



AGENDA PACKET



Tuesday, November 22, 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, November 22, 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 **October 18, 2016** Meeting – **Motion – All in Favor** Pages 1-15
- VII. Motion to adopt the **October 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16- 44
 - A. Lost Time Accident Frequency Reports. Pages 19-20
 - B. Certificates of Insurance Pages 21-22
 - C. 2015 Safety Incentive Program Awards..... Page 23
 - D. 2016 Optional Safety Budget Page 24
 - E. 2016 Wellness Incentive..... Page 25
 - F. Employment Practices Liability Coverage Update Page 26
 - G. EPL Allowance..... Page 27
 - H. EPL Helpline – Authorized Contact List Page 28
 - I. Financial Fast Track Report Page 29
 - J. Regulatory Filing Checklists Pages 30-31
 - K. Capehart & Scatchard Updates Pages 32-40
 - L. Statutory Bond Status Page 41
 - M. Skateboard Park Approval Status..... Page 42
 - N. Elected Officials Training – Invite..... Pages 43-44
 - O. Dividend Distribution Notice
 - P. Inclement Weather Policy
 - Q. New Member Activity

IX.	Solicitor’s Report	
X.	Safety Director’s Report	
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	C. Bulletin: October is Fire Prevention Month.....	Pages 53-54
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	B. Strategic Planning Committee Meeting Minutes – October 18,2016.....	Pages 107-111
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	D. Nominating Committee Meeting Minutes – November 4, 2016.....	Pages 133-135
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	D. Resolution appointing the 2017 MEL/RCF/EJIF Representatives – Motion – Roll Call	Pages 152-153
	E. Elected Officials Seminar at the League of Municipalities, AC.....	Pages 154-155

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year – **Motion – All in Favor**
- D. Resolution supporting Senate Bill 2663 and Assembly Bill 4232 – **Motion – Roll Call**.....Page 156
- E. Resolution amending Resolution 2016-09 “adopting Fiscal Policies and Procedures” – **Motion – Roll Call**.....Page 157

<p>The next meeting will be held on Tuesday, December 20, 2016, at 4:00 PM, Medford Public Safety Building, Union St, Medford, NJ</p>

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**

OCTOBER 18, 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, October 18, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:02PM.

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

Rich Ireton, *Alternate*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City** (*arrived after rollcall*)
Frank Nucera, **Bordentown Twp** (*arrived after rollcall*)
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Mike Templeton, **Delanco Twp**
Linda Dougherty, **Edgewater Park Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Budd Wells, *Alternate*, **North Hanover Twp** (*arrived after rollcall*)
Michele Brown, *Alternate*, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Patricia Hansell, **Fieldsboro Borough**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
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
Bob Holwitt, 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
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies were:

CBIZ Benefits & Insurance Services
Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. Cramer, 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 September 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. McMahon, to approve the meeting minutes of the September 20, 2016 meeting of the Fund as presented. Ms. Jack 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 September 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. Cramer, seconded by Mr. Hatcher, to approve the Closed Session minutes of the September 20, 2016 meeting of the Fund as presented. Ms. Jack abstained. Motion carried.

The Closed Session minutes of the September 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 September 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 August, 2016 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of September, 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 any reimbursement requests 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 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 the upcoming reorganization process. He noted that the resolution to amend this list 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 August 31, 2016 was **\$10,645,738**.

Regulatory Filing Checklists - – Mr. Miola noted that there were 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.

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 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.

Elected Officials Training – 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. 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 – 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. 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

Quarterly Attendance– Mr. Miola stated that a report detailing attendance records through the third quarter of the 2016 Fund Year was included in his report. He asked the members to review the report and contact his office with any issues.

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 stated that there were two (2) closed case(s) since the last meeting.

McCarthy vs. Township of Westhampton
Abdul-Ali Muhammad vs. Township of Florence

Summary of General Liability files– Mr. DeWeese reported that there are 19 active General Liability claims.

Annual Workers Compensation Defense Panel Report – Mr. DeWesse stated that he sent this letter to the Finance Committee and they will be reviewing it at their next meeting.

Annual Evaluation of General Liability Defense Panel Report– Mr. DeWesse stated that he sent this letter to the Finance Committee and they will be reviewing it at their next meeting.

SAFETY DIRECTOR'S REPORT

Mr. Holwitt 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) bulletins; *Office Safety and September is National Preparedness Month*.

MSI Training Programs – He noted that the upcoming MSI training programs for October, November and December 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. Holwitt stated that a list of the MSI Training Administrators is included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

Mr. Holwitt 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 being your own risk manager. He noted that building a culture of safety starts with the town's leadership and it must include all employees. They should be a legitimate concern and focus on the employee's health and well-being – this is accomplished by training and education as the job environment is always changing. He

suggested that every town hold regular safety meetings. He also noted that employees who walk around and check things can make a real difference.

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:

- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- City of Beverly City: They had a Lunch and Learn with the Shoprite dieticians and it had good participation.
- Delanco Township: They are planning to have chair massages in November.
- Bordentown Township: They are planning a Lunch and Learn.
- Florence Township: They are promoting a walking club for after work Fridays and Mondays. They also will be offering their employees the chance to join Maintain Don't Gain beginning prior to Thanksgiving.
- Lumberton Township: They are planning an Employee Appreciation luncheon in December and planning an Employee Health Fair for October 27th.
- Medford Township: They will be offering their employees Reflexology and planning a presentation on Diabetes and Your Body for the firefighters.
- Pemberton Borough: They are planning a Lunch and Learn with the Shoprite dietitian on surviving the holidays. They also are offering a walking challenge to walk at least 5 miles a week.
- Pemberton Township: They held their annual Employee Health Fair on September 30th and there was a great turnout. They also offered a walking or water challenge to those interested and four participated.
- Riverside Township: They held their first Employee Health Fair on September 28th and they had great participation.
- Westhampton Township: They are starting a walking challenge and purchased pedometers for those who needed one. They are also planning a presentation on the Sitting Disease to help support movement throughout the day and increased the effort to walk.
- She reminded the members that the deadline for claiming or encumbering their Wellness funds is November 30, 2016. The final deadline to claim encumbered funds will be February 1, 2017.
- Ms. Schiffer stated that the Firefighters Ad Hoc Committee meetings will be cancelled for the remainder of the year due to low attendance. She noted that there is a program called the HERO program (**H**ealthy **E**mergency **R**esponse **O**rganization) and (3) three towns will be participating in this program. It is through the Virtua Fitness in Moorestown and is available to all members. It is an 8 week program which includes Health Risk assessments, pre-assessments, boot camp, 15 minute nutrition or wellness workshop at the end of each session and will end with a post assessment to see any improvement. It also includes usage of the facility for 8 weeks and will be governed by health and fitness professionals. She will keep the membership posted on the progress and hopes that it can be extended to other towns and JIFs.

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 *September, 2016*.

Lost Time v. Medical Only Cases

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

	<i>Sept</i>	<i>YTD</i>
<i>Lost Time</i>	4	14
<i>Medical Only</i>	10	107
<i>Report Only</i>	4	50
<i>Total Intakes</i>	18	171
<i>Report Only % of Total</i>	22.2%	29.2%
<i>Medical Only/Lost Time Ratio</i>	71:29	88:12
<i>Average Days to Report</i>	1.3	2.4

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,287
<i>Transitional Duty Days Worked</i>	1,503
<i>% of Transitional Duty Days Worked</i>	65.7%
<i>Transitional Duty Days Not Accommodated</i>	784
<i>% of Transitional Duty Days Not Accommodated</i>	34.3%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>Sept</i>
<i>Bill Count</i>	166
<i>Original Provider Charges</i>	\$136,762
<i>Re-priced Bill Amount</i>	\$54,507
<i>Savings</i>	\$82,256
<i>% of Savings</i>	60.1%
<i>Participating Provider Penetration Rate - Bill Count</i>	92.8%

<i>Participating Provider Penetration Rate – Provider Charges</i>	96.7%
<i>EPO Provider Penetration Rate - Bill Count</i>	80.5%
<i>EPO Provider Penetration Rate – Provider Charges</i>	89.2%

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 **September 30, 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 \$11,446.91. This generated an average annual yield of .77%. After including an unrealized net gain of \$13,260.00 in the asset portfolio, the yield was 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 market value of \$10,978,770.00 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	\$7,413.63	\$166,365.23
FY 2016 Appropriation Refund	\$153.00	
FY 2016 Premium Assessments	\$1,415,982.00	

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 \$224,732.13. The claim detail for the 203 checks is 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

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.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the ***September 2016 Loss Run Payment Register*** 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 ***September 2016 Loss Run Payment Register***.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alt</i> , Bass River Twp
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Jeffrey Hatcher, Delran Twp
		Mike Templeton, Delanco Twp
		Linda Dougherty, Edgewater Park Twp
		Richard Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Kathy Burger, Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		Budd Wells, Alt , North Hanover
		Michele Brown, Alt , Pemberton Twp
		Meghan Jack, Riverside Twp
		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.

Bill List –October, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***October 2016 Bill List*** in the amount of \$565,970.74.

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

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

Motion by Mr. Hatcher, seconded by Ms. Jack, to approve the ***October 2016 Bill List*** totaling \$565,970.74.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Mike Templeton, **Delanco Twp**
Linda Dougherty, **Edgewater Park Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Budd Wells, *Alt*, **North Hanover**
Michele Brown, *Alt*, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
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

SAFETY COMMITTEE – September 20, 2016

Mr. Cramer stated that the Safety Committee met on September 20, 2016 and the minutes are included in the agenda packet. He provided the membership with a verbal report

FINANCE COMMITTEE – October 11, 2016

Mr. Hatcher stated that the Finance Committee met on October 11, 2016 and the minutes will be included in the November agenda packet. He stated that the Committee reviewed the 2017 Budget, Status of the MEL Budget, MEL Retro Program, EPL/POL Draft Budget, Assessment Allocation Strategy and Mount Laurel early renewal. He noted that there are (2) two items that will need to be approved at today's meeting.

Chair Mansdoefer stated that the first action item is the creation of the MEL Retrospective Account. Beginning with 2016, the MEL started a *Retrospective Program* where the Fund is billed 85% of the MEL workers compensation and liability loss funding to the MEL; however, the Fund is obligated to pay up to 100% of the total workers compensation and liability loss funding premium for a period of up to 10 years. The remaining 15% will be paid to the MEL if

paid claims exceed the initial 85% payment. This 15% will be set aside in the MEL retrospective Account.

Resolution 2016-34 Authorizing the Creation of the MEL Retrospective Account

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt Resolution 2016-34, Authorizing the creation of the MEL Retrospective Account as presented.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alt</i> , Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Jeffrey Hatcher, Delran Twp Mike Templeton, Delanco Twp Linda Dougherty, Edgewater Park Twp Richard Brook, Florence Twp Leo Selb, Hainesport Twp Mike Mansdoerfer, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Meredith Tomczyk, Mt. Laurel Twp Budd Wells, <i>Alt</i> , North Hanover Michele Brown, <i>Alt</i> , Pemberton Twp Meghan Jack, Riverside Twp 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.

Resolution 2016-35 Authorizing the Fund Chair and Fund Secretary to execute a 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 by Mr. McMahon, seconded by Mr. Keller, to adopt the Resolution 2016-35, Authorizing the Fund Chair and Fund Secretary to execute a 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 as presented.

ROLL CALL	<i>Yeas</i>	Amanda Somes, Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City
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Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco 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**
Meredith Tomczyk, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Donna Ryan, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE – October 18, 2016

Ms. Burger stated that the Strategic Planning Committee met before today's Executive Committee meeting and reviewed the Member Visitation program, Fund Commissioner Attendance, Draft of the 2016 Annual Reports, EPL/POL Plan of Risk Management, Elected Officials Training. She highlighted the following items:

2017 Membership Renewals

Ms. Burger stated that the committee discussed the 2017 membership renewals and there are no prospects for 2017.

PRIMA/AGRIP Conferences

Ms. Burger stated that the committee discussed the PRIMA/AGRIP conferences for 2017.

Technology Liability

Ms. Burger stated that the committee reviewed the cyber study being performed by Pivot Point. She noted that Lou Romero from Pivot Point will be coming around shortly to conduct onsite surveys.

