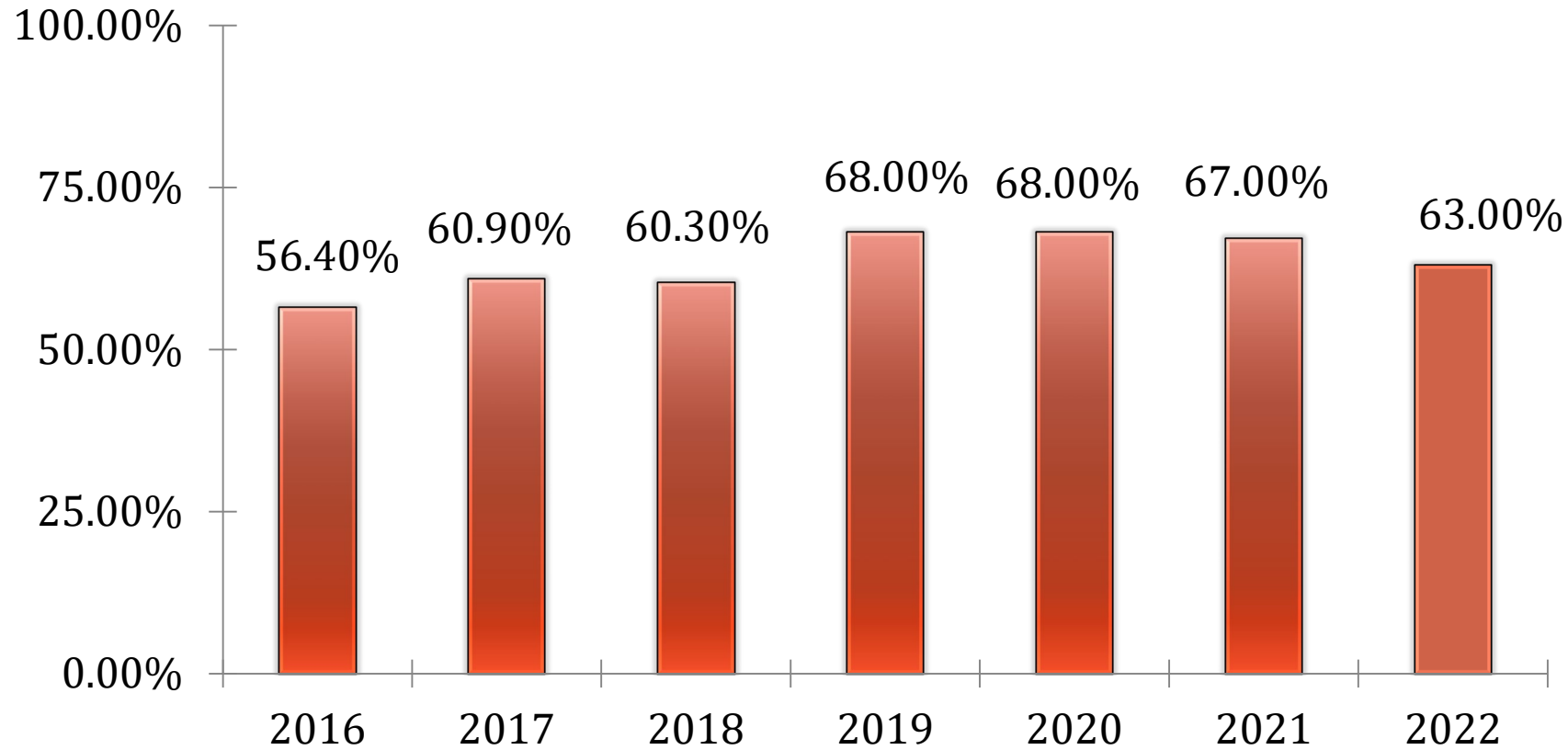
(BASED ON PROVIDER CHARGES - VALUED AS OF 12/31/2022)



Use of Provider Networks Remains Strong!

PERCENTAGE OF SAVINGS

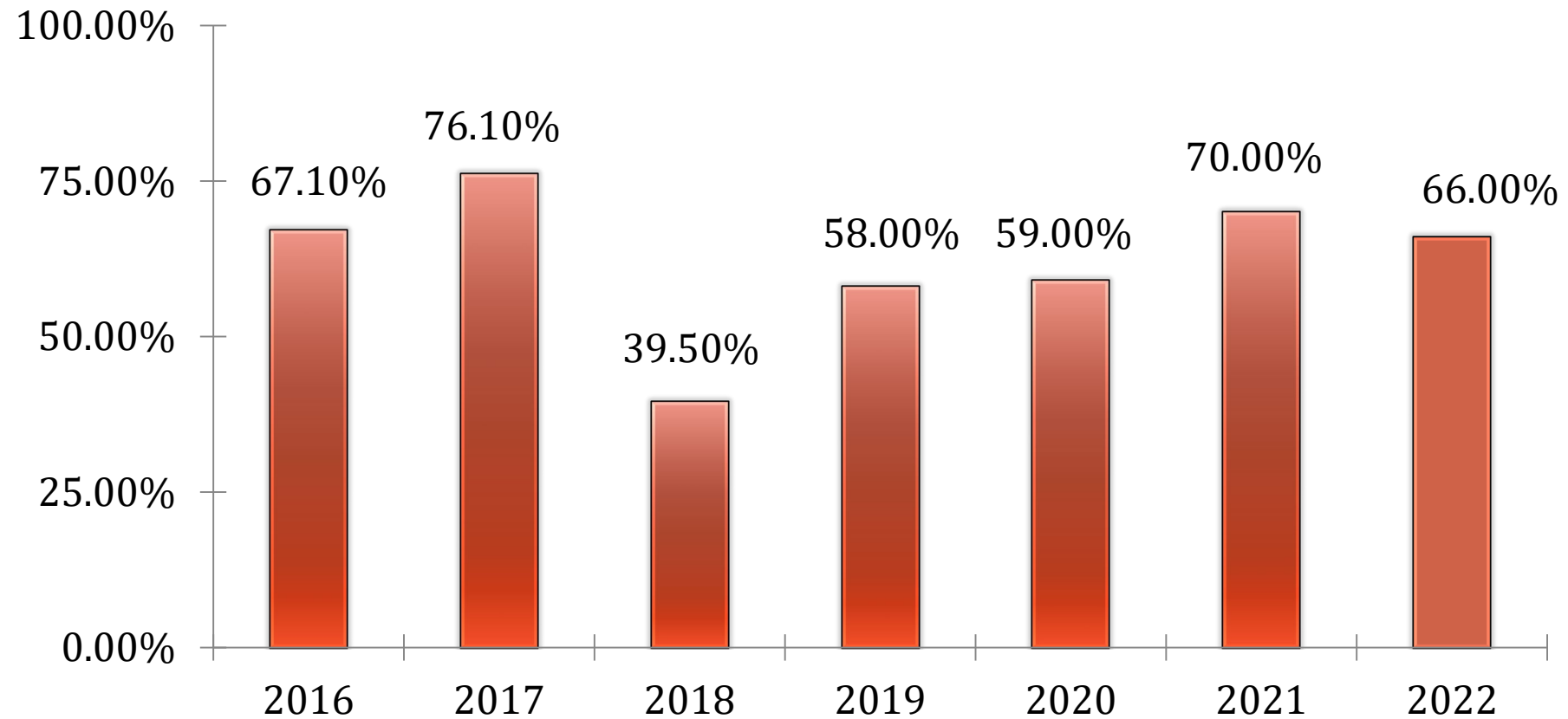
(VALUED AS OF 12/31/2022)



Significant Savings Through Bill Repricing

TRANSITIONAL DUTY DAYS

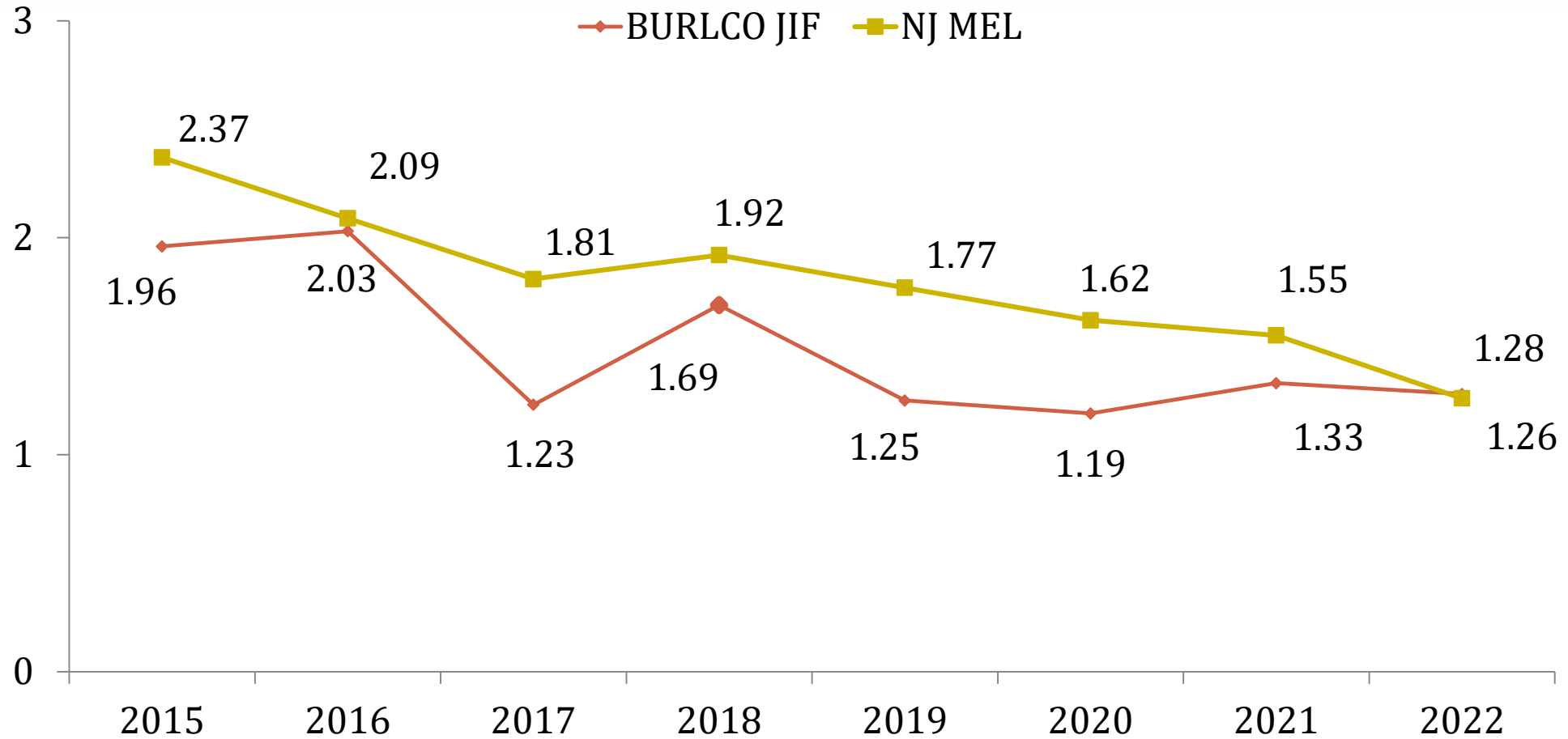
(VALUED AS OF 12/31/2022)



Use of Transitional Duty Saves Money !