BURLCO JIF 25th Anniversary

Ms. Burger stated that the committee discussed how to commemorate the 25th Anniversary of the Fund and are reviewing several ideas.

Executive Meeting Dates

Ms. Burger stated that the Executive meetings will remain the same; the second Tuesday of the month at 4:00pm.

December, 2016 Meeting

Ms. Burger stated that the committee decided that the December 20th Executive Committee meeting will be held at the Medford Public Safety Building and the holiday dinner meeting will follow at Braddock's Tavern in Medford, New Jersey.

MEL/RCF/E-JIF REPORT

No reports. Meetings will be held on October 19, 2016.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 22, 2016 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2016-36

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. Cramer, to adopt ***Resolution #2016-36***. 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 Ms. Jack, 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. McMahon, seconded by Mr. Cramer, to approve the following claims as discussed in *Closed Session*.

<i>Workers' Compensation</i>	<i>Property</i>
Z43893	Z42521
Z06458	
Z44974	
Z43826	
X93980	
Z44973	

ROLL CALL *Yeas*

- Rich Ireton, *Alt*, **Bass River Twp**
- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Frank Nucera, **Bordentown Twp**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Linda Dougherty, **Edgewater Park Twp**
- Richard Brook, **Florence Twp**
- Leo Selb, **Hainesport Twp**
- Mike Mansdoerfer, **Lumberton Twp**
- Mike Fitzpatrick, **Mansfield Twp**
- Kathy Burger, **Medford Twp**
- Budd Wells, *Alt*, **North Hanover**
- Michele Brown, *Alt*, **Pemberton Twp**
- Meghan Jack, **Riverside Twp**
- David Matchett, **Shamong**
- 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 no claim(s) presented for abandon subrogation.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the October 18, 2016 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the October 18, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:51 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY

**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: October 31, 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 Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Chesterfield - Conducted a Loss Control Survey on October 11
- Township of Mount Laurel – Conducted a Loss Control Survey on October 6
- Township of Riverside – Conducted a Loss Control Survey on October 26
- Township of Tabernacle – Conducted a Loss Control Survey on October 11

JIF MEETINGS ATTENDED

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

MEL VIDEO LIBRARY

The following members used the MEL Video Library during October. **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	1
Borough of Palmyra	1

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 October. 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 - Career Survival for Police Officers - October 7, 2016 – Reminder
- Ø BURLCO JIF - Safety Director's Bulletin - October is Fire Prevention Month
- Ø BURLCO JIF MSI Class Notice - Twp. of Westampton 10/18/16
- Ø BURLCO JIF - Career Survival for Police Officers - November 18, 2016
- Ø BURLCO JIF MSI Class Notice - Township of Tabernacle 10/24/16
- Ø BURLCO JIF - Safety Director's Bulletin - Leaf Collection Time
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule – November, December 2016

UPCOMING EVENTS

- Executive Committee – November 22
- Regional Training - Career Survival for Police Officers - November 18, 2016
- Executive Safety Committee – December 20, 2016

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).

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
BASS RIVER	BASS RIVER	IRETON (MEL_230798)	RICHARD
BASS RIVER	BASS RIVER	LAURSEN (MEL_rmcbassriver)	ILENE
BASS RIVER	BASS RIVER	SOMES (MEL_223459)	AMANDA
BEVERLY	BEVERLY	HENRY (MEL_rmcbeverly)	JOE
BEVERLY	BEVERLY	SNYDER (MEL_donnasnyder)	DONNA
BEVERLY	BEVERLY	WOLBERT (MEL_Rwolbert)	RICH
BORDENTOWN CITY	BORDENTOWN CITY	ARCHER (MEL_btowncityclerk)	GRACE
BORDENTOWN TOWNSHIP	BORDENTOWN TOWNSHIP	BUHRER (MEL_239232)	DEAN
BORDENTOWN TOWNSHIP	BORDENTOWN TOWNSHIP	NUCERA (MEL_239511)	FRANK
BORDENTOWN TOWNSHIP	BORDENTOWN TOWNSHIP	WOLVERTON (MEL_KimWolverton)	KIM
CHESTERFIELD	CHESTERFIELD	MCPMAHON (MEL_225155)	GLENN
DELANCO	_ALL	BRAY (MEL_nancybray)	NANCY

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
DELANCO	_ALL	DISIBIO (MEL_mariedisibio)	MARIE
DELANCO	_ALL	TEMPLETON (MEL_mtempleton)	MICHAEL
DELRAN	DELRAN	DAVENPORT (MEL_hdavenport)	HOWARD
DELRAN	DELRAN	WALTER (MEL_203223)	KATHRYN
DELRAN	DELRAN	WILLIAMS (MEL_224165)	JEFFREY
DELRAN	DELRAN	WILLIAMS JR (MEL_JWilliams67)	JOHN
EDGEWATER PARK	EDGEWATER PARK	BERNARD (MEL_203243)	JAMES
EDGEWATER PARK	EDGEWATER PARK	DOUGHERTY (MEL_221938)	LINDA
FIELDSBORO	FIELDSBORO	HANSELL (MEL_phansell)	PATRICE
FLORENCE	FLORENCE	LEBAK (MEL_223038)	DAVID
HAINESPORT	HAINESPORT	SELB (MEL_leoselbjr)	LEO
LUMBERTON TOWNSHIP	ADMINISTRATION	UMBA (MEL_adminbumba)	BRANDON
LUMBERTON TOWNSHIP	LUMBERTON	FREEMAN (MEL_vickyfreeman)	VICKY
LUMBERTON TOWNSHIP	POLICE DEPT	DILORETO (MEL_ChiefDiLoreto)	ANTHONY
MANSFIELD TOWNSHIP	MANSFIELD TOWNSHIP B	SEMUS (MEL_221842)	LINDA
MEDFORD TOWNSHIP	MEDFORD TOWNSHIP	BURGER (MEL_202988)	KATHY
MEDFORD TOWNSHIP	MEDFORD TOWNSHIP	HENRY (MEL_rmcmeford)	JOE
MEDFORD TOWNSHIP	MEDFORD TOWNSHIP	PARKS (MEL_richardparks)	RICHARD
MOUNT LAUREL	EMS	STRINGFELLOW (MEL_jstringfellow)	JOSEPH
MOUNT LAUREL	MOUNT LAUREL	MILOSZAR (MEL_244587)	KIM
MOUNT LAUREL	MOUNT LAUREL	MORRISON (MEL_230297)	KEN
MOUNT LAUREL	POLICE DEPARTMENT	BASKAY (MEL_williambaskay)	WILLIAM
MOUNT LAUREL	PUBLIC WORKS	MASCIA (MEL_jerrymascia)	JERRY
NORTH HANOVER	NORTH HANOVER	PICARIELLO (MEL_MaryPicariello)	MARY
NORTH HANOVER	NORTH HANOVER	WELLS (MEL_BudWells)	BUD
PALMYRA	PALMYRA	KILMER (MEL_tracykilmer)	TRACY
PEMBERTON BOROUGH	PEMBERTON BOROUGH	MULL (MEL_djmull62)	DONNA
PEMBERTON TOWNSHIP	PEMBERTON TOWNSHIP	BROWN (MEL_221389)	MICHELE
PEMBERTON TOWNSHIP	PEMBERTON TOWNSHIP	HENRY (MEL_rmcpemberton)	JOE
PEMBERTON TOWNSHIP	PEMBERTON TOWNSHIP	TINNES (MEL_236194)	JOYCE
RIVERSIDE	RIVERSIDE	JACK (MEL_224349)	MEGHAN
RIVERSIDE	RIVERSIDE	WATERS (MEL_rmcriverside)	DONNA
SHAMONG	SHAMONG	ONORATO (MEL_221846)	SUSAN
SOUTHAMPTON	SOUTHAMPTON	HANNAH (MEL_shannah67)	SHERI
SOUTHAMPTON	SOUTHAMPTON	HENRY (MEL_rmcsouthampton)	JOE
SOUTHAMPTON	SOUTHAMPTON	OATMAN (MEL_216913)	CHARLES
SPRINGFIELD	SPRINGFIELD	BERCI (MEL_216415)	ROBERT
TABERNACLE	TABERNACLE	CRAMER (MEL_223311)	DOUGLAS
TABERNACLE	TABERNACLE	ZANE (MEL_kevinzane)	KEVIN
WESTAMPTON	WESTAMPTON	FERGUSON (MEL_fire1083bf)	BRIAN
WESTAMPTON	WESTAMPTON	HENRY (MEL_rmctestampton)	JOE
WESTAMPTON	WESTAMPTON	KARP (MEL_mkarp1960)	MARION
WESTAMPTON	WESTAMPTON	WHITLEY (MEL_221204)	MELISSA
WOODLAND	WOODLAND	BROWN (MEL_Maryalice)	MARYALICE
WRIGHTSTOWN	WRIGHTSTOWN	GORMAN (MEL_fhgorman)	FREDA
WRIGHTSTOWN	WRIGHTSTOWN	INGLING (MEL_jamesingling)	JAMES

Below are upcoming MSI training programs scheduled for 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
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
11/2/16	Township of Ocean (Waretown)	Employee Conduct & Violence Prevention	11:30 - 1:00 pm
11/2/16	Township of Mantua	LOTO	8:30 - 10:30 am
11/2/16	Township of Mantua	HazCom w/GHS	10:45 - 12:15 pm
11/3/16	Borough of Manasquan #3	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/3/16	Township of Galloway #6	DDC-6	8:30 - 3:00 pm w/lunch brk
11/4/16	Township of Jackson	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/4/16	Township of Aberdeen #2	HazMat Awareness w/HazCom GHS	11:00 - 2:00 pm
11/4/16	Township of Aberdeen #2	BBP	2:15 - 3:15 pm
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	Township of Ocean #2 (Oakhurst)	Flagger/Work Zone	8:30 - 12:30 pm
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	Township of Freehold	Fire Extinguisher	8:30 - 9:30 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
12/1/16	Township of Aberdeen #2	Jetter/Vacuum Safety	1:30 - 3:30 pm
12/2/16	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
12/2/16	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 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
12/9/16	Township of Aberdeen #2	Excavation/Trenching/Shoring	11:30 - 3:30 pm
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm

Date	Location	Topic	Time
12/13/16	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/16	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/16	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/16	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
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			

WORKERS' COMPENSATION 101

- The New Jersey Workers' Compensation Act provisions benefits to workers who are injured or contract a disease while in the course and scope of their employment regardless of their own negligence or that of a co-employee.
- Qual-Lynx adjusters work to confirm that there is an employment relationship, that the accident arose out of and in the course of employment and that there is a causal relationship of an injury or medical condition to an incident or exposure at the work place.
- Worker injuries account for over 75% of all of our claims
- Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life.
- What we do after an employee is injured has a significant impact on the outcome.



WHAT CAN YOU DO?

- ü Report the claim as soon as possible to Qual-Lynx at 888-342-3839
- ü Maintain contact with the injured employee periodically which can help prevent them from getting an attorney.
- ü Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures. Any surveillance cameras or witnesses? Is there a 3rd party at fault (such as a faulty piece of equipment) that we can subrogate against to get money back for the JIF?
- ü Develop a Transitional Duty Policy which helps to reduce claim costs and raise employee morale.
- ü Make sure Supervisors Incident Report is completed and forwarded to Qual-Lynx

THINGS TO KEEP IN MIND

- Chainsaw Safety – njmel.org > safety > toolbox talks > Fall season > Chainsaw-General safety awareness
- Wood Chipper Safety – njmel.org > safety > toolbox talks > Fall season > Wood Chipper

NEXT MONTH

THE WONDERFUL WORLD OF SUBROGATION!!

- q Employee claims to have hurt themselves while stepping down from a work truck. Supervisor's investigation of the area and photos taken led to questions about the claim and it's compensability. This led to surveillance which called the injuries claimed into question. This is likely leading to a Section 20 settlement of the matter and greatly reduced claim costs
- q Employee claims to have fallen walking into the building carrying several cups of coffee. No one saw it happen, but several heard it happen. Those that heard the claimant fall did not think about it at the time, but when completing the supervisor's incident report thought it was odd that no coffee spilled and the claimant did not appear to have just fallen. The incident seemed a little odd which led to further investigation which ultimately led to a denial of the claim.