LTAf RESULTS

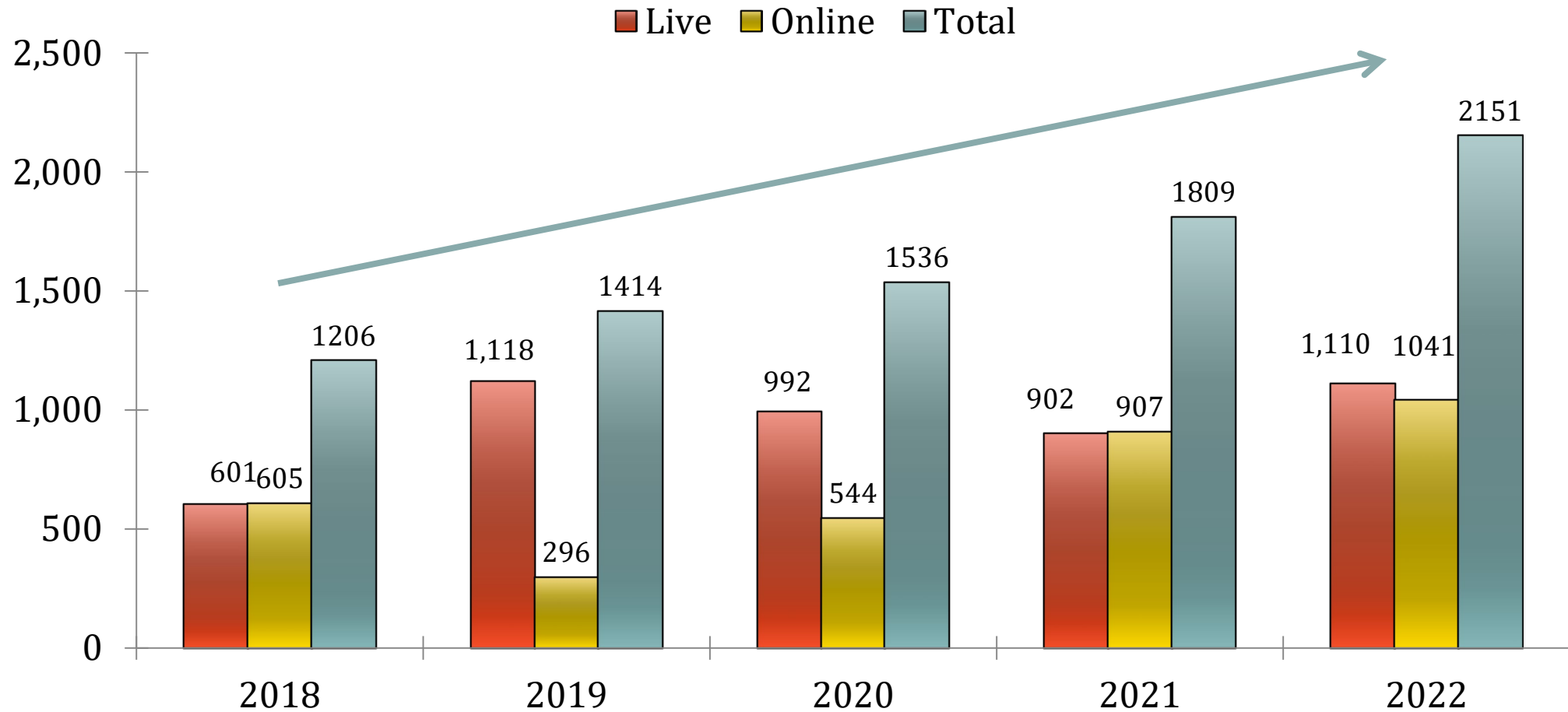
(VALUED AS OF 12-31-2022)



Consistently Below Statewide Averages

EMPLOYEES TRAINED

Instructor Led vs. Online Training



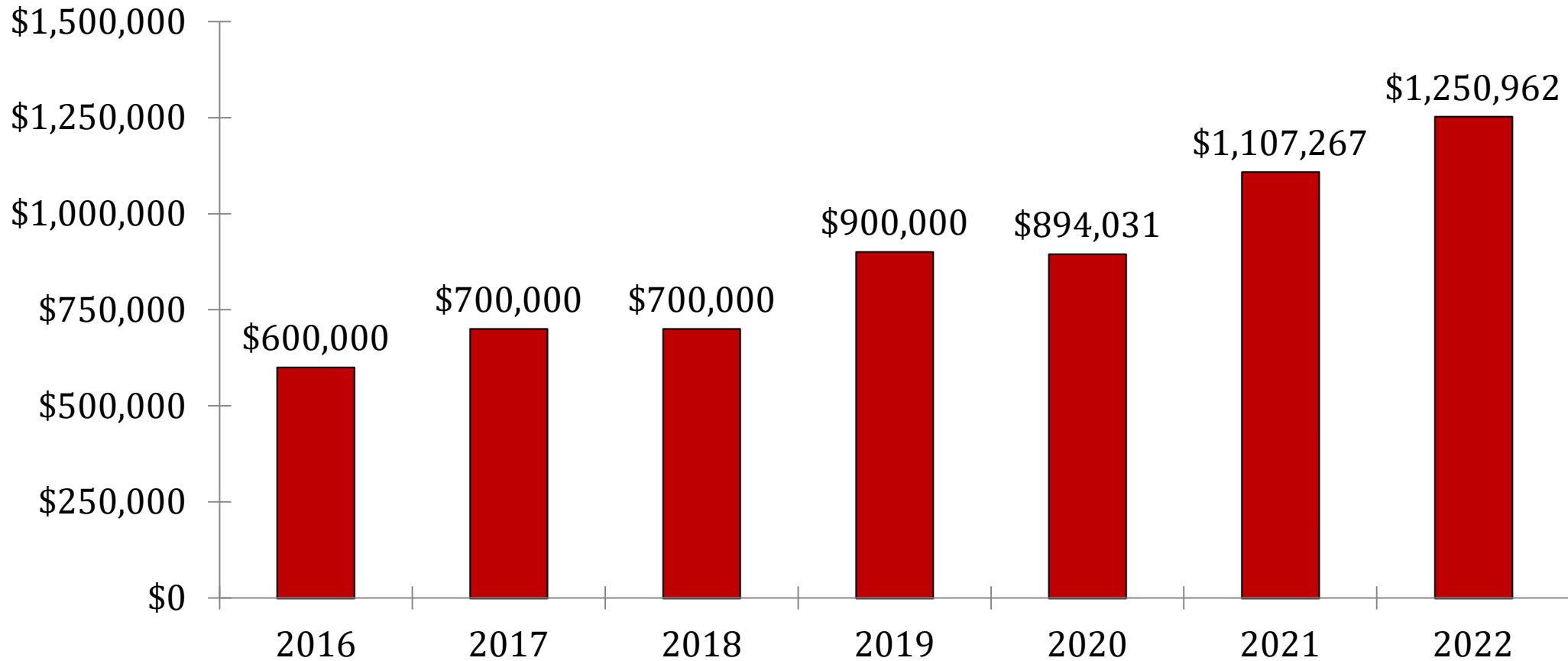
78% Increase in Four Years!

**Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
September 30, 2022**

	Total
Earned Contributions & MEL / RCF Dividends	\$144,001,377
Closed MEL Surplus Transfer Balances	1,151,342
Claims Paid (Net of Subrogation) & RCF Premiums	(46,881,190)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(42,887,029)
Operating Expenses Paid	(24,978,886)
Residual Claims Fund Premiums Paid	(7,050,769)
MEL Premium Deferral Paid	(545,865)
MEL Surplus Trigger Assessment Paid	(108,305)
Residual Claims Fund Surplus Trigger Assessment Paid	(211,759)
Total Payments	(122,411,593)
Position After Expenses	22,741,127
Investment Income (per treasurer)	3,480,345
Transfers	-
Return of Surplus	(11,581,382)
CASH POSITION	14,640,090
Case Reserves	(4,403,960)
IBNR Reserves	(2,890,705)
MEL Premium Deferral Liability	-
MEL Surplus Trigger Assessment Liability	-
Residual Claims Fund Surplus Trigger Assessment	(10,667)
Net Current Surplus	7,334,758



GROWING DIVIDENDS

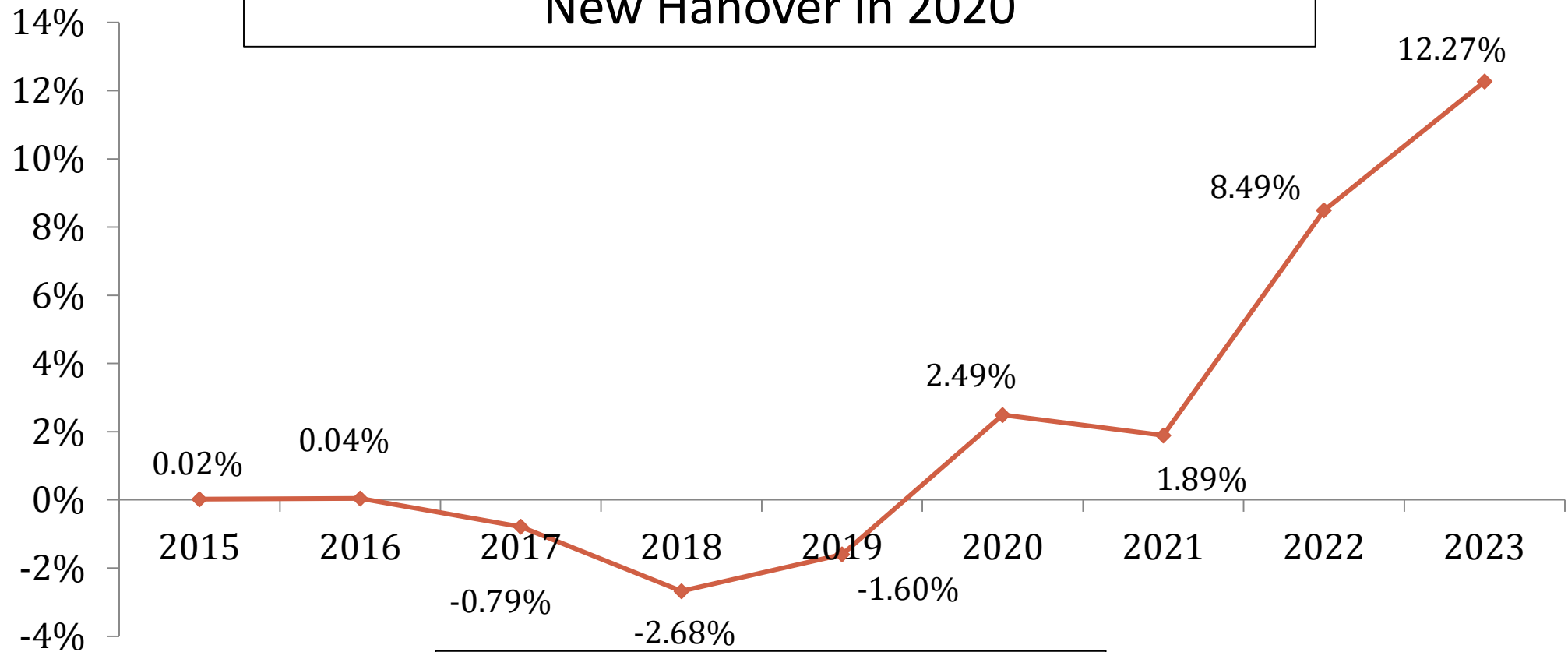


Over \$12.9* Million Returned to Date!

*Includes MEL & EJIF Dividends

BUDGET STABILITY

Includes the addition of Fieldsboro in 2016 &
New Hanover in 2020



More Increases Coming?

SO WHAT IS DRIVING OUR BUDGET?



THE PERFECT STORM

Judicial Decisions

Regulatory Changes

Inflation

Climate Change

Social Inflation

TTD Rates



Unrealized Losses

Pandemic

Hard Market

Cyber Losses

Statutory Changes

Recreational Marijuana

Reopeners

STATUTORY CHALLENGES

- Sexual Abuse & Molestation
- Firefighters Cancer Presumption
- Pandemic
 - COVID eligible for WC Benefits
 - Presumption Standard
- Recreational Marijuana
 - Impact on employee matters?
 - Source of Land Use claims?
 - LEL Claims





REGULATORY CHALLENGES

- **Pension Offset Impact**
 - \$13 million* Statewide and counting
 - \$1.082 million** from seven (7) BURLCO claims
- **Increases in the TTD Rate**
 - 13.4% increase since 2021



INSURANCE MARKET – WORKERS' COMPENSATION

- Statutory Coverage Required
 - Pandemic COVID 19
 - Over \$26 million in MEL Losses
 - Over \$818,000 for BURLCO Members
 - Firefighters Cancer Presumption
- 

- Expanding Definitions:
 - Who's covered
 - Injuries deemed compensable
 - Medical procedures & Services
 - Other Costs:
 - Wage replacement
 - Claim Petitions
 - Re-Openers
- 

MARKETPLACE OVERVIEW – WORKERS’ COMPENSATION

2020 Oregon Workers’ Compensation Premium Rate Ranking Summary

January 2021

AUTHORS
• Chris Day, 8/21/72 – 6/1/2020
• Jay Dotter

Table 1. Oregon's ranking in the top 10 classifications

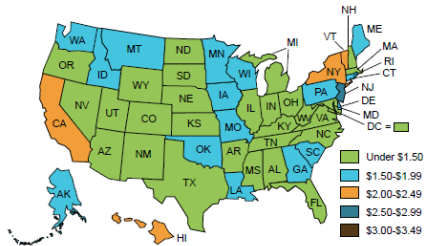
Occupation	Ranking
Clerical office employees not otherwise coded	45
College: professional employees and clerical	42
Salespersons or collectors – outside	44
Physician and clerical	38
Restaurant and drivers	40
Hospital: professional employees	41
Store: retail not otherwise coded	48
Automobile service or repair center and drivers	40
Trucking: not otherwise coded – all employees and drivers	36
Social services organization – all employees and drivers not otherwise coded	37

Oregon employers in the voluntary market pay, on average, the 45th highest workers' compensation premium rates in the nation. Oregon's rates are 31 percent below those of the median state in the study.

Premium rate indices are calculated based on data from 51 jurisdictions, for rates in effect as of Jan. 1, 2020. The 2020 median value is \$1.44, which is a drop of 15.3 percent from the \$1.70 median of the 2018 study. This is the largest drop in the study median since 2000. Oregon's premium rate index is \$1.00 per \$100 of payroll, or 69 percent of the national median. National premium rate indices range from a low of \$0.67 in North Dakota to a high of \$2.52 in New Jersey. Fourteen states had an index rate that was within plus or minus 10 percent of this benchmark value. In the upper part of the rate distribution, 17 states had index rates higher than 110 percent of the median, while 20 states were below 90 percent of the median.

The study is based on methods that put states' workers' compensation rates on a comparable basis using a constant set of risk classifications for each state. This study used classification codes from the National Council on Compensation Insurance (NCCI). Of approximately 430 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. To control for differences in industry distributions, each state's rates were weighted by 2014-2016 Oregon payroll to obtain an average manual rate for that state. Listed in Table 1 are Oregon's rankings in the top 10 of the 50 classifications used.

Figure 1. 2020 Workers' compensation premium index rates



Dedicated to CONSUMER and WORKER PROTECTION



Table 2. Workers' compensation premium rate ranking

2020 Ranking	2018 Ranking	State	Index Rate	Percent of study median	Effective Date	Percent of 2018 study median
1	3	New Jersey	2.52	175%	January 1, 2020	167%
2	1	New York	2.23	155%	October 1, 2019	181%
3	9	Vermont	2.21	153%	April 1, 2019	123%
4	2	California	2.16	150%	January 1, 2020	169%
5	13	Hawaii	2.08	144%	January 1, 2020	118%
6	8	Connecticut	1.99	138%	January 1, 2020	129%
7	4	Delaware	1.97	137%	December 1, 2019	148%
8	10	Louisiana	1.95	135%	January 1, 2019	121%
9	7	Rhode Island	1.93	134%	August 1, 2019	132%
10	5	Alaska	1.86	129%	January 1, 2020	148%
11	12	Wisconsin	1.74	121%	October 1, 2019	119%
12	11	Montana	1.69	117%	July 1, 2019	119%
13	23	Oklahoma	1.66	115%	January 1, 2020	103%
14	25	Missouri	1.65	115%	January 1, 2020	101%
15	6	Georgia	1.64	114%	July 1, 2019	134%
16	19	Maine	1.62	113%	January 1, 2020	108%
17	28	Minnesota	1.61	112%	January 1, 2020	98%
19	21	Idaho	1.56	108%	January 1, 2020	106%
19	14	South Carolina	1.56	108%	April 1, 2019	115%
20	17	Pennsylvania	1.55	108%	April 1, 2019	109%
21	30	Iowa	1.54	107%	January 1, 2020	96%
22	16	Washington	1.53	106%	January 1, 2020	110%
23	24	South Dakota	1.48	103%	July 1, 2019	102%
24	22	Illinois	1.46	101%	January 1, 2020	106%
26	18	Wyoming	1.44	100%	January 1, 2020	110%
26	27	Nebraska	1.44	100%	February 1, 2019	100%
27	21	Florida	1.41	98%	January 1, 2020	106%
28	27	New Hampshire	1.37	95%	January 1, 2020	100%
29	34	New Mexico	1.34	93%	January 1, 2020	88%
30	29	Alabama	1.33	92%	March 1, 2019	97%
31	19	North Carolina	1.31	91%	April 1, 2019	108%
32	41	Virginia	1.28	89%	April 1, 2019	76%
33	35	Colorado	1.25	87%	January 1, 2020	84%
34	31	Mississippi	1.20	83%	March 1, 2019	91%
35	38	Massachusetts	1.17	81%	July 1, 2018	81%
37	37	Michigan	1.14	79%	January 1, 2020	81%
37	39	Maryland	1.14	79%	January 1, 2020	78%
38	33	Kentucky	1.13	78%	October 1, 2019	89%
39	46	Kansas	1.12	78%	January 1, 2020	68%
40	36	Ohio	1.11	77%	July 1, 2019	82%
41	32	Tennessee	1.09	76%	March 1, 2019	89%
42	44	Nevada	1.07	74%	September 1, 2019	70%
43	40	Arizona	1.05	73%	January 1, 2020	78%
44	42	District of Columbia	1.04	72%	November 1, 2019	74%
45	46	Oregon	1.00	69%	January 1, 2020	68%
46	43	Texas	0.98	68%	July 1, 2019	71%
47	47	Utah	0.85	59%	January 1, 2020	62%
48	48	West Virginia	0.79	55%	November 1, 2019	59%
49	50	Indiana	0.77	53%	January 1, 2020	51%
50	49	Arkansas	0.72	50%	July 1, 2019	53%
51	51	North Dakota	0.67	47%	July 1, 2019	48%

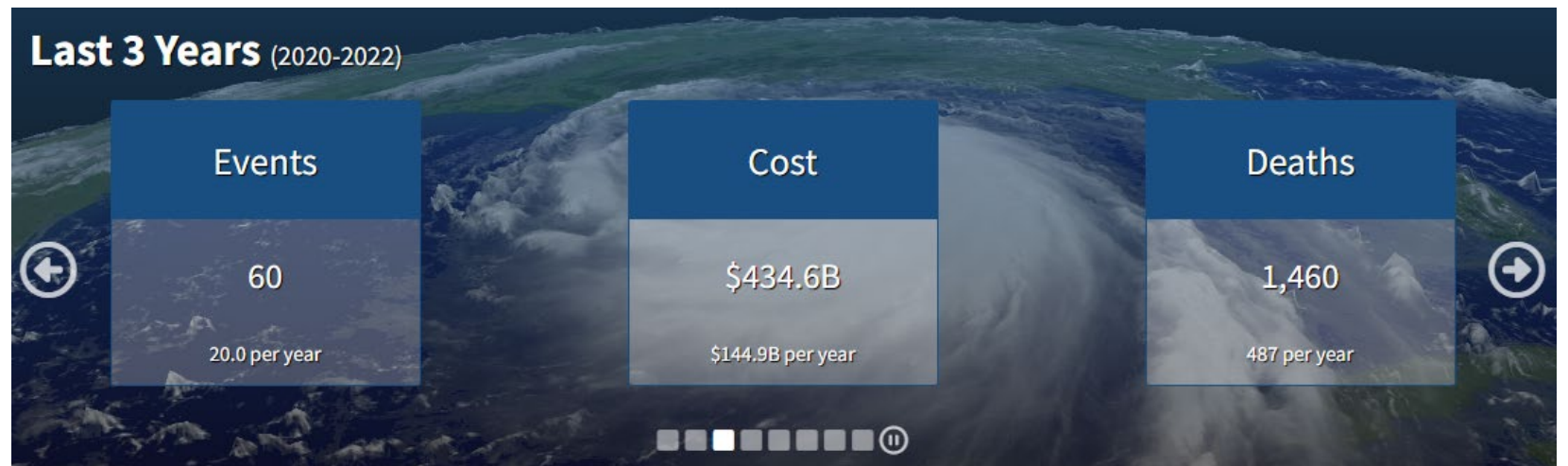
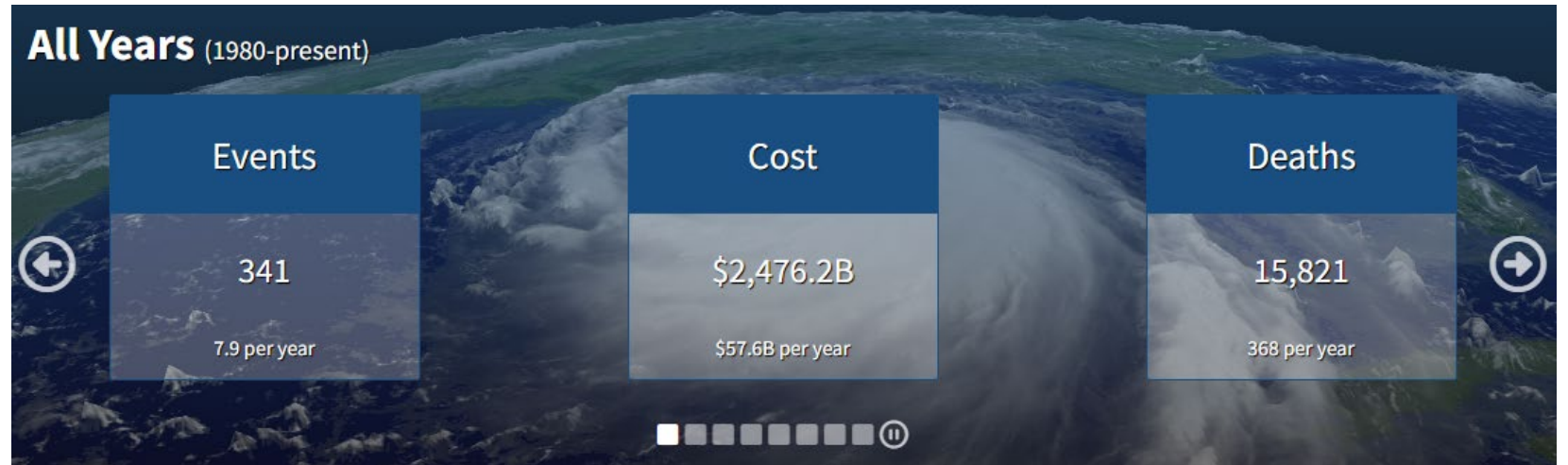
INSURANCE MARKET - PROPERTY