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: November 22, 2016 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES & PLANNED EVENTS

City of Beverly City: Planning to have two educational workshops one of our Network Physical Therapy centers to provide training on proper lifting techniques and exercises to prevent injuries. One session for Police and the other for Administration and Public works. Also planning chair massage.

Delanco Township: Chair massages for November 18.

Edgewater Park Township: Planning to offer chair massages in November and presentation with ShopRite Dietitian at the end of the month. Also looking to do our initial weigh in for Maintain Don't Gain.

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: Held their 2nd Employee Health Fair on Oct 27th. Planning an Employee Appreciation luncheon in December with Chair massages.

Mansfield: They will be using their wellness funds to provide fruit for the various departments.

Medford Township: Offered all employees Reflexology in October with positive feedback. Scheduling to have Dr. Peak, local chiropractor in for Fire Department to give a presentation on the connection between back and brain problems.

Palmyra: Planning a grand re-opening of their Community Centers Fitness Room. Looking at having either a speaker or demonstration on the equipment they will have for employees to use on off time. Firefighters have a "weigh-out" at the end of the month. This was a yearlong challenge to see who could lose the most and keep it off.

Pemberton Borough: Lunch & Learn educational event with ShopRite Dietitian on holiday tips held Nov 3rd. Offered Reflexology to interested employees as well. Completed their walking challenge. Only two participated but that's still a success.

Pemberton Township: Working to organize an event for the Fire Department. Might be interested in doing the Virtua H.E.R.O.'s program first of the year.

Shamong: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product. They received positive feedback on this and most of the employees participated.

Southampton: Presenting on the "sitting disease" in November. Everyone is planning to bring a salad topping for a buffet lunch.

Westampton Township: Having good participation in their walking challenge started in October. All employees were able to get a pedometer if needed or use another tracking device to monitor steps. Presented an educational session on "the sitting disease" which actually helped motivate employees to take part in the walking challenge.

Wrightstown: 4 of their firefighters will be participating in the H.E.R.O.'s Program offered by the Virtua Center for HealthFitness. This will be an 8-week fitness and nutrition program held at their facility in Moorestown. A few firefighters from Palmyra and North Hanover will be joining them. A preliminary assessment was conducted for a baseline reading with a post-assessment done to observe any improvements from the program.

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 November 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) Diabetes awareness especially as it pertains to Pre-diabetes; 2) Alzheimer's Disease and ways to keep our memory skills active; 3) Preparing for big Thanksgiving dinner.

In addition, the Exercise of the Month focuses on ways to add daily physical activity to our lives at home and at work.

Fire Chiefs Association Conference: I will be attending the conference with Tracy Kilmer of Palmyra on November 19th. Handouts, brochures, BMI analysis and stretching demonstrations.

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

Intake	October-16	October-15	2016 YTD	2015 YTD
# of New Claims Reported	22	10	193	182
# of Report Only	1	4	51	48
% Report Only	4.5%	40.0%	26.4%	26.4%
# of Medical Only	18	5	125	121
# of Lost Time	3	1	17	13
Medical Only to Lost Time Ratio	86:14	83:17	88:12	90:10
Average # of Days to Report a Claim	1.0	1.9	2.3	2.9

Nurse Case Management	October-16	October-15
# of Cases Assigned to Case Management	16	19
# of Cases >90 days	10	16

Savings	October-16	October-15	2016 YTD	2015 YTD
Bill Count	118	139	1463	1501
Provider Charges	\$94,163	\$197,979	\$1,449,176	\$1,550,619
Repriced Amount	\$43,162	\$62,536	\$631,131	\$588,602
Savings \$	\$51,000	\$135,442	\$817,761	\$957,494
% of Savings	54.2%	68.4%	56.4%	61.7%

Participating Provider Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	91.5%	90.6%	91.6%	96.1%
Provider Charges	96.3%	96.4%	92.5%	91.5%

EPO Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	89.9%	90.7%	87.0%	90.8%
Provider Charges	86.7%	96.6%	90.7%	88.6%

Transitional Duty Summary	2016 YTD	2015 YTD
% of Transitional Duty Days Worked	68.7%	66.4%
% of Transitional Duty Days Not Accommodated	31.3%	33.6%



November 2, 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 October 31, 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 \$ 11,900.70. This generated an average annual yield of .79%. However, after including an unrealized net loss of \$ 28,330.00 in the asset portfolio, the yield is adjusted to -1.09% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$49,560.00 as it relates to current market value of \$10,950,440.00 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 \$ 1,791.29 w/YTD Total of \$ 168,156.52 (detailed in my report)
Overpayment Reimbursements \$ 227.50
FY 2016 Premium Assessments \$ 62,185.00

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 \$ 179,710.61. The claims detail shows 185 claim payments issued and are categorized as follows:

Direct Loss Payments	\$ 160,192.46
Claim Expenses	5,610.70
Legal Defense Costs	13,907.45

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

Delran Township	\$93,583.00
Chesterfield Township	\$ 1,046.00
Bordentown City	\$10,468.00

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 \$ 18,396,555.80 to a closing balance of \$ 17,687,565.61 showing a decrease in the fund of \$ 708,990.19. 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>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,036,492.15	17,251,013.06	18,396,555.80	
RECEIPTS:				
Interest Income (Cash)	-55,155.91	13,623.56	-27,512.63	-28,946.96
Premium Assessment Receipts	552,285.00	1,415,982.00	62,185.00	7,356,144.50
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	10,922.00
Subrogation & Reimb. Receipts:				
Fund Year 2016	26,566.30	7,353.63	148.00	60,487.76
Fund Year 2015	0.00	0.00	1,583.29	49,730.47
Fund Year 2014	0.00	379.50	50.00	18,814.91
Fund Year 2013	0.00	0.00	0.00	27,165.99
Fund Year 2012	35.00	35.00	212.50	29,489.80
Closed Fund Year	0.00	25.00	25.00	260.00
Total Subrogation & Reimb.Receipts	26,601.30	7,793.13	2,018.79	185,948.93
FY 2016 Appropriation Refunds	0.00	153.00	0.00	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	0.00	0.00	0.00	2,693.00
TOTAL RECEIPTS:	523,730.39	1,437,551.69	36,691.16	7,529,640.74
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2016	93,005.32	107,506.60	125,783.37	731,187.83
Fund Year 2015	31,558.43	45,700.58	38,634.16	598,841.41
Fund Year 2014	52,363.37	11,362.19	10,756.20	192,495.52
Fund Year 2013	38,746.41	42,344.18	4,536.88	486,612.01
Fund Year 2012	32,860.76	16,108.58	0.00	267,362.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	248,534.29	223,022.13	179,710.61	2,276,499.30
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2016	73,991.21	67,945.49	85,664.70	1,022,380.18
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	1,123,794.27
E-JIF. Premium FY 2016	0.00	0.00	0.00	258,984.73
EPL/POL Premium FY 2016	0.00	0.00	0.00	516,377.00
Exp. & Cont. Charges FY 2015	1,294.00	1,041.33	5,098.91	106,917.66
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	475,207.13	497,736.13
Total Bill List Payments	75,285.21	68,986.82	565,970.74	3,533,670.79
Bank Analysis Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	323,819.50	292,008.95	745,681.35	5,810,170.09
Closing Balance for the Period:	17,236,403.04	18,396,555.80	17,687,565.61	
Account Net Cash Change During the Period:				
Operating Account	308,038.18	1,133,080.33	-680,660.19	-3,486,541.82
NJ Cash Management Account	-50,711.54	0.00	0.00	-50,687.54
Investment Account	-1,000,459.30	-502.59	0.00	-1,183,764.99
TD Wealth Management Account	944,530.00	13,260.00	-28,330.00	6,440,465.00
Claims Imprest Account	-1,486.45	-295.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	199,910.89	1,145,542.74	-708,990.19	1,719,470.65

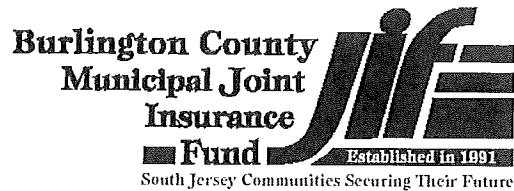
Proof: 0.00 0.00 0.00

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - NOVEMBER 2016

	Payable to:	FY 2017	FY 2016	FY 2015	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.		27,901.00		Prof Services/Administration	Nov 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		293.83		Misc/Postage/Copies/Faxes	Oct 2016 Expenses
3	Arthur J. Gallagher Risk Management Services, Inc.		142.05		Police Defense & Training/EPL	Reim for Janet Pfeiffer hotel 3x- pd PF Amex (Doubletree Suites-split by 3)
4	The DeWeese Law Firm, P.C.		5,027.00		Prof Services/Attorney	Nov 2016 Fees
5	Qual-Lynx		16,445.00		Prof Services/Claims Admin.	Nov 2016 Fees
6	Brenda Smith		353.00		Misc/Recording Secretary	Nov 2016 Fees
7	J. A. Montgomery Risk Control Services		9,442.00		Prof Services/Safety Director	Nov 2016 Fees
8	Tom Tontarski		877.00		Prof Services/Treasurer	Nov 2016 Fees
9	Conner Strong & Buckelew		633.00		Prof Services/Underwriting Mgr	Nov 2016 Fees
10	Joyce Media		225.00		Misc/JIF Website	Nov 2016 Fees
11	Debby Schiffer		2,386.00		Wellness Program	Nov 2016 Fees
12	Consolidated Services Group, Inc		21.69		Misc/Record Retention Service	Inv#0692736-IN;storage 3rd qtr storage
13	Iron Mountain		55.28		Misc/Record Retention Service	Inv#NCU4365;storage 11/1-31/16; service 9/28-10/25/16
14	Merighi's Savoy Inn		1,034.97		Police Defense & Training/EPL	10/20 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
15	Nicolosi's Catering		658.50		Police Defense & Training/EPL	10/19 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
16	O'Connor's American Bar & Grille		597.37		Police Defense & Training/EPL	10/21 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3
17	Janet Pfeiffer		33.89		Police Defense & Training/EPL	10/19-21/16 travel expenses (3 day, 2 sessions) split with 2 others
18	Postmaster	280.00			Misc/Postage/Copies/Faxes	PO Box 489; Annual fee: 11/30/2016-11/30/2017
19	Bass River Township		750.00		Optional Safety Budget	Reimb for safety equipment
20	City of Bordentown		200.00		Police Defense & Training/EPL	EPL reim - employee handbook review
21	Township of Chesterfield		200.00		Wellness Program	Table cloth for fall festival
22	Borough of Fieldsboro		500.00		Wellness Program	Fitbit; walking shoes; healthy snacks
23	Borough of Fieldsboro		522.99		Optional Safety Budget	Reimb safety items
24	Hainesport Township		479.41		Optional Safety Budget	Reimb safety items
25	Lumberton Township			588.99	Safety Incentive Program	Reimb safety items
26	Township of Medford		200.00		Police Defense & Training/EPL	EPL reim - employee handbook review
27	Township of Medford		220.00		Wellness Program	Reflexology clinic
28	Pemberton Township		556.99		Wellness Program	Reflexology clinic; chair massages; weight chall prizes
29	Pemberton Township		1,496.93		Optional Safety Budget	Reimb safety items
	TOTAL	\$280.00	\$71,252.90	\$588.99		

JIF BILL LIST TOTAL	\$72,121.89
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*Finance Committee Meeting
Tuesday, October 11, 2016
Delran Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Tuesday, October 11, 2016 at 2:00 pm at Delran Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair, Delran Township*
Richard Brook, **Florence Township**
Mike Mansdoerfer, *Fund Chair, Lumberton Township*
Kathy Burger, **Medford Township**
Meredith Tomczyk, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Linda Dougherty, **Edgewater Township**
J. Paul Keller, **Springfield Township**

These minutes do not necessarily reflect the order in which these matters were discussed.

2016 Retrospective Member Analysis – 09/30/16

Ms. Palmeri provided the Committee with an update as to the performance of the candidates participating in the Retrospective Program valued as of 09/30/16. She noted that the members participating in the program are sent quarterly updates to inform them of their performance and potential additional assessments.