- **Limited Capacity**
- **Limited Coverage**
- **Increasing Rates**
- **Reasons:**
 - Global Warming
 - Increasing Natural Disasters - Hurricanes, floods, fires
 - Increasing costs of materials & labor



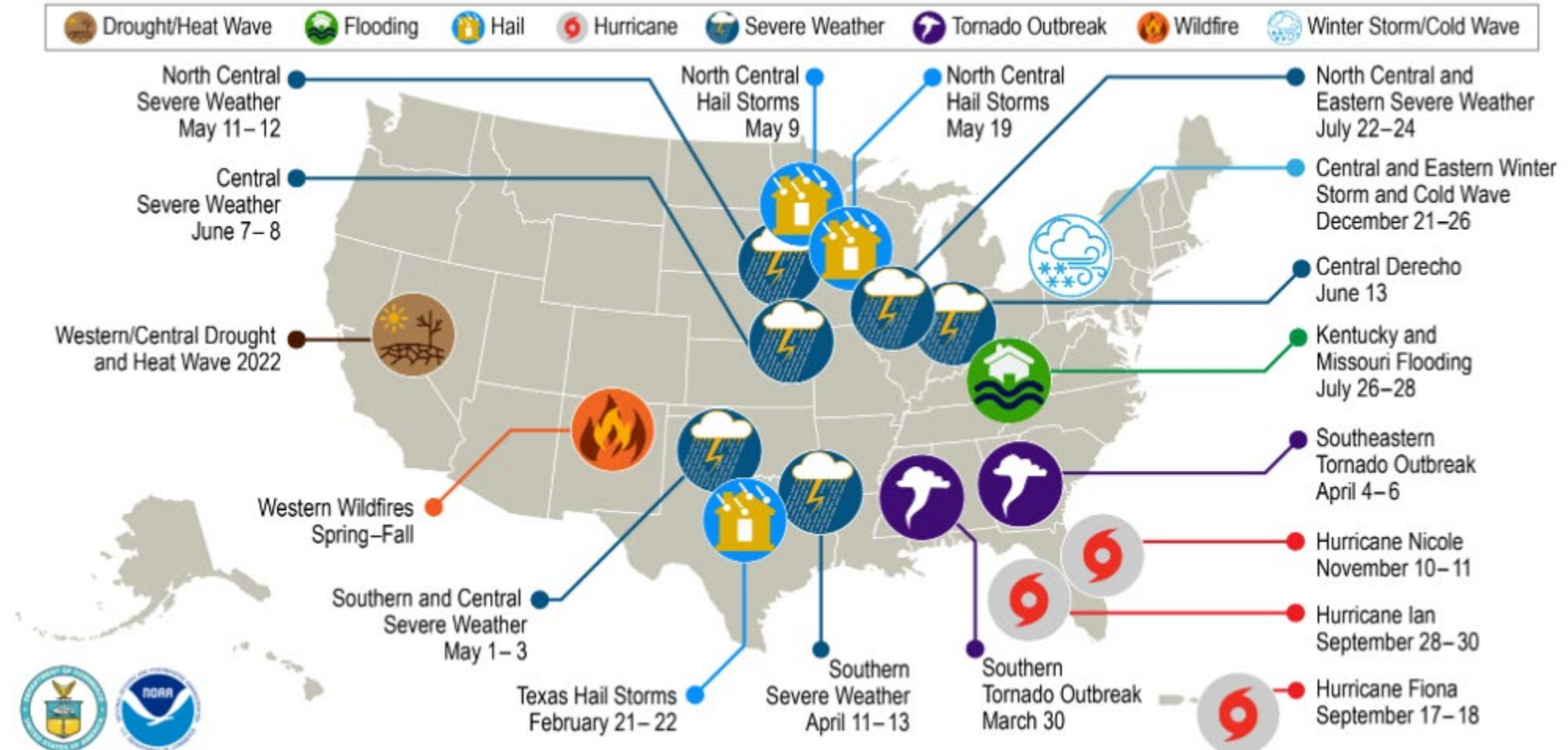
MARKETPLACE OVERVIEW - PROPERTY

Property
Focus – Billion
Dollar CAT
Events



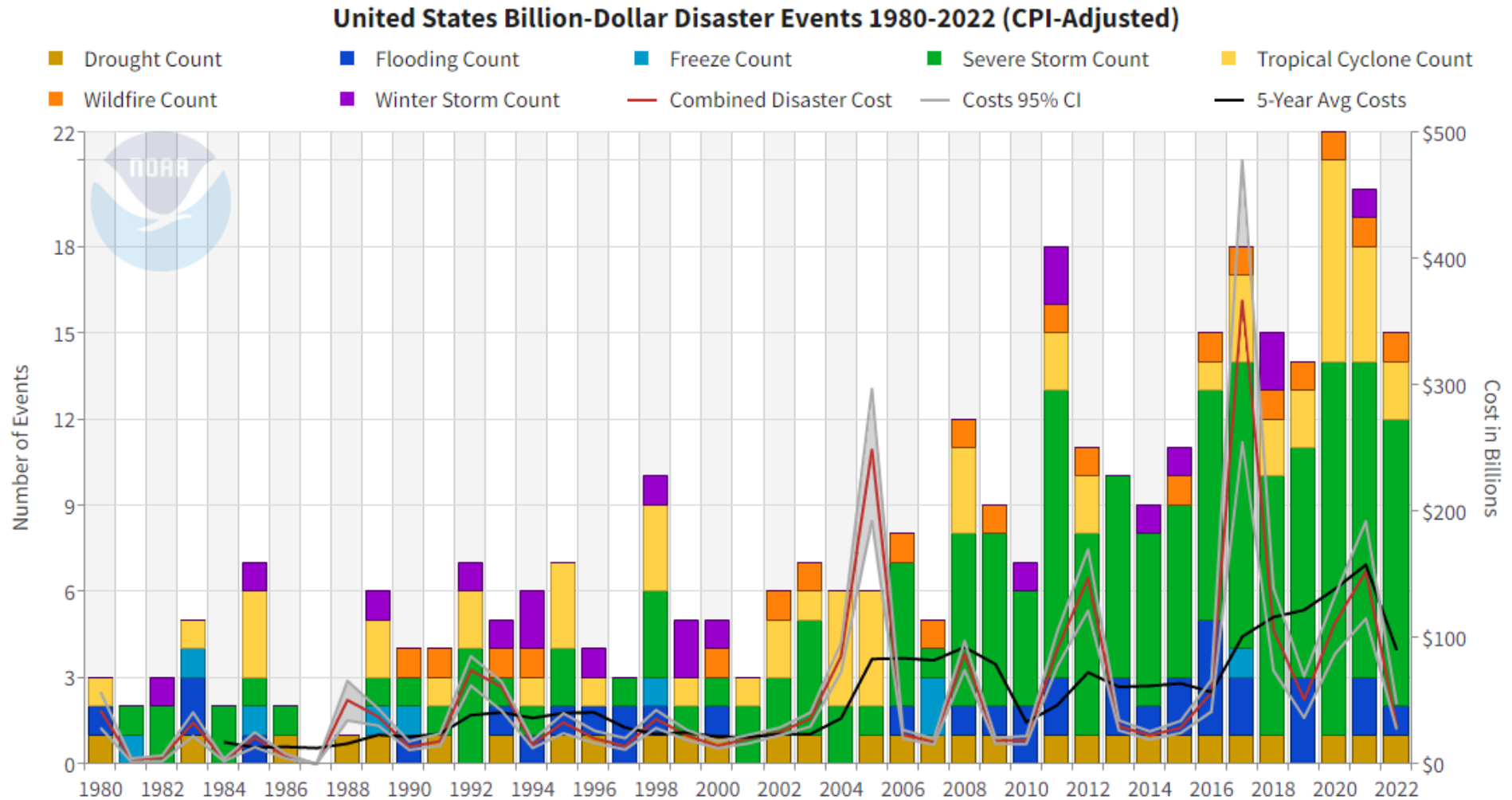
MARKETPLACE OVERVIEW - PROPERTY

U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.