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2013 and 2015. She explained that their total paid claims have exceeded their minimum loss funding in Fund Year 2013, have a loss ratio of 201.6%, and the City have been invoiced the full amount of \$29,395 with all payments received. She also stated that the JIF has absorbed an additional \$95,982 which is in excess of the contract maximum loss funding requirement for the City for that year. She noted that although the City's 2015 loss ratio is 221.6%, their total paid claims have not exceeded their minimum loss funding in this Fund Year, so they have not been invoiced for 2015.

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2013. She explained that the Township's total paid claims exceeded their minimum loss funding in this Fund Year, have a loss ratio of 392.9%, and they have been invoiced \$32,507 with most of the amount due being received. She also stated that the JIF has absorbed an additional \$367,394 which is in excess of the contract maximum loss funding requirement for the Township for that year. She stated that page 2 of the agenda is a payment log noting that the

Fund Treasurer is working with the Township to collect the outstanding payments and penalty fees due to late payment of invoices.

Ms. Palmeri reviewed Chesterfield Township noting their participation in the Program in 2013 with a loss ratio of 0.0%. She further noted that Chesterfield Township participated in the 2012 Program and is paying their invoices. She stated that the last payment of \$395 was transferred from their share of the AELCF and the payment log will be updated.

Ms. Palmeri reviewed North Hanover Township noting their participation in the Program in 2013. She stated their loss ratio is 33.4%.

Ms. Palmeri also reported that there were no participants in the Retrospective Program in 2014.

Return of Surplus Resolutions

Ms. Palmeri stated that the Resolution authorizing the release of surplus was presented and approved at the September Executive Committee meeting. She noted that the necessary worksheets supporting the surplus release were filed with the State and dividend notices will be sent to the members following the 30 day waiting period.

Calendar of Events

Ms. Palmeri informed the Committee that Exigis was slightly delayed transferring their exposure data to the MEL as they were developing a new export layout to encompass certain MEL exposure items to insure a uniform transfer of exposure data. She stated that all other processes for the Budget, Renewal, and Reorganization are on target and that each of the process timelines will be updated accordingly as various tasks are completed.

2017 Draft Budget

Ms. Palmeri stated that nothing has changed in the loss funding portion of the budget and there were no changes in the operating expenses since the Committee's last review of the draft budget.

MEL Financial Fast Track (FFT) as of June 30, 2016

Ms. Palmeri noted that the MEL's FFT report valued as of June 30, 2016, is included in the agenda. She reported that the MEL's surplus position as of June 30, 2016 is \$16,677,496 which has improved \$2.5 million this year.

Budget - Excess Premiums

Ms. Palmeri budgeted a 2.5% increase in the MEL Excess WC & Liability line; 18% increase in the MEL Property line; and kept the fidelity line flat. She also noted a 5.0% increase in the EPL/POL Premium line.

2017 MEL Draft Budget

Ms. Palmeri reviewed the 2017 Draft MEL Budget broken out by line of coverage on page 6 of the agenda. She noted that this budget assumes flat exposures growth for 2017, resulting in a 0.6% increase. She highlighted line item 4; *Excess Property to 500K* which is increasing 12.7%. She reminded the members that effective January 1, 2017; all JIFs will have a minimum of a \$100k SIR for Property claims. She noted that the MEL will then self-insure, at a minimum, the next \$400,000 of each claim.

MEL 2017 Retro Program

Ms. Palmeri informed the Committee that the MEL will continue to experience rate member JIFs and utilize a *Retrospective Program* for all the JIFs. She noted that the Burlco JIF is a good performer; therefore, they will receive an experience rating .982 applied to their MEL WC & Liability claims funding for 2017.

Ms. Palmeri continued noting that effective January 1, 2017; the JIFs will be billed for 85% of WC & GL loss funding, but will be liable up to the 100% of the loss funding obligation for 10 years. She stated that by fully funding this potential exposure, this money will be in the budget and no additional assessments will be needed. She further stated that if the money is not paid out after 10 years; it will be returned to the members as a proportionate share similar to surplus release.

2017 EPL/POL Draft Premium

Ms. Palmeri directed the members to page 7 of the agenda packet outlining the EPL/POL Premium adjustments. She noted that the statewide EPL/POL premium is increasing 5%; however, each JIF's performance will dictate their increase above or below the 5% increase. She commented that the BURLCO JIF's loss ratio is 50.79% so according to the rate table, the increase will be 4%. She noted that the JIF budget only indicates a 3.82% increase because the VDO and Cyber, which are included in this line item, are remaining unchanged from 2016 so the savings are recognized.

Ms. Palmeri noted that in years past her office has applied the JIF Philosophy (apply increases/decrease to EPL line based on performance) to the EPL/POL line. She explained that this year, the new carrier presented a recommendation on premium changes for 2017. She noted that the recommendation from the carrier includes a -1.5% decrease for good performers and all poor performing members seeing an increase to make up the premium balance. Ms. Palmeri then directed the Committee to page 8 & 9 included in the agenda packet. She noted that the difference between the premiums recommended by the carrier and those developed by her office using the Fund's process are very close suggesting that the members are accurately priced. Ms. Palmeri noted that her office is looking for direction if the Committee wishes to continue to use the current JIF philosophy in determining member's EPL/POL assessment or begin utilizing the carrier's recommendations. Mr. Forlenza stated his concern that if the JIF moves to using the carrier premiums it will not allow the JIF to temper a poor performing member as the JIF normally has in the past. The Committee discussed the two options and agreed to remain with the current JIF philosophy utilizing the presented performance layer ratios. Mr. Mansdoerfer commented that using the carriers numbers goes against the JIF philosophy; to not be individually priced. The Committee agreed to stay with the current JIF philosophy.

EPL/POL Deductibles/Co-insurance

Ms. Palmeri then reviewed a spreadsheet included in the agenda packet that contains the proposed member deductibles & coinsurance requirements for 2017. She noted that the only proposed change is for Pemberton Township who has a number of claims in the past 18 months. Currently, Pemberton Township has a \$10,000 deductible with \$100,000 co-insurance requirement. The carrier is proposing to remove their buy down options, thus increasing their deductible to \$20,000 with a \$250,000 co-insurance requirement.

Finally, Ms. Palmeri noted letters will be sent to any member whose deductibles or co-insurance is changing. The members will be notified of these changes by mid-late November to be effective for January 1, 2017.

Proposed Surcharge for Non-Compliant Members

Ms. Palmeri reminded members that the MEL EPL/POL Risk Management Plan checklist was due October 1st of this year. She noted that compliant members either stayed with standard deductibles/co-insurance or will continue with lower requirements if purchased; however, any non-compliant member will now have a minimum \$100,000 deductible and 20% coinsurance requirement of the first \$2 million in losses. She noted that currently the non-compliant members are Bass River, Fieldsboro, Lumberton, Mt. Laurel, Pemberton Twp, Southampton, and Wrightstown. The MEL has stated that once a member becomes compliant, the deductible and coinsurance requirements revert to the standard levels effective the date the checklist is approved by the MEL. She further stated that from October 1, 2016 through December 31, 2016, these members can have their checklist's approved with no penalties because it is prior to the start of the policy date.

She noted that her office recently discussed the lack of incentive to submit materials by October 1, 2016. She stated that one idea that was discussed was that any checklist approved after October 1, 2016, but prior to the policy date of January 1, 2017; receive a 20% surcharge with the standard deductible and co-insurance terms for January 1, 2017. She commented that this provides an incentive to meet the October 1, 2016 deadline. Ms. Palmeri explained; however, that this cannot be retroactively applied to non-compliant members as the members were not notified of the potential penalty. She stated that if the JIF announces this provision now, the Fund could implement such a policy for January 1, 2017. She noted that all the non-compliant members who do not submit their checklist prior to January 1, will have a 20% surcharge for 2017 built into their premiums. If they submit the checklist before October 1, 2017, the members will not have a surcharge in 2018. Mr. Hatcher inquired if a non-compliant member has a claim between now and the end of year is there a surcharge. Mr. Forlenza stated that a surcharge would not apply if they meet the January 1, 2017 deadline. Ms. Palmeri also reported that any surcharges collected will be placed in the JIF's Contingency line item held until released as surplus. Following a brief discussion, the Committee agreed to move forward with the 20% surcharge. Mr. Miola noted that his office will email the Fund Commissioner, copying the RMC so they would be sufficiently notified. The Committee agreed to this idea as well.

2017 EJIF Premium

Ms. Palmeri directed the members to the EJIF budget on page 13 of the agenda. She reported that the 0.9% increase was accounted for in the 2017 BURLCO JIF Draft budget. Mr. Matchett inquired when, if ever, the BURLCO JIF would get a dividend from the EJIF. Ms. Palmeri stated that State regulations pertaining to the EJIF do not allow the release of surplus form non-administrative line items for a minimum of 10 years.

Assessment Strategy Scenarios

Ms. Palmeri then directed the Committee to the handout of the *Assessment Allocation Strategy* which should be behind tab (7) and an excerpt on the Committee discussed at their last meeting. She asked if the Committee still wishes to continue utilizing Anomaly Losses in the assessment strategy. Ms. Palmeri reminded the Committee that an Anomaly Loss is defined as

one claim that accounts for at least 50% of the overall net incurred losses over the past 6 years. The Committee agreed to continue utilizing Anomaly Losses.

Ms. Palmeri then reviewed the three (3) options with the members noting the differences in the percentages in the non-renewing members. Ms. Palmeri noted that all three options have a 5% increase for the Retro Assessment Program while the renewing members stratifications do not change ranging from -6.65% to -20.0%. She stated that Option 1 has a minimum of -2.5% for good performing members with a maximum of 4% increase for poor performing members. She stated Option 2 has a minimum of -3.0% for good performing members with a maximum of 5% increase for poor performing members. She stated Option 3 has a minimum of -4.0% for good performing members with a maximum of 6% increase for poor performing members. She reminded the members that this increase/decrease only pertains to the loss funding portion of the members' assessment.

Ms. Palmeri reviewed the breakout per member on the following pages. She reported to the Committee that Bordentown City and Bordentown Township are the members with a six year average loss ratio above 100%. Mr. Matchett inquired if either would be placed on a *Retrospective Program*. She noted that Bordentown Township will be on the program; however, Bordentown City does not meet both of the criteria set forth in the program. Following a brief discussion on the Options, the Committee agreed to proceed with Assessment Strategy Option 1 with Anomaly Losses and \$100,000 Property SIR.

Mt. Laurel Renewal

Ms. Palmeri reminded the members that her office has met with Mt. Laurel to discuss the possibility of an early renewal effective 1/1/2017 which will assist in balancing out the amount of member assessments that renew each year in the three year renewal cycle. She explained that should Mt. Laurel renew early with the Fund, the Township would go through the Revaluation Program which would result in a 17% loss funding reduction for 2017. She reported that if Mt. Laurel does not renew early, and the Fund utilizes Option 2, the loss funding would be \$660,683 which is a 2% reduction. She then recommended that should Mt. Laurel not renew early that the difference of \$101,125 in loss funding be placed in the Loss Fund Contingency line.

Ms. Palmeri explained that placing this difference in the Loss Fund Contingency line will allow the Fund to use these funds to offset any difference between what the Actuary removes from the loss funding budget and what Mt. Laurel contributes to the loss funding budget. She explained that assuming the Actuary loss funding valuation does not change from \$584,405 and assuming the 17% (\$548,367) loss funding reduction carries over the remaining members would have an additional \$36,038 to absorb which could be offset with the 2017 Loss Fund Contingency of \$101,125. Mr. Miola stated that this protects the Fund and assumes Mt. Laurel qualifies for a similar reduction next year assuming their loss ratio, etc. remain consistent.