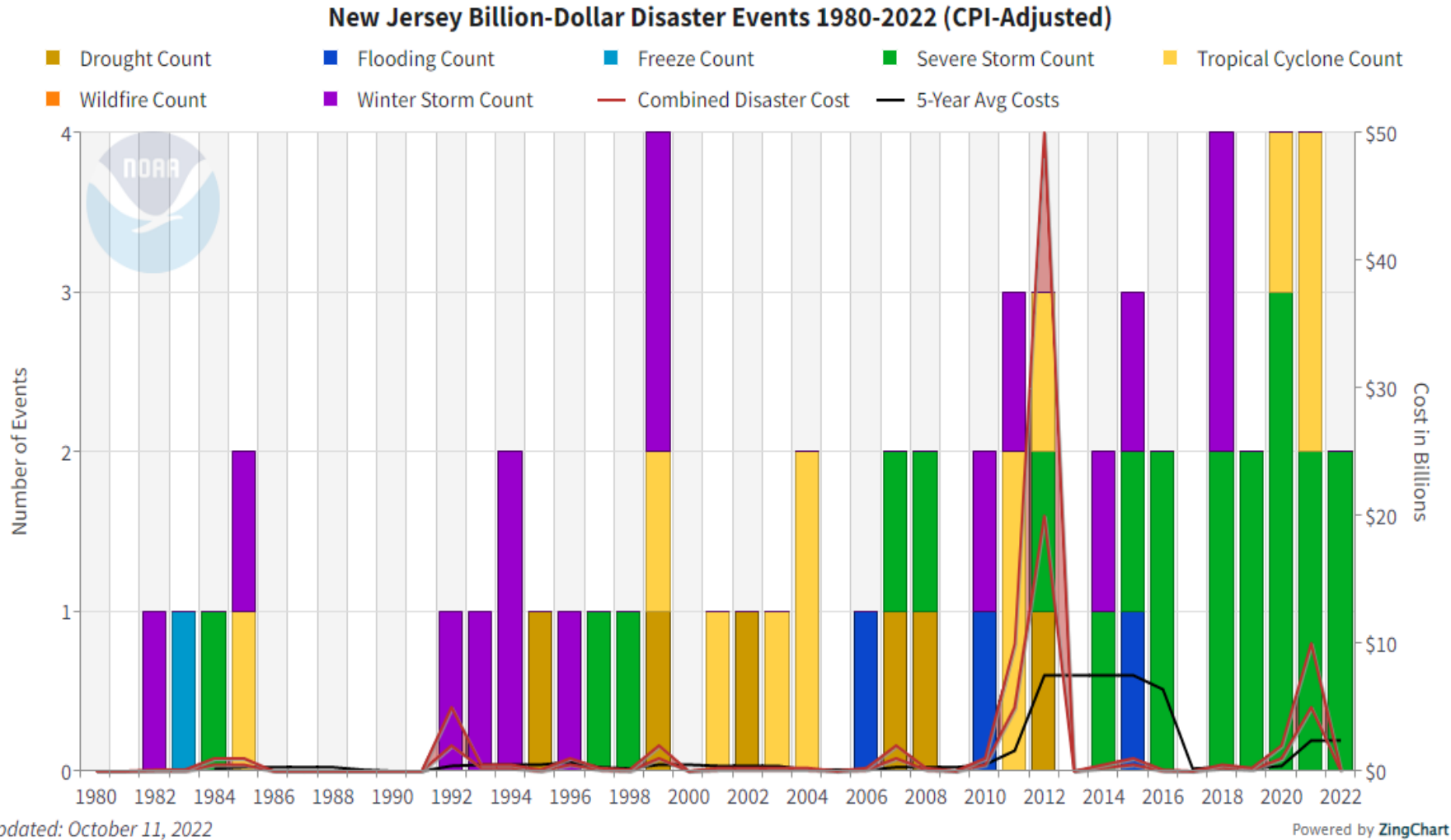
MARKETPLACE OVERVIEW - PROPERTY



Updated: October 11, 2022

Powered by ZingChart

MARKETPLACE OVERVIEW – PROPERTY NEW JERSEY



Between 1980 and 2022, 21 Severe Storm, 12 Tropical Cyclone, 15 Winter Storm, 3 Flooding, 6 Drought, and 1 Freeze billion-dollar disaster events affected New Jersey (CPI-adjusted).

42 years - 58 events

Between 2000 and 2022, 18 Severe Storm, 10 Tropical Cyclone, 6 Winter Storm, 3 Flooding, and 4 Drought billion-dollar disaster events affected New Jersey (CPI-adjusted).

Last 22 years - 41 events

MARKETPLACE OVERVIEW - PROPERTY

United States

Severe Convective Storm Outbreaks

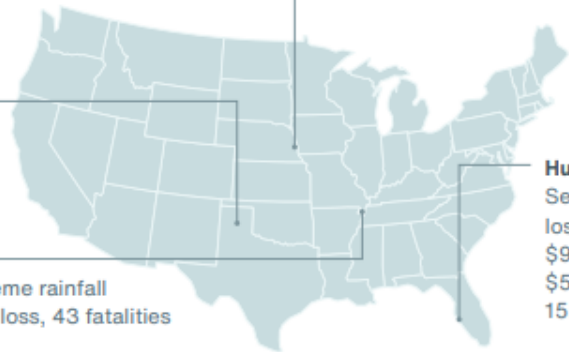
12 billion-dollar events in total
\$37B economic loss,
\$29B insured loss

Widespread Drought

Severe drought conditions
throughout the year
\$16B economic loss,
\$8B insured loss

Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall
\$1.4B economic loss, \$450M insured loss, 43 fatalities



Hurricane Ian

Second costliest insured
loss even on record globally
\$95B+ economic loss,
\$50-55B insured loss,
152 fatalities



1.39°C (2.5°F)

U.S. summer temperature anomaly; the third-hottest
summer (Jun 1-Aug 31) in 128 years



66,255

Number of wildfires across the U.S.; the highest number
in 10 years



-22.2°C (-40°F)

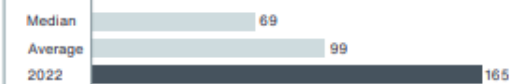
Temperature drop in just 30 minutes, recorded in
Cheyenne, WY, on Dec 21



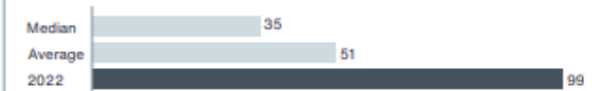
81.2 in (206 cm)

Highest 3-day snowfall accumulation in lake-effect
snowstorm reported in Hamburg, NY

Economic Losses (\$ billion)



Insured Losses (\$ billion)



53%

of global
economic losses



75%

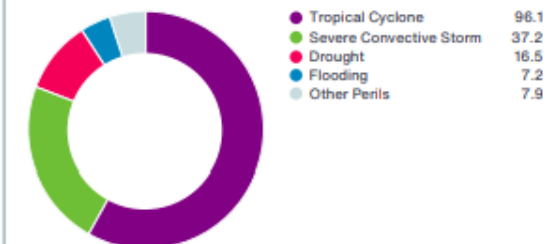
of global
insured losses



60%

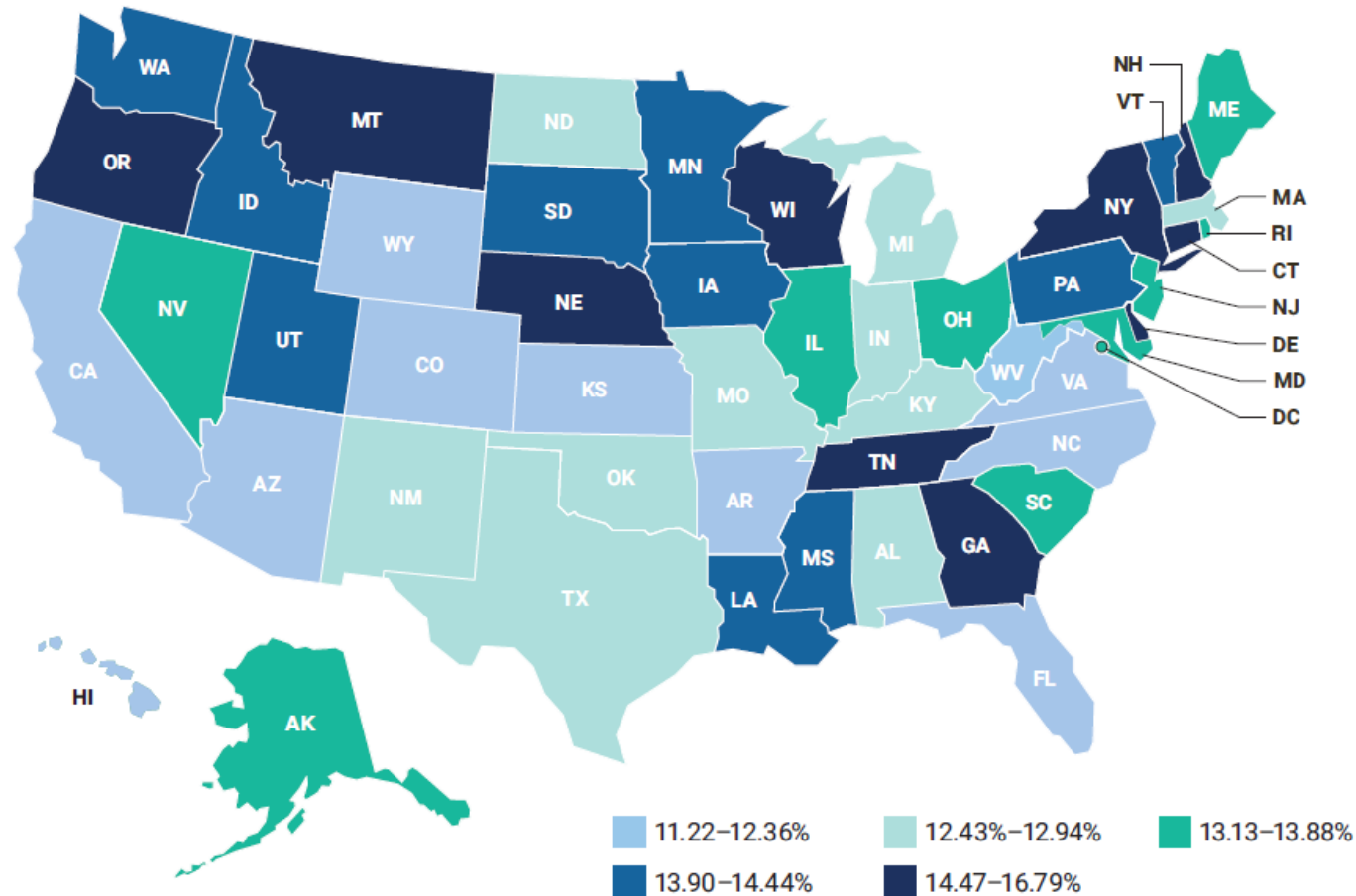
of losses covered
by insurance

Economic Losses (\$ billion)



MARKETPLACE OVERVIEW - PROPERTY

Inflation Boosts Reconstruction



Changes in reconstruction costs by state.

States are grouped in quintiles; each range/color in the legend includes 20% of the total number of states.

* All rates, percentages, increases, decreases, etc., are calculated as percentage changes from April 2021 to April 2022, unless otherwise noted.

HARDENING INSURANCE MARKET - LIABILITY

■ Jury Decisions

- More & more meritless claims getting a “day in court”
- Increasing awards for minimal cases

■ Judges

- Denying Motions for Summary Judgement
- Forcing settlements “to make the claim go away”

■ Attorneys

- Increasing hourly rates & “Loadstar”
- Taking meritless cases
- Dragging out cases – Appeals
- Litigation Financing



HARDENING INSURANCE MARKET - LIABILITY

- **General Liability**
 - Erosion of Title 59 Immunities
 - Legislative & Judicial
 - Social Media
 - Politics
 - Low minimum insurance requirements
 - Deteriorating infrastructure



HARDENING INSURANCE MARKET - LIABILITY

Law Enforcement Liability

- Video of Police & Civilian encounters
- Black Lives Matter
- Defund the Police
- Higher levels of standards being implemented
- Not following standard policies & procedures
- A lack of & documentation of training
- Difficulty in getting rid of “bad cops”
- Difficulty in recruiting new police officers



“What used to be a pool of candidates is now a puddle”

HARDENING INSURANCE MARKET – SOCIAL INFLATION

Rising costs of insurance claims resulting from:

- Increasing litigation
- Broader definitions of liability
- More plaintiff-friendly legal decisions
- Larger compensatory jury awards