Mr. Forlenza then explained that he presented the early renewal proposal to Mt. Laurel for review prior to their scheduled meeting in September. The proposal included the terms that were discussed with and approved by the Committee (17% reduction). He noted that Mt. Laurel responded to the proposal indicating that the proposed reduction was not sufficient as they were looking for a \$180,000 loss funding reduction. Mr. Forlenza noted that the proposal was based on the Actuary's recommendations with the approval of the Finance Committee. He is unsure as to how the Township developed the \$180,000 figure. Ms. Palmeri stated that if the JIF were to provide Mt. Laurel with a \$180,000 reduction, the other members would need to make up the difference and the other renewing members (Medford Township) would need to

receive the same reduction. Mr. Forlenza noted that Mt. Laurel contacted him and is looking for the best offer the JIF is willing to provide. He further stated that he does not feel comfortable going beyond the 17% and noted that the Actuary believes that all remaining members are accurately priced. Mr. Mansdoerfer agreed that if the members are accurately priced then that is the best offer.

Mr. Forlenza then reviewed the options from the Committee's last meeting noting the 17% loss funding reduction, a "good performing" Retrospective Program which the Finance Committee opted against, and an individual SIR which was not presented after further discussion. Ms. Palmeri directed the members to page 15 of the agenda packet which breakouts different SIR options (\$0, \$50k and \$100k) and reviewed each scenario. She reminded the Committee that Mt. Laurel's proportionate share of dividend releases from years when they carry an SIR will be reduced. She further noted the following additional considerations: no aggregate protection and no RCF for the claims that fall under their SIR. In addition, Mt. Laurel would need to create an insurance commission, pay their entire share of their SIR before JIF/MEL pays anything, and the additional TPA fees some of which would be annual reoccurring fees. She noted that page 17 provides a breakout of claims funding recommendations assuming different SIR options.

Ms. Tomczyk asked if the Committee would be willing to increase the loss funding reduction beyond \$117,000. The Committee discussed the possibility of increasing the reduction; however, Mr. Brook and Mr. Matchett reminded the Committee that when Mt. Laurel was a poor performer the JIF stood by them. Mr. Matchett asked if Mt. Laurel's Council understood that they could not join any other MEL affiliated JIFs for three years if they left the BURLCO JIF. Ms. Tomczyk stated that she informed her Council of this policy.

Mr. Forlenza informed the Committee that he asked Mr. Mansdoerfer to attend the Mt. Laurel meeting because this proposal is from the Finance Committee and the Fund and should be received in this manner. Mr. Brook agreed and suggested that if Mt. Laurel has actuarial figures that differ from the JIF's actuarial figures, they should be provided to the Fund for review, but for right now, the recommended reduction, is the JIF's Finance Committee's final and best offer based on the JIF's actuarial numbers. He noted that the more the numbers are manipulated to meet an individual's demands, the more difficult it will be to run the JIF. The Committee noted that they do not want to get into the practice of negotiating with members when they are renewing. The Committee decided that they would offer Mt. Laurel the figures originally presented. Ms. Tomczyk noted that she will provide her council with this information and update the Committee accordingly.

Ms. Tomczyk inquired if it was possible to increase the 2016 dividend release. The Committee discussed this and decided that they did not wish to change their documented practices regarding the release of surplus. Ms. Tomczyk thanked the Committee for their consideration.

Miscellaneous

MEL Retro Closed Year Account Draft Resolution

Ms. Palmeri reviewed the draft resolution on page 18 of the agenda. She noted that this resolution allows the creation of a new Closed Years account to hold the excess funding for potential MEL Retrospective payments. She stated that this would be tracked by Fund Year, by member, similar to the Closed Years Account. She explained again that pursuant to the

MEL Retrospective Program, the Fund will be billed at 85% of the workers' compensation and liability loss funding, but the Fund is liable up to 100% of the workers' compensation and liability loss funding for Fund Year 2016. As a result, the Fund wants to place any remaining funding for the 2016 Fund Year into this new account should it be needed in the future.

Ms. Palmeri noted the after the Retrospective Program term of 10 years runs out, the remaining funds will be distributed back to the members based upon their percentage of the MEL loss funding assessment for that year. Ms. Palmeri further stated that after the account is created, the 2016 excess funds will be transferred into this account with an interfund transfer in November or December. Mr. Forlenza commented that Mr. DeWeese reviewed this resolution with minimal changes. The Committee approved the resolution for presentation at the October Executive Committee meeting.

Transition of Banking and Asset Managers Draft Resolution

Mr. Forlenza reminded the Committee that they have discussed switching banking and asset manager services to Investor's Bank for banking and Wilmington Trust for asset management. He noted a draft resolution is on page 20 of the agenda packet for the Committee's review.

Mr. Forlenza reported that this resolution authorizes chair and secretary to execute a contract with Investor's bank and establish an account with M&T Bank, corporate owner of Wilmington Trust, to be used as a clearing account for any proceeds from any transactions with Wilmington Trust noting that this should meet the GUDPA requirements.

Mr. Forlenza stated that the Fund Treasurer recommends opening the account by January 1, 2017 and moving out of TD Bank completely by March 31, 2017. He suggested having the signature cards ready for the December Executive meeting. He also noted that the Committee should discuss who can be a designated signature on the accounts. Mr. Forlenza explained that all signatories are designated by resolution at the Reorganization meeting.

Ms. Palmeri noted that if approved by this Committee, a resolution would be presented to the Executive Committee in October, authorizing these accounts to be established by January 1, 2017 and the transition of these services. Following a brief conversation, the Committee agreed.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of final assessment allocation strategy, final budget, final EPL Allocation and MEL & EJIF assessments. The next meeting will be Friday, November 4, 2016 at 9:30am via conference call.

Seeing no other business, the meeting was adjourned at 3:10 PM.

File:	BURLCO/GEN/Finance Committee	Tab:	10/12/16
	BURLCO/2016/Finance Committee	Tab:	10/12/16



***Strategic Planning Committee Meeting Minutes
October 18, 2016 at 2:30 pm
Hainesport Municipal Building
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 18, 2016 at 2:30pm in Hainesport, NJ. Those in attendance were:

Kathy Burger, *Chair, Medford Township*
Glenn McMahon, *Chesterfield Township*
Mike Mansdoerfer, *Lumberton Township*
Dave Matchett, *Shamong Township*
Paul Forlenza, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*

Unable to attend:

John Gural, **Palmyra Borough**

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

I. Minutes of the July 19, 2016 Meeting

Mr. Forlenza noted the minutes from the July 19, 2016 were emailed to the Committee on October 5, 2016, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Forlenza noted that all members up for renewal effective January 1, 2017 have renewed their membership with the Fund and Ms. Ortiz filed the agreements with DOBI & DCA on September 29, 2016.

Mr. Forlenza provided an update to the Committee on the status of Mount Laurel and the Fund's offer to renew their membership early to better align the amount of annual assessment renewing each year. He explained that the Finance Committee met last week and approved a proposal that he sent to Ms. Tomczyk on Friday, October 15, 2016.

Mr. Forlenza stated that the proposal outlined four (4) different scenarios. He then briefly described each scenario that he provided to Mount Laurel. Below are the proposals:

- *No early renewal and the impact on Mt. Laurel's 2017 assessment*
- *Early Renewal – Mt. Laurel goes through the Fund's Revaluation process the Finance Committee utilizes on an annual basis for renewing members to ensure they are accurately price. This process would save Mount Laurel approximately \$130,000 in loss funding & operating costs for 2017.*

- *Mt. Laurel takes on a \$50,000 Self Insured Retention (SIR) for Property, Liability & Workers Compensation claims*
- *Mt. Laurel takes on a \$100,000 Self Insured Retention (SIR) for Property, Liability & Workers Compensation claims*

Mr. Forlenza indicated that the proposal for Mount Laurel included what their obligations would be with the Fund in a SIR program. The proposal also included recommendations as to what the Township should budget to cover the claims within their SIR based upon their losses. The Actuary also provided a report outlining their losses and recommended funding.

Mr. Forlenza stated that he received an e-mail this morning from Ms. Tomczyk requesting additional information from the Fund to assist in making a decision. Mr. Forlenza stated that some of the information being requested is already in the possession of the Township, while some of the information he either doesn't have or doesn't understand what is actually being requested. A group discussion ensued.

Following a lengthy discussion, the Committee asked the Executive Director's office to respond to Ms. Tomczyk's e-mail by specifying that the additional information that she is requesting is included in the JIF audits and the Plan of Risk Management. Ms. Burger commented that there is an obligation to respond to the e-mail accordingly. Mr. Forlenza stated that he will provide Ms. Tomczyk with the requested information.

Mr. Forlenza also mentioned that Mount Laurel has inquired about the possibility of leaving the JIF a year early; however, he is not concerned with this possibility as the Township understands their contractual obligation to the Fund.

Mr. Forlenza noted that he and Ms. Palmeri were scheduled to visit Mount Laurel on October 24th; however he stated that he received notice that Mount Laurel would like them to attend their November 14th Council Meeting. Mr. Forlenza indicated that neither he nor Ms. Palmeri are available the evening of November 14th to attend the meeting. Ms. Burger recommended that Mr. Forlenza respond back to Mount Laurel indicating that he would like to meet with the Council; however, there is a conflict in scheduling for November 14th. The Committee agreed with Ms. Burger. Mr. Forlenza stated that he is confident that he will be able to schedule a mutually convenient date to meet and answer any questions the Council might have regarding the proposal.

III. Membership Visitation Program

Mr. Forlenza stated that he has completed visits to most of the renewing towns. He noted some towns, when contacted for a visit, stated they did not require one. Those towns that did not require a visit were sent copies of the Membership Updates and asked that they please distribute to the members of the Governing Body.

IV. Membership Growth

Mr. Forlenza indicated that there are no prospects for 2017.

V. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Forlenza indicated that the December Dinner Meeting will be held on December 20, 2016. He mentioned that the Executive Committee Meeting will be held at the Medford Public Safety Building at 4:00pm and the Dinner Meeting will begin at 5:15pm. Ms. Burger stated that the Medford Public Safety Building has been reserved. The meeting location was re-advertised on August 15, 2016.

Mr. Forlenza stated that the dinner meeting location will be Braddock's Tavern in Medford. He mentioned that the Fund Professionals will jointly sponsor the cocktail hour.

VI. *Executive Committee Meetings*

Mr. Forlenza asked the Committee if they would like to continue to have our monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 4:00pm. The Committee agreed.

VII. *Fund Commissioner Attendance*

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance spreadsheet for the Executive Committee meetings. He noted that at the Committee's last meeting, the attendance report was through June and the Committee asked him to send letters to Pemberton Borough, Southampton and Woodland.

Mr. Forlenza mentioned that he had a visit with Southampton Township to discuss their attendance. He recommended at the meeting that the Township appoint a representative that would be able to attend the Executive Committee Meetings on a regular basis.

Mr. Forlenza then mentioned that he had a discussion with Steve Walsh, Pemberton Borough's RMC in regards to their attendance. He also recommended that the Borough consider appointing someone other than Ms. Mull that would be able to attend the meetings.

Mr. Forlenza indicated that he had a conversation with Woodland Township during their renewal visit last year in this regard. He made a recommendation to the Committee that he would like to send a letter to Pemberton Borough, Southampton and Woodland later this month or in early November. In the letter, he will ask the governing body to consider appointing a new Fund Commissioner at their re-org meeting that would be able to attend regularly scheduled meetings. The Committee agreed with Mr. Forlenza's recommendation.

VIII. *2016 ELECTED OFFICIALS TRAINING*

Mr. Forlenza directed the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the ACM & TRICO JIFs. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

- 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*

Mr. Forlenza indicated that the MEL's Elected Officials Training Script is geared toward "Ethics" for the third year in a row. He would like to remove a portion of the "Ethics" material and add in a section on *Land Use and EPL* related issues. Mr. Forlenza asked the Committee for authorization to engage a Land Use Attorney to be a speaker at the Elected Officials Trainings. He also asked the Committee for authorization to reach out to Armando Riccio, an attorney who specializes in EPL related matters to also present. The Committee authorized the Executive Director's office to engage these two attorneys to present at the Elected Officials Training.

IX. Conferences

Mr. Forlenza stated that the Fall AGRIP Conference had just taken place in Denver, October 2-5, 2016. He noted that Richard Brook attended. He also stated that Mr. Brook will provide the members with a report.

Mr. Forlenza pointed out that for 2017 the JIF has budgeted four (4) positions to attend the upcoming conferencea:

PRIMA: June 4-7, 2017 in Phoenix, AZ
AGRIP: Spring Conference | March 5-8 in Orlando, FL
Fall Conference | October 1-4 in Baltimore, MD

Mr. Forlenza stated that email notifications will be sent to those with the highest priority to attend these conferences in January 2017.

X. 2016 Annual Reports

Mr. Forlenza noted that the 2016 Annual Reports “draft” is complete and will be distributed in December. Each town will receive eight (8) copies.

XI. Technology Liability

Mr. Forlenza noted that the Technology Risk Audits (GAP) visits are currently in progress in the TRICO JIF. He mentioned that Lou Romero from Pivot Point is about two weeks out from scheduling the BURLCO JIF audits. Mr. Forlenza stated that following the scheduled visit, each member will receive a report for each individual town that outlines all the risks and threat levels associated with the specific town. He indicated that he met with Mr. Romero last week and asked him to restructure the member report to include an Executive Summary in the beginning of the report that the members will understand.

Once the members receive their reports which should be in the November / December timeframe, the next step for the Fund would be to develop model policies and procedures as well as training for the members. Mr. Forlenza indicated that his office will receive an Executive Summary Report on all of the members that will highlight the most common risks the towns are facing. He noted for this summary will be used as a mechanism to develop training to our members.

Mr. Forlenza also noted that there are funds in the 2017 budget for “intrusion testing” should the Fund decide to move in that direction.

XII. EPL/POL Plan of Risk Management

Mr. Forlenza referred the Committee to page four (4) of the agenda packet to a copy of the latest listing of the MELs Employment Practices Compliance Status for the BURLCO JIF valued as of October 6, 2016. He noted that the following towns have submitted their 2017-2018 checklist: Chesterfield, Mansfield, Pemberton Borough, Shamong, Westampton, and Woodland.

Mr. Forlenza mentioned that there are a few towns that are listed on this report as not being in compliance; however, they have submitted their checklists since October 6th. He indicated that he will reach out to Cate Kiernan from PERMA for an updated list.

Mr. Forlenza then noted that the Finance Committee discussed and approved a 20% surcharge for those towns that are non-compliant by January 1, 2017.

XIII. EPL Helpline & Hotline

Mr. Forlenza reported that he is currently working on the revisions for the EPL Helpline & Hotline. He added that he is working on combining both programs as one resource.

XIV. BURLCOJIF 25th Anniversary

Mr. Forlenza referred the Committee to page five (5) of the agenda to discussions that took place at the last meeting. He noted that this Committee asked the Executive Director's office to research having a local deli deliver food to each municipality as a way of celebrating the Fund's 25th Anniversary. Ms. Ortiz mentioned that she reached out to Primo's Hoagies and they will only deliver within a one (1) mile radius.

As a result, Mr. Forlenza recommended allotting funds from the contingency line of the budget to reimburse each town for a "thank you" luncheon. He noted that his office could send out an announcement to the members in the early part of next year with a \$10 per person allotment. The Committee agreed with this expenditure.

Mr. Forlenza then mentioned that a resolution "celebrating" the 25th anniversary will be provided to all the JIF members, along with the "hourglass" with the JIF Municipal Logo and the 25th Anniversary Insignia.

Mr. Forlenza then asked the Committee if they had any other ideas how they would like to commemorate this milestone. The Committee agreed with the reimbursement of a luncheon, resolution and the hourglass for the members.

Mr. Miola suggested the development of a press release for the BURLCO JIF's 25th Anniversary to highlight the accomplishments.

XV. Annual Planning Retreat

Mr. Forlenza reminded the Committee that at their last meeting, they agreed to hold the 2017 Annual Planning Retreat on Thursday, May 4, 2017 at Café Madison, Riverside, NJ. He also noted that the Committee decided not to hold the Fund Professional sponsors Cocktail Reception following the retreat. In place of the reception, a longer lunch and heavier lunch will be served.

XVI. Next Meeting

Mr. Forlenza stated that the next meeting will be held in March of 2017 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 3:26 PM.

File: BURLCO/2016/Strategic Planning Committee Tab: 10/18/2016
 BURLCO/Gen/Strategic Planning Committee Tab: 10/18/2016



FUND YEAR 2017 DRAFT BUDGET

The attached \$7,580,488 JIF, MEL, EPL/POL and E-JIF budget represents a 0.81% decrease over last year's combined annualized budget of \$7,642,271. As in past years, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2017 draft JIF budget of \$4,927,615 represents a decrease of 2.48% (-\$125,247) over last year's \$5,052,862 annualized budget. Budgeted loss funds decreased by \$143,025 (-3.78%). Operating Expenses increased \$17,778 (1.40%) over 2016, while the excess premiums, inclusive of the MEL, EPL/POL and E-JIF policies, are projected at \$2,652,873 in comparison to \$2,589,409 for 2016, an increase of \$63,284 (2.45%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged soft insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2017 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee also introduced a *Retrospective Assessment Program* that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

The one member (Bordentown Township) in the *Retrospective Assessment Program* for 2017 received a 5% increase in their minimum loss-funding assessment. The differential between the minimum loss funding increase (5%) and the maximum assessment increase (as determined by the Finance Committee) becomes the sole obligation of this member should their claims costs exceed the minimum loss funding level.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. For Fund Year 2017, the Actuary recommended a 4.1% decrease in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property coupled with an anticipated decrease in overall claims frequency.

Some of the key factors affecting the loss funding portion of the budget are as follows:

1. **Workers' Compensation** loss funding decreased 3.26% (-\$72,638). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. 2017 also marks the fifth year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.
2. **General Liability** loss funding decreased 7.97% (-\$40,715). The reduction is a credit to the members who are making good use of the various liability risk control programs offered by the Fund. In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements. Fund members also have access to a TULIP (Tenant User Liability Insurance Program) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the total number of active liability claims remains low in comparison to prior years indicating that the Fund's risk management programs and aggressive defense of claims is paying off.
3. **Auto Liability** loss funding, while not a major component of Loss Funds, is increasing 2.84% (\$3,405). As accidents involving police vehicles continue to be a major factor driving this line of coverage, the Safety Director and Fund members continue to monitor and control this risk. The Safety Director is continuing to develop additional strategies to help reduce accidents.
4. **Property** loss funding is decreasing 6.84% (-\$18,834). After several years of increases in this line of coverage, the Fund is recognizing a small reduction in this area for 2017. Over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR and hitting the MEL and excess layer. The Excess Property carrier, Zurich, initially proposed a 30% rate increase for 2017; however, reduced it to a 4.1% increase due to all MEL affiliated JIFs increasing their SIR to \$100K and the MEL increasing their retention to \$400K allowing Zurich to attach at \$500K.
5. **Other Loss Funding Budget Changes** – The Committee opted to remove the Loss Fund Contingency line of \$100,147 for 2017 as it was originally intended to be a short-term budget "stability" placement. However, as Mount Laurel was offered the opportunity to renew early (2017 rather than 2018), the potential savings (\$107,867) for the Township from the *Revaluation Program*, should they renew early, was placed in the Loss Fund Contingency line. Should Mount Laurel opt to renew early, the \$107,867 will be removed via budget amendment.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, and an expanding definition of compensability. Each of these has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, effective May 1, 2012, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs. Beginning in 2016, the Finance Committee has also included funding for a *Wellness Incentive Program* that will provide funding for local wellness initiatives.

Operating Expenses

The operating expense portion of the budget has increased by \$17,778 (1.40%) and is comprised of the costs required to operate the Fund. Funding for all other professional fees averaged an increase of 2.00%. It is noteworthy to point out that the Fund's operating expenses represent approximately 16% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industry-operating ratio and well below the 20% average operating expense ratios for pools nationwide.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2017, the MEL Budget is projected to increase by 0.6% prior to exposure growth. A copy of the proposed 2017 MEL Budget and rate table is enclosed.

The MEL has implemented a Retrospective Program on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net "giver" from the MEL over the prior ten years, the JIF will have an experience rating of .982 applied to their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fund this line up to 100% of the maximum obligation and transfer any potential liability into the MEL Retrospective Claims Fund Account recently authorized by the BURLCO JIF.

Overall, the net impact on the MEL Assessment produces a budget increase of \$38,837 (2.14%).

EPL

Effective January 1, 2016, the JIF entered into a contract for EPL/POL Coverage with QBE Insurance. The proposal from QBE was for two (2) years (2016 & 2017) and included a guaranteed 5% statewide rate increase for 2017.

Texas Underwriters (an intermediary for QBE) allocated the 5% increase for 2017 on a JIF by JIF basis utilizing five and a half years' experience valued as of June 30, 2016. The relatively "breakeven"

performance by the BURLCO JIF members in the EPL/POL line of coverage resulted in a premium increase of 4%. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in member EPL premiums ranges from a decrease of 0.5% to an increase of 12.0%.

In developing the 2017 POL premiums, the Committee applied EPL premium increase to the existing POL rate and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a \$690 per Member fee) will remain with XL Insurance with a 15% rate increase for 2017 based on prior experience.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2017. The surcharge affects one member resulting in a \$180 budget line item.

All of the above factors results in an overall increase of 4.27% or \$20,598 in the EPL/POL premium for 2017.

E-JIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2017 is relatively flat over 2016 with an increase of \$2,455 (0.95%) over 2015. E-JIF assessments are allocated based upon a member's population.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2017 BUDGET

The attached draft budget is being submitted for your review and consideration. A Public Hearing on the Budget will be held at the December 20, 2016 Executive Committee meeting.

FUND YEAR 2017 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the *2017 Assessment Allocation Strategy*. The Finance Committee will make its final 2017 assessment allocation recommendation at the November Executive Committee Meeting. The 2017 JIF loss funding assessments, which is the largest single component of a member's annual assessment, range from decreases of -20% for renewing members with a six year average loss ratio below 30%, to a decrease of 6.65% for new members (less than three years) with no experience with the BURLCO JIF, and an increase of 4% for those members with a six year average loss ratios above 150%. Member(s) in the Retrospective Program (Bordentown Township) will receive a 5% increase in their loss funding assessment.

The member Assessment Certification for the 2017 Fund Year is attached to this Budget Message for your review. We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release a dividend this year. This is due to the continued strain on the MEL's surplus resulting from Public Officials and Employment Practices Liability losses prior to the program being transitioned to the commercial insurance market and an increase in the number of claims that exceed local Funds' SIRs.

JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2002 through 2012. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of \$600,000, which is \$50,000 more than released last year. In taking this approach, the Committee is confident that the JIF will have a safety cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2016 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have it credited to their Fund Year 2017 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