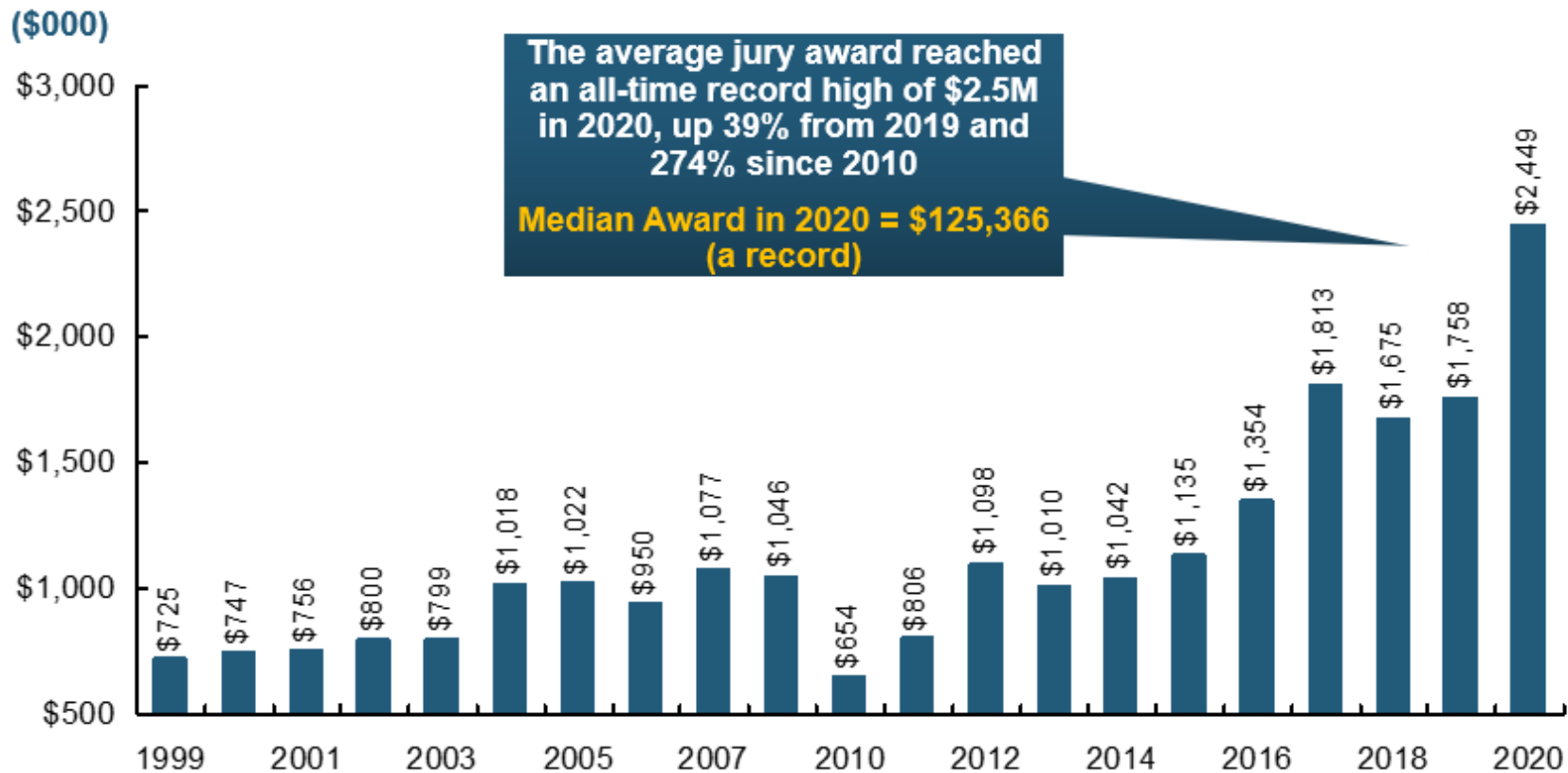


Social Inflation is a general feeling that someone “needs to pay” when there’s some kind of damage or injury sustained, regardless of negligence

MARKETPLACE OVERVIEW

SOCIAL INFLATION

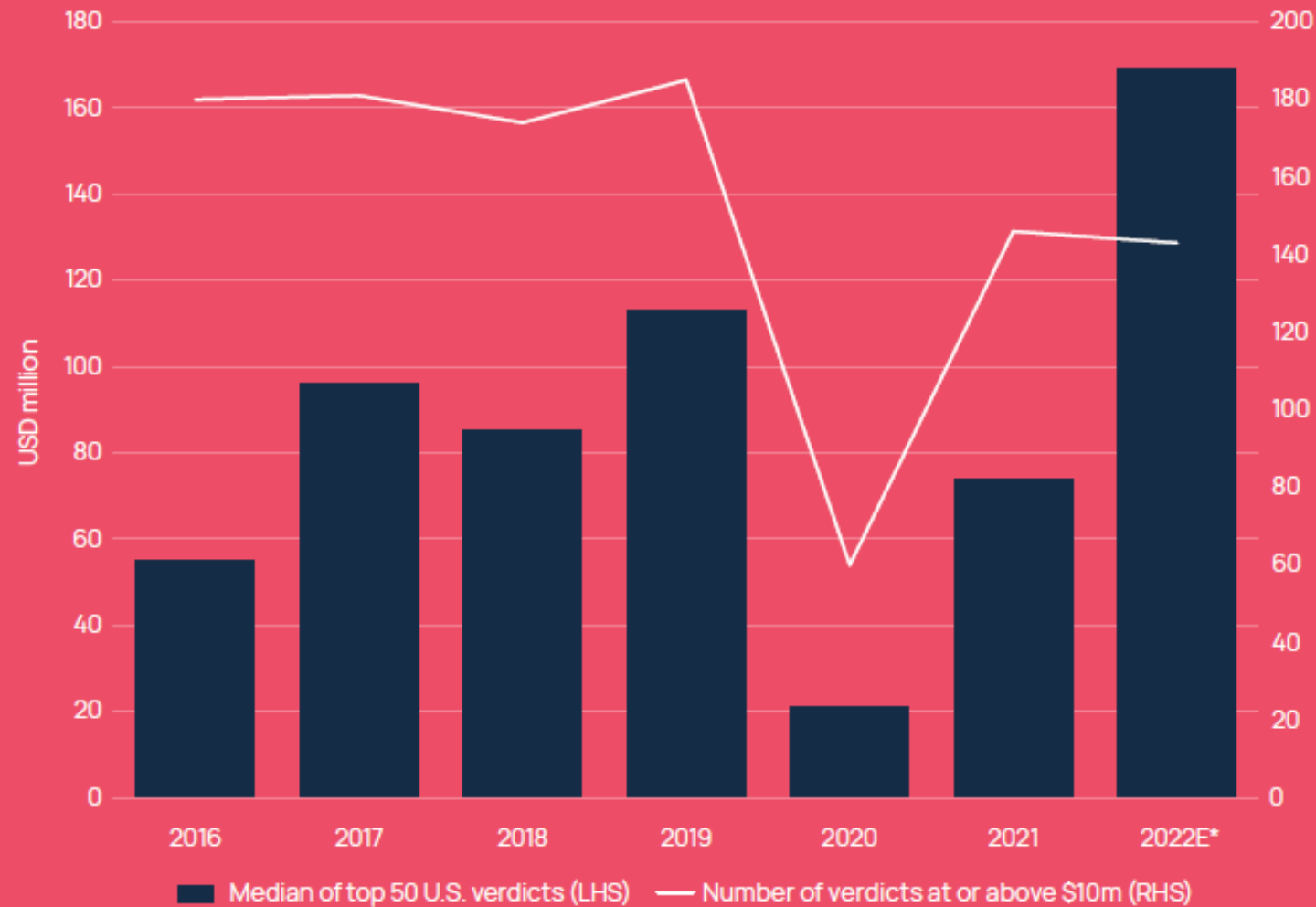
Average Jury Awards, 1999 – 2020 (latest available)



Source: Jury Verdict Research; *Current Award Trends in Personal Injury* (61st Edition), Thomson Reuters; Risk and Uncertainty Management Center, Univ. of South Carolina.

MARKETPLACE OVERVIEW - LIABILITY

Figure 18: Nuclear verdict data in United States - 2016 to 2022 (Source: Verdict Search)



*Current up to 20 December

MARKETPLACE OVERVIEW - LIABILITY

Figure 20: Annualised change to incurred losses for select U.S. long-tail lines – 2010 to 2021
 (Source: Howden, National Association of Insurance Commissioners)

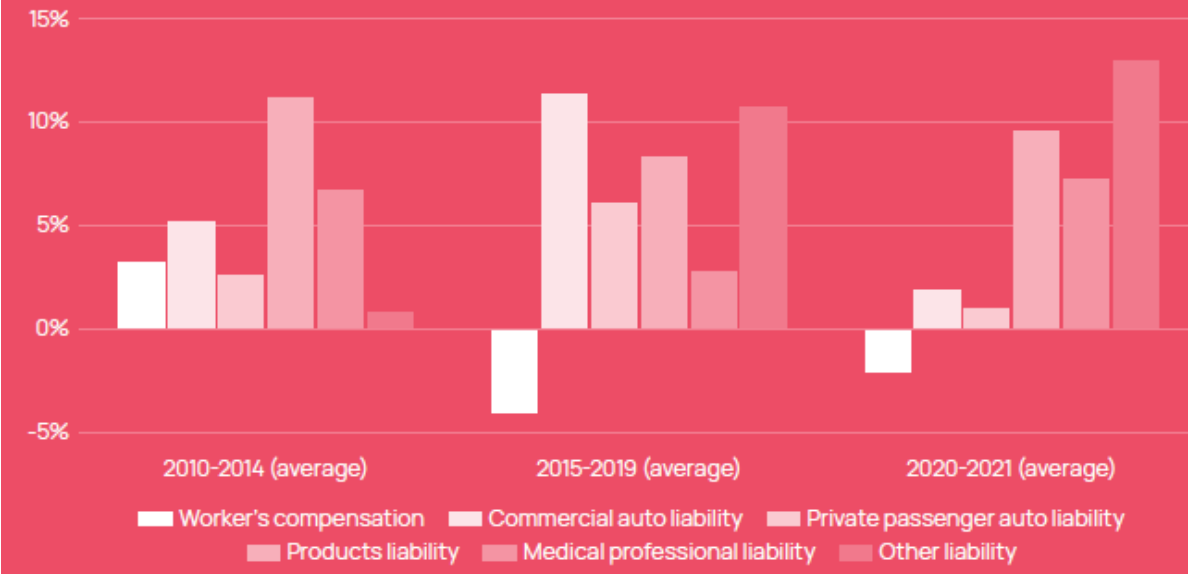
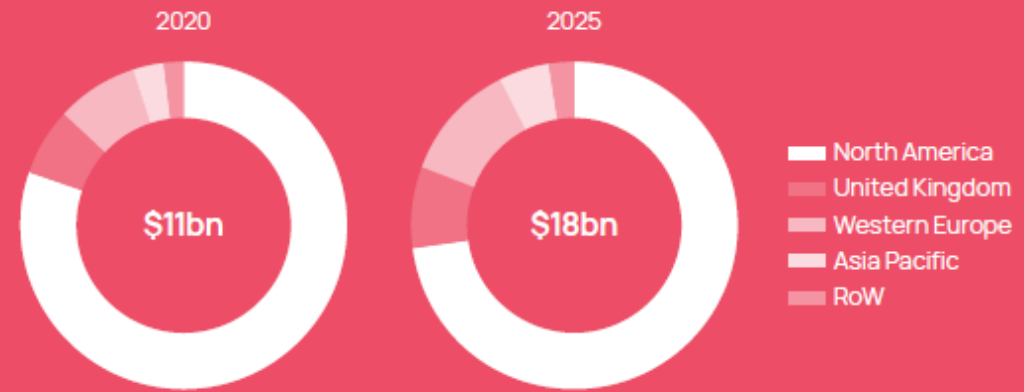


Figure 19: Estimated investment potential for litigation funding by region – 2020 vs 2025
 (Source: Deminor)