File: BURLCO/2017/Budget Development
BURLCO/2017/Budget

Tab: Budget Message
Tab: Budget Message

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2017 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2016	PROPOSED 2017	CHANGE \$	CHANGE %
PROPERTY	275,537	256,700	(18,837)	-6.84%
GENERAL LIABILITY	510,765	470,050	(40,715)	-7.97%
AUTO LIABILITY	119,845	123,250	3,405	2.84%
WORKERS' COMPENSATION	2,226,538	2,153,900	(72,638)	-3.26%
DEDUCTIBLE	552,833	530,873	(21,960)	-3.97%
LOSS FUND CONTINGENCY	100,147	107,867	7,720	7.71%
TOTAL CLAIM LOSS FUNDS	3,785,665	3,642,640	(143,025)	-3.78%
CLAIMS ADMINISTRATION	197,105	201,047	3,942	2.00%
SAFETY PROGRAMS	155,943	156,270	327	0.21%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	61,967	-	0.00%
- Training	42,681	43,008	327	0.77%
- Police Defense & Training / EPL	26,347	26,347	-	0.00%
- Right to Know	16,334	16,661	327	2.00%
PROFESSIONAL SERVICES	259,333	272,162	12,829	4.95%
- Actuary	23,762	24,118	356	1.50%
- Administrative Consultant	26,146	26,669	523	2.00%
- Attorney	60,217	65,000	4,783	7.94%
- Auditor	17,700	18,050	350	1.98%
- Safety Director	113,542	120,000	6,458	5.69%
- Treasurer	10,519	10,729	210	2.00%
- Underwriting Manager	7,447	7,596	149	2.00%
ADMINISTRATION	334,095	340,777	6,682	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EXPOSURE DATA MGMT SYSTEM	8,680	10,000	1,320	15.21%
PAYROLL AUDITOR	8,370	8,550	180	2.15%
PROPERTY APPRAISER	28,072	25,000	(3,072)	-10.94%
RISK CONTROL CONTINGENCY	125,000	100,000	(25,000)	-20.00%
WELLNESS PROGRAM	61,720	60,000	(1,720)	-2.79%
CONTINGENCY	31,864	51,819	19,955	62.63%
MISCELLANEOUS	51,739	54,075	2,335	4.51%
- Annual Planning Retreat	3,500	5,000	1,500	42.85%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	0	0.00%
- JIF Website	4,000	4,000	(0)	0.00%
- Legal Notices	1,800	1,800	0	0.00%
- Meeting Expense/Dinner Meeting	2,000	2,500	500	25.03%
- Office Supplies	2,300	2,300	(0)	0.00%
- Other	10,000	10,000	(0)	0.00%
- Performance Bond (TPA)	1,000	750	(250)	-24.98%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- PRIMA/AGRIP Conference	12,000	12,000	(0)	0.00%
- Printing	6,000	6,000	0	0.01%
- Record Retention Service	500	1,000	500	100.05%
- Recording Secretary	4,240	4,325	85	2.00%
TOTAL EXPENSES	1,267,197	1,284,975	17,778	1.40%
SUB TOTAL JIF BUDGET	5,052,862	4,927,615	(125,247)	-2.48%
MUNICIPAL EXCESS LIABILITY JIF	1,814,248	1,853,085	38,837	2.14%
- MEL Excess WC & Liability	1,415,869	1,415,869	-	0.00%
- MEL Excess Property	398,379	437,216	38,837	9.75%
- Property	388,373	427,210	38,837	10.00%
- Fidelity	10,006	10,006	-	0.00%
EPL/POL PREMIUM	482,868	503,466	20,598	4.27%
EPL/POL COMMISSION - AJG	16,654	17,351	697	4.19%
EPL/POL COMMISSION - CONNER STRONG	16,654	17,351	697	4.19%
EPL/POL SURCHARGE	-	180	180	100.00%
ENVIRONMENTAL JIF	258,985	261,440	2,455	0.95%
SUB TOTAL PREMIUMS	2,589,409	2,652,873	63,464	2.45%
SUB TOTAL JIF & EXCESS BUDGET	7,642,271	7,580,488	(61,783)	-0.81%
RISK MANAGEMENT CONSULTANTS	247,200	246,715	(485)	-0.20%
TOTAL JIF BUDGET	7,889,471	7,827,203	(62,268)	-0.79%

**BURLCO JIF - 2017 Budget
Assessment Certification**

Bass River Township	65,903
Beverly City	236,906
Bordentown City	285,783
Bordentown Township	374,369
Chesterfield Township	144,603
Delanco Township	141,046
Delran Township	549,373
Edgewater Park Township	217,687
Fieldsboro Borough	28,000
Florence Township	405,931
Hainesport Township	125,703
Lumberton Township	326,736
Mansfield Township	262,130
Medford Township	805,574
Mount Laurel Township	1,253,441
North Hanover Township	158,137
Palmyra Borough	263,838
Pemberton Borough	112,436
Pemberton Township	908,956
Riverside Township	272,056
Shamong Township	72,232
Southampton Township	186,196
Springfield Township	93,477
Tabernacle Township	133,055
Westampton Township	282,724
Woodland Township	76,649
Wrightstown Borough	44,261
27	7,827,203

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Arthur J. Gallagher Risk
Management Services
Fund Administrator

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003 - 2009
Revised: Fall 2010
Re-Adopted: Fall 2011 - 2012
Revised: Fall 2012 - 2013
Re-Adopted: Fall 2013
Revised: Fall 2014 - 2015
Re-Adopted: Fall 2016

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on

behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6, 7 and 8.**

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 6, 7 and 8.**

In the Fall of 2016, the Finance Committee determined that Bordentown Township met the established criteria for a Retrospective Assessment Program and will be placed on the Program for the 2017 Fund Year.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio		Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM		5.00%	1
ABOVE	150%	4.00%	1
BETWEEN	115% and 150%	2.00%	1
BETWEEN	90% and 115%	0.50%	4
NEW MEMBERS LESS THAN 3 YEARS		-6.65%	1
BETWEEN	60% and 90%	0.00%	5
BETWEEN	30% and 60%	-1.50%	6
BELOW	30%	-2.50%	4
RENEWING MEMBERS WITH LR BETWEEN 60% & 90%		-6.65%	0
RENEWING MEMBERS < 6 Yrs WITH LR BETWEEN 30% & 60%		-8.50%	1
RENEWING MEMBERS WITH LR BETWEEN 30% & 60%		-17.50%	1
RENEWING MEMBERS BELOW 30%		-20.00%	2
			27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by

approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the “**Equalization**” strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13** more fully discusses this topic.

After several years of “**Equalization**” the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that

failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in “adverse selection.” This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member’s performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund’s surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member’s loss funding assessment and the Actuary’s loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary’s stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member’s minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL will implement several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL will phase in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL will begin experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2017 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a Retrospective Program on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating reduction in their WC and Liability claims funding (0.955 for 2016, 0.982 for 2017). Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line and transfer any potential liability into a MEL Retrospective Account in the BURLCO JIF.

2013 - 2014 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior six years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer. As part of this negotiation, the JIF secured a premium guarantee for Fund Years 2011 and 2012 based upon the 2010 member assessments.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. However, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium lock with the private insurer. For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's six year loss experience.

In 2013, the private insurer offered a two year renewal (2013-2014) on a JIF by JIF basis allowing the JIF to allocate the premiums across the membership. The 2013 and 2014 JIF Premium was based on 75% of the prior year Premium, 12.5% on performance from the prior five years and 12.5% exposure growth in employee

counts. All specific member surcharges were removed; however, the JIF is still responsible for the overall JIF premium inclusive of the surcharge amount. In an attempt to bring equity to the process by which member EPL/POL premiums are determined, the Finance Committee requested that the private insurer provide the Committee with rates for population, and employee counts along with other mediating factors that should be applied depending on population sizes, performance, etc. The Committee applied the formulas provided by the private insurer noting some significant changes in assessments from 2012 to 2013. In an attempt to smooth out the impact of this transition in the way member premiums are determined, the Committee decided to apply this process over a two year period. The additional funds needed to allow this two year transition were garnered by applying a surcharge to any Member with a loss ratio over 150%.

Finally, it should be noted that beginning in 2013 Volunteer, Directors and Officers Liability Coverage was added to the EPL/POL policy along with a Premium for Cyber Liability (a per Member fee).

2015 - EPL/POL PREMIUM ALLOCATION

The Fund's overall 2015 EPL/POL Premiums were determined based upon the member's performance from January 1, 2011 through June 30, 2014. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee has been phasing in a process in which the Member's EPL premiums will be determined based upon their performance. The 2015 Fund Year is the first year the Committee used the members' performance only to allocate EPL premium increases.

In developing the 2015 POL premiums, the Committee utilized the existing POL rate as previously established, applied a 10% rate increase and applied it to the member population as utilized by the MEL.

2016 – 2017 - EPL/POL PREMIUM ALLOCATION

Following a 21% statewide increase in 2015, the private insurer sought a 15% rate increase for 2016. Based upon the proposed rate increase, a recent acquisition of the insurer by a larger insurance company, and the loss of key personnel involved in their pool business, the MEL decided to look at other coverage options for 2016

In recognition of these factors, in the Fall of 2015, the MEL decided to place this coverage with QBE Insurance as the key personnel who implemented the pool program in 2011 are currently working for QBE. QBE has a contractual relationship

with Texas Underwriters and utilize the same TPA, Summit Risk, which results in no changes for the JIF Members except the carrier.

The Fund's EPL/POL Premiums were determined based upon the JIF's performance from January 1, 2011 through June 30 of the preceding year. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee allocates the Member's EPL premiums based upon their performance. It should be noted that the Fund's overall Assessment for EPL/POL coverage will increase 4% in 2017 due to the JIF's relatively "breakeven" performance recognized in this line of coverage.

In developing the POL premiums, the Committee utilized the existing POL rate as previously established, applied the current JIF rate increase, and applied it to the member population as utilized by the MEL.

It is important to note that Volunteer's Directors and Officers coverage was moved to QBE Insurance effective January 1, 2016 while the Cyber Liability Coverage remains with the current insurer.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities"

and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of

expense is the Safety Director who charges a fee based upon the size of the member.

- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

RISK MANAGEMENT CONSULTING FEES

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.



NOMINATING COMMITTEE MEETING MINUTES

November 4, 2016 at 1:30 pm via conference call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Friday, November 4, 2016 at 1:30pm via conference call.

Those in attendance were

Kathy Burger, **Medford Township**, *Past Fund Chair*
Richard Brook, **Florence Township**, *Rep. Finance Committee*
Dave Matchett, **Shamong Township**, *Rep, Strategic Planning Committee (alternate)*
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Sheila Ortiz, Account Rep, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

Mike Templeton, Rep, *Safety Committee*
Leo Selb, **Hainesport**, *Rep, Coverage Committee*
Glenn McMahon, **Chesterfield Township**, *Rep, Strategic Planning Committee*
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**

These minutes do not necessarily reflect the order in which matters were discussed.

The meeting was called into order at 1:41 P.M.

I. Nominating Committee Meeting Minutes of November 5, 2015

Mr. Forlenza directed the Committee to the minutes of the November 5, 2015 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2016 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlined the process that the Fund has been following for the past few years in regards to developing a slate of candidates for the Executive Committee. Mr. Forlenza asked the Committee if they had any suggested changes to the Nominating Committee Charter.

Ms. Burger commented that since there are only three (3) Fund Commissioner's present on today's Nominating Committee Meeting conference call she suggested revising the "Attendance" section of the Nominating Committee Charter. Mr. Forlenza indicated that his office will review the Charter with the Strategic Planning Committee next year in light of Ms. Burger's concerns. The Committee

agreed. Mr. Forlenza then asked the Committee if they wanted to move forward with today's meeting considering the lack of attendees. The Committee members present indicated they would move forward with the meeting.

A. Selection of a Committee Chair

Mr. Brook volunteered to Chair the Committee and present the Committee's report at November's Executive Committee meeting.

III. Executive Committee Election Process

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline included in the agenda packet. Mr. Forlenza indicated that normally, a Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2017 Executive Committee members and Alternates will take place at the January 2017 Reorganization meeting.

Mr. Forlenza asked the Committee to review the Fund Commissioner History and Executive Committee and Sub-Committee attendance records located in the Agenda Packet. Mr. Forlenza explained that ideally individuals selected to serve on the Executive Committee should have a strong attendance record at Fund meetings as well as their assigned Sub-Committee meetings. In addition, the Committee should consider that the individuals nominated to sit on the Executive Committee, might eventually move up into the Secretary and Fund Chair positions.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. He noted that Mr. Mansdoerfer is just completing his second year as Fund Chair. He further noted that the Fund Secretary and remaining members of the Executive Committee have had consistent attendance at meetings and are active members of the Fund.

Mr. Forlenza then asked Committee members for their recommendation and/or suggestions for the 2017 slate. A discussion ensued amongst the Committee regarding the need to move some of the "newer" Fund Commissioners onto and further up the Executive Committee allowing them to become more involved in the Fund's operations. The Committee also felt this would allow some of the longer term Fund Commissioners the opportunity to step back. The Committee also felt strongly that should there be a need, the longer term Fund Commissioners will still be available to assist in the governance of the Fund. Following this discussion, the Committee recommended moving several of the Executive Committee and Alternates into different positions based upon their prior discussions.