LOSS TRIANGLE – LIABILITY (GL, LEL, AL) – NEW JERSEY

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~40%
Increase in
LDF

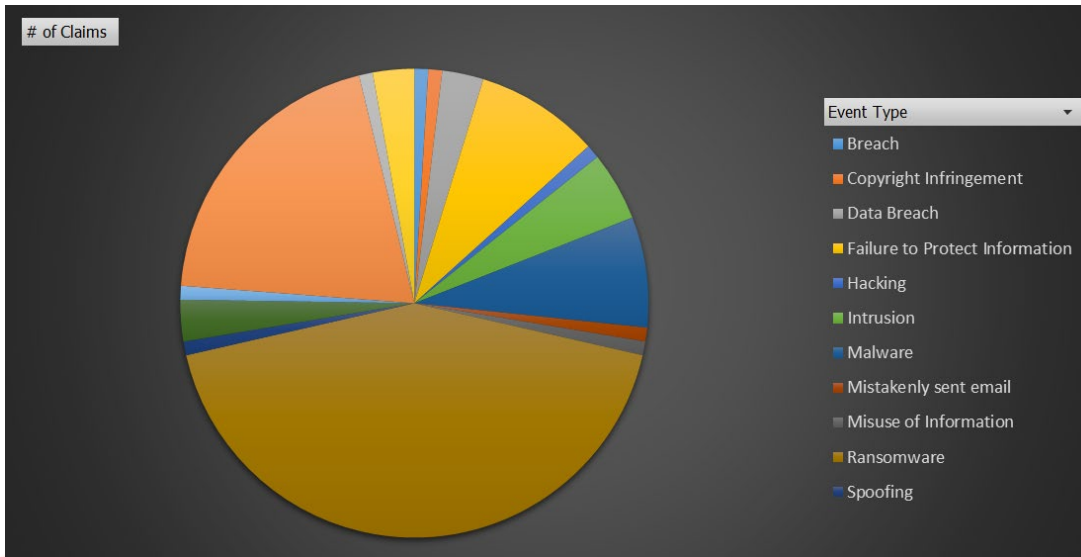
Liability Focus - MEL Public Entity Data

HARDENING INSURANCE MARKET – CYBER LIABILITY

- **Public entities are seen as low hanging fruit**
 - Limited resources to keep up with technology & hiring of IT Professionals
- **Increasing sophistication of cyber attacks**
- **Difficulty in catching/stopping hackers**
- **Cost of data recovery/ransoms**
- **Increasing number of high profile cyber events**
 - Happening in our own backyard!



MARKETPLACE OVERVIEW – CYBER LIABILITY



By Event Type

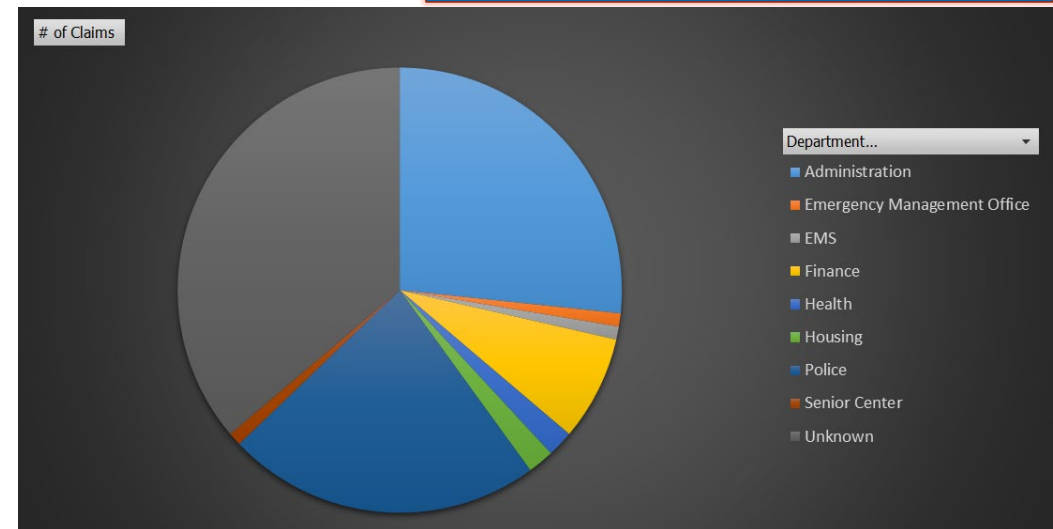
48% of data breaches were caused by human error or system glitch (57% for Public Sector)

2021 Ponemon Institute

20% of breaches due to compromised credentials and 16% due to third-party vulnerabilities

2021 Ponemon Institute

By Department



MARKETPLACE OVERVIEW

287

Average number of days to identify and contain a data breach

The longer it took to identify and contain, the more costly the breach.

Data breaches that took longer than 200 days to identify and contain cost on average \$4.87 million, compared to \$3.61 million for breaches that took less than 200 days. Overall, it took an average of 287 days to identify and contain a data breach, seven days longer than in the previous report. To put this in perspective, if a breach occurring on January 1 took 287 days to identify and contain, the breach wouldn't be contained until October 14th. The average time to identify and contain varied widely depending on the type of data breach, attack vector, factors such as the use of security AI and automation, and cloud modernization stage.

\$4.62m

Average total cost of a ransomware breach

Ransomware and destructive attacks were costlier than other types of breaches.

Ransomware attacks cost an average of \$4.62 million, more expensive than the average data breach (\$4.24 million). These costs included escalation, notification, lost business and response costs, but did not include the cost of the ransom. Malicious attacks that destroyed data in destructive wiper-style attacks cost an average of \$4.69 million. The percentage of companies where ransomware was a factor in the breach was 7.8%.

20%

Share of breaches initially caused by compromised credentials

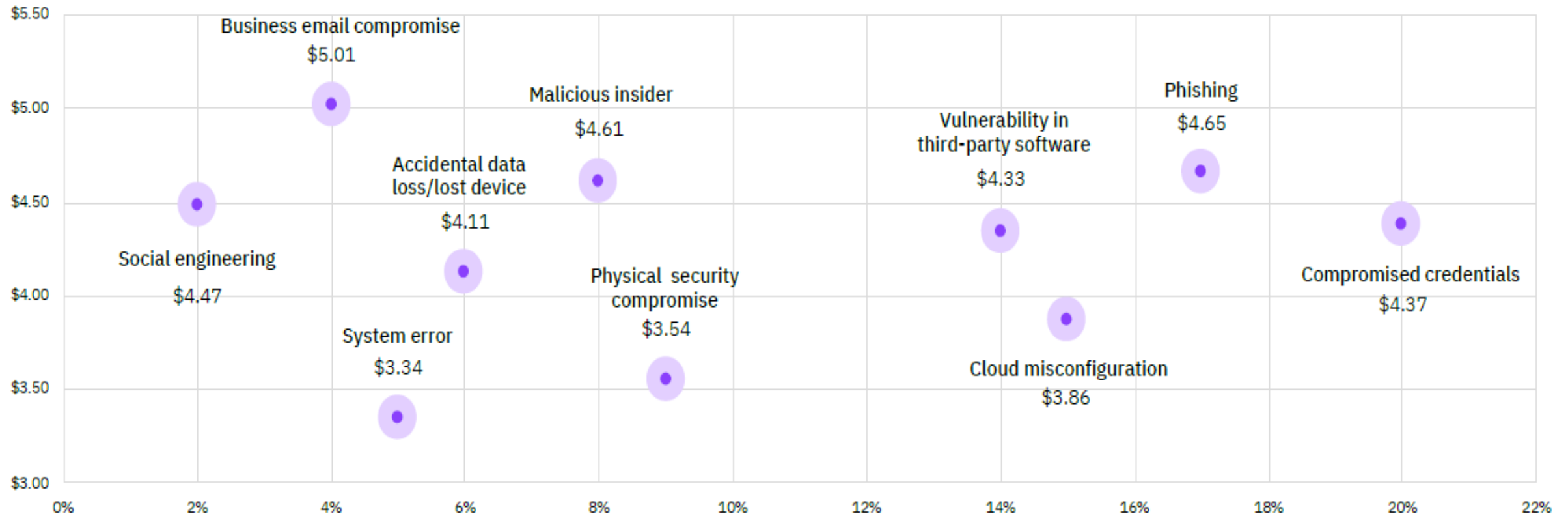
Compromised credentials was the most common initial attack vector, responsible for 20% of breaches.

Business email compromise (BEC) was responsible for only 4% of breaches, but had the highest average total cost of the 10 initial attack vectors in the study, at \$5.01 million. The second costliest was phishing (\$4.65 million), followed by malicious insiders (\$4.61 million), social engineering (\$4.47 million), and compromised credentials (\$4.37 million).

IBM Security

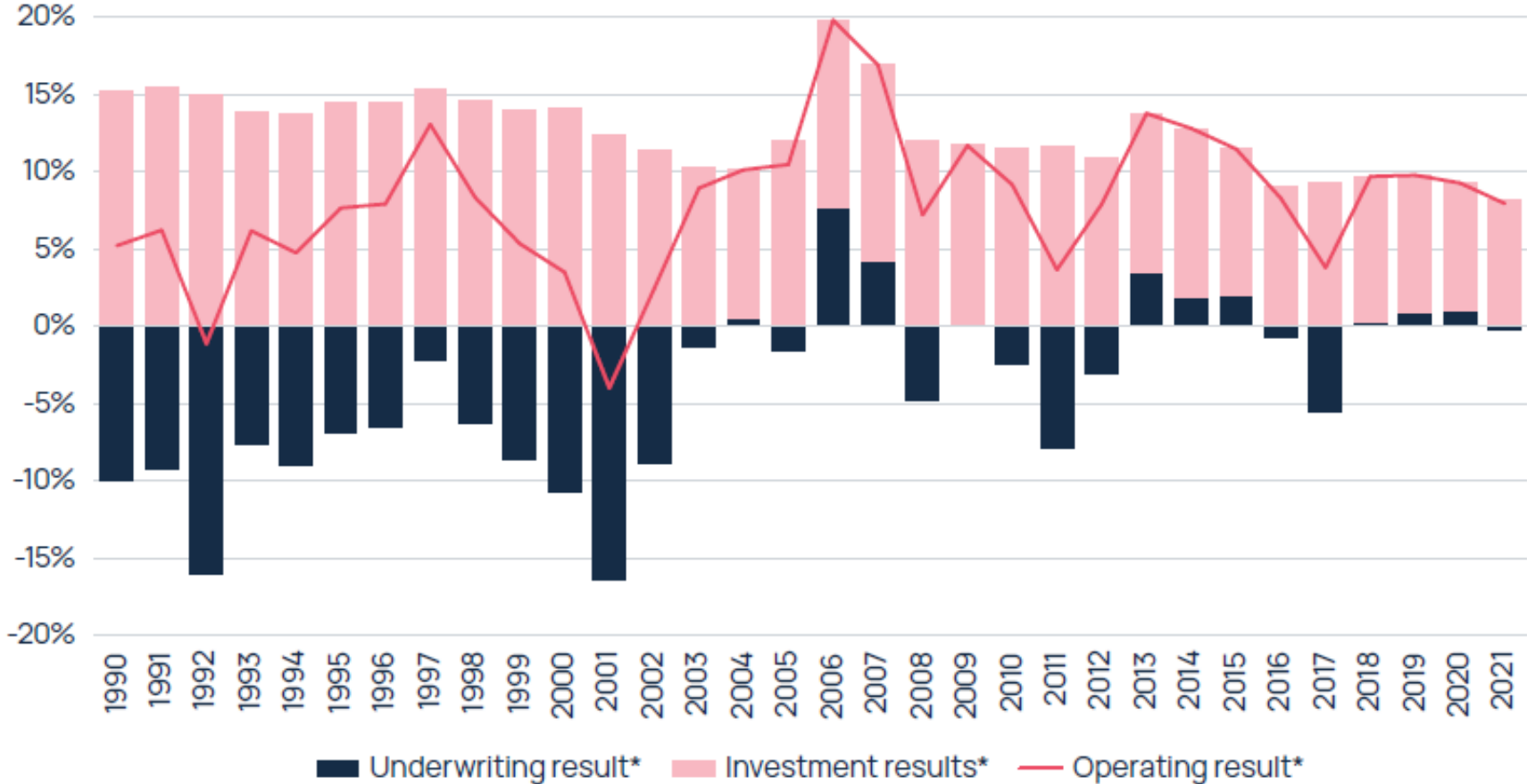
MARKETPLACE OVERVIEW – CYBER LIABILITY

Measured in US\$ millions



MARKETPLACE OVERVIEW - OVERALL

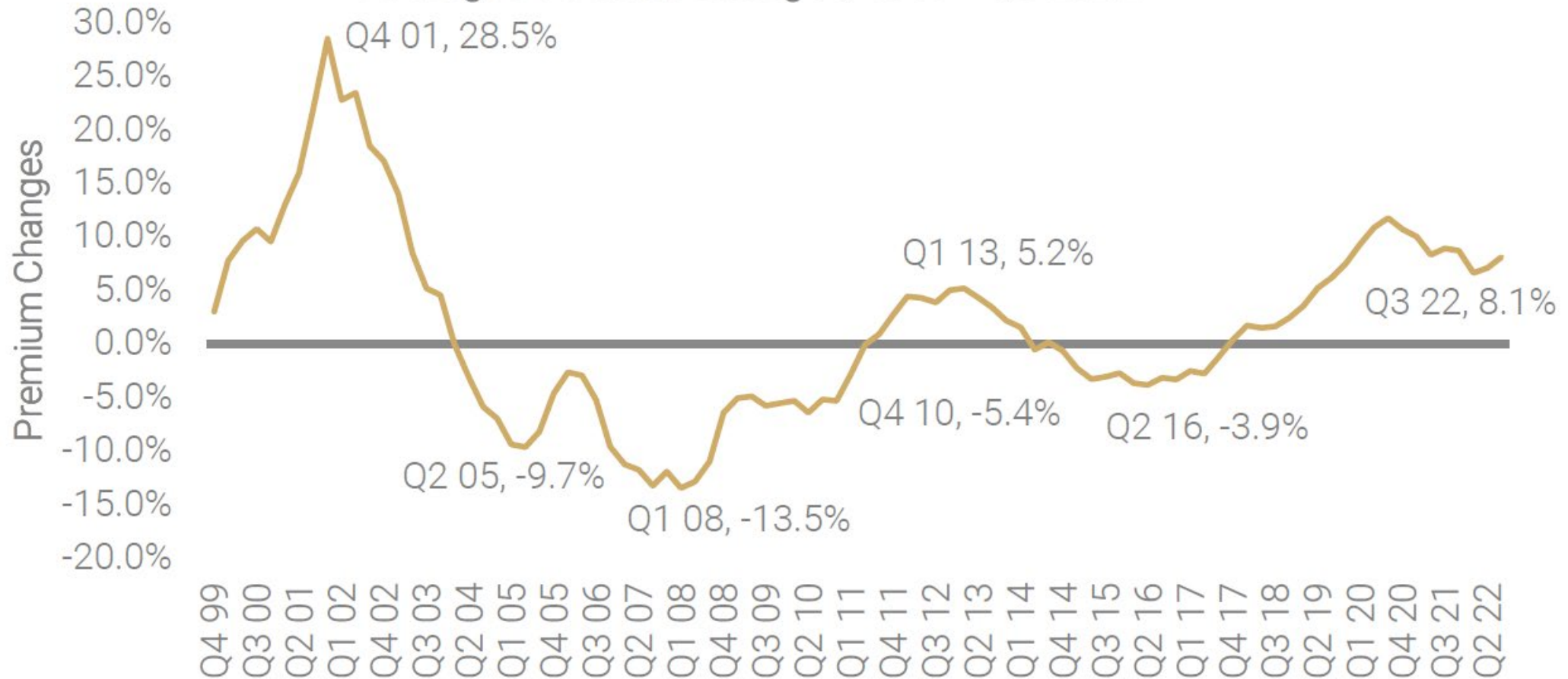
Figure 22: Operating performance of U.S. P&C sector split by underwriting and investment results – 1990 to 2021 (Source: Howden, A.M. Best)



* All results are a percentage of net earned premium

MARKETPLACE OVERVIEW - OVERALL

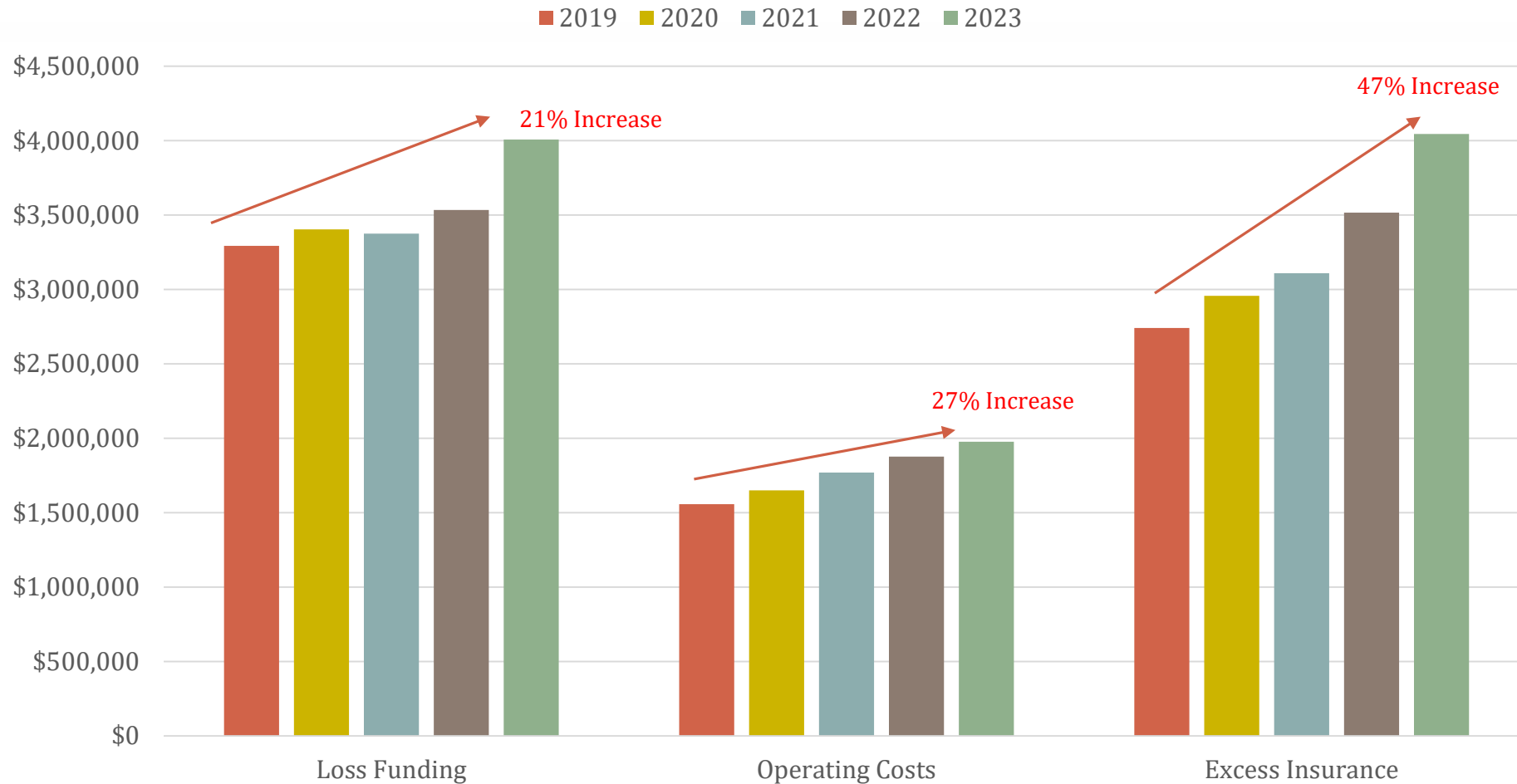
Average Premium Changes, 1999 - Q3 2022



Source: The Council of Insurance Agents & Brokers

BURLCO JIF BUDGET SECTOR INCREASES

FUND YEARS 2019-2024



Excess Premiums now account for 40% of the JIF Budget

2022 MEL & RCF - FINANCIALS



- 12/31/2022 MEL Deficit - \$5.7 million*
- 12/31/2022 RCF Deficit - \$22.2 million*



- MEL Game Plan - \$5.0 million surplus position
- RCF Game Plan - Breakeven

2022 MEL & RCF FINANCIALS

BURLCO JIF IMPACT



- MEL Additional Assessment - \$16 million*◇
- RCF Additional Assessment - \$6.8 million◇



- MEL Additional Assessment - \$650,916
 - RCF Additional Assessment - \$158,632
- Total - \$809,548

*Includes MEL Share of the RCF Deficit
◇Removes Impact of Unrealized Losses

BURLCO JIF - FINANCIAL IMPACT

- BURLCO JIF will post their share of the MEL & RCF Deficit to their general ledger at 12/31/2022
 - MEL Deficit to the MEL Unencumbered Surplus Account
 - RCF Deficit to the Closed Years Account
- BURLCO JIF will not be billed in 2023
- BURLCO JIF can pay back the deficits over 10 years
- Revaluation will take place each year at 12/31



BURLCO JIF - FINANCIAL IMPACT

- This posting of these deficits will impact the BURLCO JIF's overall surplus position
- This is in addition to the impact of Unrealized Losses on the JIF's surplus position

– 2021 – \$157,943

– 2022 - \$1,248,268

Total - \$1,406,211



THE REALITIES...

- The 2024 Budget Cycle will be difficult
- The BURLCO JIF has over \$16 million in cash
- The MEL has over \$78.3 million in cash
- The RCF has over \$80.3 million in cash

THE BURLCO JIF IS IN MUCH BETTER SHAPE THEN MOST JIFS AROUND THE STATE



THIS STORM WILL PASS...



THIS MORNING'S AGENDA

2. Cyber Risk Management Programs – Kamini Patel & JIF Technology Director Jerry Caruso

- MEL Cyber Risk Management Plan Compliance
- Employee Training, Phishing, Penetration testing, & Network Scanning
- Tips for Securing your Network



3. Vehicle Repair Challenges – Leo Petteti & Pete Oliva

- Auto Repair Claims/Cost Trends
- Challenges in Evaluating/Estimating Vehicle Damage
- Salvage & Vehicle Equipment
- Auto Repair Facility Program



Morning Break

THIS MORNING'S AGENDA

Morning Break

4. Recreational Marijuana – Armando Riccio, Esq.

- The Use of Recreational Marijuana by Employees



Lunch

THIS AFTERNOON'S AGENDA

5. First Amendment Audits – JIF Safety Director, Keith Hummel

- What to Expect
- How to React



6. OPRA Updates – JIF Solicitor, David DeWeese, Esq.

- Interpretation of Requests
- Locating & providing information requested – JIF Policy
- Importance of managing deadlines
- Redactions
- Requests for Communications
- Retention and Disclosure of BWC Recordings
- Production of IA Records
- Recent GRC Decisions



THIS AFTERNOON'S AGENDA

Wrap Up & Afternoon Break

April Executive Committee Meeting

*BURLCO JIF
MEETING
AGENDA*



Thank you!

Paul A. Forlenza, MGA
Executive Director