The Committee recommended the following "draft" Nomination Slate for 2017:

Chair: Paul Keller, **Springfield Township**

Secretary: Meghan Jack, **Riverside Township**

Executive Committee Members:

Glenn McMahon, **Chesterfield Township (#1)**

Meredith Tomczyk, **Mount Laurel Twp. (#2)**

	John Gural, Palmyra Borough	(#3)
	Dennis Gonzalez, Pemberton Township	(#4)
	Doug Cramer, Tabernacle Township	(#5)
Executive Committee Alternates:	Mike Templeton, Delanco Township	(#1)
	James Ingling, Wrightstown Borough	(#2)
	Richard Wolbert, Beverly City	(#3)
	Dave Matchett, Shamong Township	(#4)
	Jeffrey Hatcher, Delran Township	(#5)
	Mike Mansdoerfer, Lumberton Township	(#6)
	Richard Brook, Florence Township	(#7)

Mr. Brook stated he would contact the “draft” slate of candidates for the 2017 Executive Committee and Alternates to be sure they are comfortable taking on the position for which they have been nominated before presenting this slate to the entire membership at the November 22, 2016 Executive Committee Meeting along with the minutes of today’s meeting. Any Fund Commissioner that is unwilling to serve can have their name removed from the slate with all remaining members moving up one position to fill the vacancy. Mr. Brook and the Committee agreed.

There being no further business, the meeting was adjourned at 2:02 PM

File: BURLCO/2016/Nominating Committee
BURLCO/Nominating Committee

Tab: 11/04/2016
Tab: 11/04/2016



2017 NOMINATION SLATE

Chair: **Paul Keller**, Springfield Township

Secretary: **Meghan Jack**, Riverside Township

Executive Committee: **Glenn McMahon**, Chesterfield Township
Meredith Tomczyk, Mt. Laurel Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Douglas Cramer, Tabernacle Township

Alternates: #1 **Mike Templeton**, Delanco Township
#2 **James Ingling**, Wrightstown Borough
#3 **Rich Wolbert**, Beverly City
#4 **David Matchett**, Shamong Township
#5 **Jeffrey Hatcher**, Delran Township
#6 **Michael Mansdoerfer**, Lumberton Township
#7 **Richard Brook**, Florence Township



Municipal Excess Liability Joint Insurance Fund

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

Date: October 19, 2016
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Report

2017 Rate Table & Budget – Board of Fund Commissioners introduced a 2017 Rate Table and a 2017 Budget - reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 16, 2016 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Minutes of the Committee’s September 6th and September 28th distributed to the Board. Committee also met just prior to the Fund Commissioner meeting and agreed to schedule interviews with the three firms that responded to the Fund’s RFQ for Marketing Consultant. Brown & Brown, Acrisure LLC & Brown and Princeton Strategic Communications responded to RFQ.

Emergency Cleanup and Restoration Services: In 2015, the MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services and have since periodically updated the existing list that is posted to the MEL webpage. Board approved the addition of Harrison Restoration dba Servpro Nutley Bloomfield to the list.

Safety & Education Committee: Committee’s minutes of its October 12th submitted for information. Board accepted the Committee’s recommendation and approved an expenditure of \$2,400 to begin to use First Net’s (Learning Management System) NextGen to add “branding” for each JIF and a “Quick Course” program to be implemented in January of 2016.

Legislative Committee: The committee is scheduled to meet on November 16th during the NJSLOM convention. Committee Chairman said S2663 (Sweeney) and A4234 (Burzichelli) have been introduced in the legislature. Bills would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program. The Board adopted a Resolution in support of the bills and will also ask

local JIFs to adopt similar resolutions. Executive Director asked Commissioners to contact their legislators to express support for the bill.

30th Anniversary: 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

RCF Report: The RCF met on September 7, 2016 and introduced the amended 2016 Budget and the 2017 Proposed Budget. The public hearing on the RCF budget will be held on October 19, 2016 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting was distributed for information.

Claims Committee: Minutes of the Claims Review Committee's September were submitted to Fund Commissioners. Committee will meet immediately following the Board meeting.

Underwriting: Underwriting Manager said the 2017 renewal is progressing favorably and has almost concluded.

OPRA – Fund Attorney said he and Brad Stokes of Perma, have been working well together in responding to OPRA requests.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2017 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2016 RATES	2017 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	To 500K	2,523,640	2,523,640	0	0.0%
2	1.25MIL Ex 500K	3,332,119	3,332,119	(0)	0.0%
3	Excess WC	7,869,811	7,279,575	(590,236)	-7.5%
4	Excess Property to 500K*	2,098,446	2,365,680	267,234	12.7%
5	Aggregate Excess LFC	15,435	15,435	-	0.0%
6	JIF Faithful Performance Bond	181,884	181,884	-	0.0%
7	Statutory Bonds	283,000	283,000	-	0.0%
8	Sub Total	16,304,335	15,981,333	(323,002)	-2.0%
PREMIUMS					
10	3.25MIL ex 1.75 MIL	4,780,635	4,876,248	95,613	2.0%
11	Optional Excess Liability	1,853,189	1,853,189	(0)	0.0%
12	Optional Excess POL/EPL	838,099	838,099	0	0.0%
13	Excess WC	2,527,306	2,464,124	(63,183)	-2.5%
14	Excess Property	6,458,631	6,725,632	267,001	4.1%
15	Boiler and Machinery	562,926	562,926	-	0.0%
16	Loss Fund Contingency	397,510	397,510	-	0.0%
17	Sub Total	17,218,297	17,517,728	299,431	1.7%
18	Total Claims & Premiums	33,522,632	33,499,061	(23,571)	-0.1%
II. EXPENSES					
21	Claims Adjustment	990,422	1,010,231	19,808	2.0%
22	Property Adjustment	160,000	163,200	3,200	2.0%
23	Administration	982,676	1,002,330	19,654	2.0%
24	Loss Fund Management	147,900	150,858	2,958	2.0%
25	Actuary	48,170	49,133	963	2.0%
26	Attorney	43,352	44,219	867	2.0%
27	Deputy Attorney	1,446	1,475	29	2.0%
28	Attorney - OPRA	16,320	16,646	326	2.0%
29	Auditor	27,625	28,178	553	2.0%
30	Treasurer	24,424	24,912	488	2.0%
31	Underwriting Manager	508,472	518,641	10,169	2.0%
32	Reinsurance Manager	293,622	299,494	5,872	2.0%
33	Safety and Education Committee	194,275	194,275	-	0.0%
34	Computer Services	138,010	138,010	-	0.0%
35	Legislative Committee	26,409	26,409	-	0.0%
36	Internal Audit Committee	57,856	57,856	-	0.0%
37	Strategic Planning Committee	28,928	28,928	-	0.0%
38	Coverage Committee	38,318	38,318	-	0.0%
39	Communications Committee	119,079	119,079	-	0.0%
40	Misc Expense	(347,915)	(147,915)	200,000	57.5%
41	Subtotal	3,499,389	3,764,278	264,889	8%
42					
43	MEL Safety Institute	902,123	902,123	-	0.0%
44	Total Appropriations	37,924,144	38,165,461	241,318	0.6%

MEL RATE TABLE								
MUNICIPALITIES/PREMIUMS			RATING BASE		2016	2017	CHANGE \$	CHANGE%
AL/GL	CLAIMS	Layer:						
		0 EX 500K	(1)	(1)	-	-	-	
		100K EX 400K	(1)	(1)	0.1878	0.18785	-	0.0%
		150K EX 350K	(1)	(1)	0.3820	0.38199	-	0.0%
		200K EX 300K	(1)	(1)	0.5618	0.56175	-	0.0%
		250K EX 250K	(1)	(1)	0.7415	0.74151	-	0.0%
		300K EX 200K	(1)	(1)	1.0336	1.03362	-	0.0%
		1.25MIL EX 500K	(1)	(1)	0.8539	0.85386	-	0.0%
LFC		Clash Coverage/LFC	(1)	(1)	0.0874	0.087372	-	0.0%
AL/GL	PREMIUMS	3.25 MIL EX 1.75 MIL	(1)	(1)	1.1047	1.126765	0.0221	2.0%
					SUBJECT TO MINIMUM PREMIUMS			
AL/GL	OPTIONAL EXCESS							
		2 MIL EX 5 MIL	(1)	(1)	0.1650	0.1650	-	0.0%
		5 MIL EX 5 MIL	(1)	(1)	0.3327	0.3327	-	0.0%
		10 MIL EX 5 MIL	(1)	(1)	0.4977	0.4977	-	0.0%
		15 MIL EX 5 MIL	(1)	(1)	0.5890	0.5890	-	0.0%
					SUBJECT TO MINIMUM PREMIUMS			
POL	OPTIONAL EXCESS							
		1MIL EX 2MIL	(1)	(1)	0.0571	0.0571	-	0.0%
		2MIL EX 2MIL	(1)	(1)	0.0946	0.0946	-	0.0%
		3MIL EX 2MIL	(1)	(1)	0.1217	0.1217	-	0.0%
		4MIL EX 2MIL	(1)	(1)	0.1436	0.1436	-	0.0%
		8MIL EX 2MIL	(1)	(1)	0.2872	0.2872	-	0.0%
WC		Layer:						
	CLAIMS							
					FY2016	FY2017		
		1800K EX 200K	(3)	(3)	0.00507	0.004687	(0.0004)	-7.5%
		1750K EX 250K	(3)	(3)	0.00437	0.004043	(0.0003)	-7.5%
		1,700K x 300K			0.00363	0.003354	(0.0003)	-7.5%
		1650K EX 350K			0.00319	0.002955	(0.0002)	-7.5%
		1600Kx400			0.00295	0.002729	(0.0002)	-7.5%
		1550Kx450			0.00263	0.002429	(0.0002)	-7.5%
		1500k EX 500k			0.00227	0.002103	(0.0002)	-7.5%
		1450k EX 550k						
		1400k EX 600k			0.00118	0.001177	-	0.0%
		1350k EX 650k						
		1300k EX 700k						
		1250k EX 750k			0.00133	0.001333	-	0.0%
	PREMIUM		(3)	(3)	0.000989	0.000964	(0.0000)	-2.5%
PROPERTY								
	CLAIMS	Property 200K EX 50K	(4)	(4)	0.0209	0.0238	0.0029	13.9%
		Property 150K EX 100K	(4)	(4)	0.010	0.0117	0.0014	13.6%
		Property 100K EX 150K	(4)	(4)		0.0058	0.0058	
		Property 50K EX 200K	(4)	(4)		0.0023	0.0023	
		Property 250K EX 250K	(4)	(4)	0.005	0.0115	0.0063	119.6%
	PREMIUM	Excess Property	(4)	(4)	0.0644	0.0671	0.0027	4.1%
		Boiler and Machinery	(4)	(4)	0.0056	0.0056	-	0.0%
		Faithful Performance Bond	(2)	(2)	6.3405	6.3405	-	0.0%
					0.0548	0.0548		
EXPENSE FACTOR					0.0965	0.0965	-	0.0%
MSI					26.01	29.09	3.0800	11.8%
		(1) Rate per capita (2010 Census)						
		(2) Rate per employee						
		(3) Rate per \$100 payroll						
		(4) Rate per \$100 value						
		DATA FOR SP EXPOSURES DISTRIBUTION						
		SPECIAL EXPOSURES:						
		WATER UTILITY			0.01120	0.01120	-	0.00%
		ELECTRIC UTILITY(1) Payroll to 1MIL			0.01955	0.01955	-	0.00%
		ELECTRIC UTILITY(2) Payroll over 1MIL			0.00200	0.00200	-	0.00%
		50K EX 150K			0.00%			
		300K EX 200K			67.85%			
		500K EX 500K			32.15%			
					100.00%			

Municipal Excess Liability Joint Insurance Fund

A RESOLUTION SUPPORTING S-2663 and A-4234

Whereas: Almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as joint insurance funds (hereinafter JIFs),

Whereas: Existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education,

Whereas: Insurance mechanisms such as JIFs have a very different cash flow needs than local government and Boards of Education,

Whereas: Existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion,

Whereas: S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations,

Whereas: While the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year,

Whereas: S-2663 and A-4234 would also reduce interest expense for local units of government and boards of education by creating an additional purchaser of their bonds, and

Whereas: S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund (hereinafter MEL) that:

1. The MEL urges the Legislature to adopt S-2663 and A-4234,
2. The MEL urges its member JIFs and member local units and BOEs to adopt the attached resolution
3. A copy of this resolution shall be sent to all legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

SENATE, No. 2663

STATE OF NEW JERSEY

217th LEGISLATURE

INTRODUCED OCTOBER 7, 2016

Sponsored by:

Senator STEPHEN M. SWEENEY

District 3 (Cumberland, Gloucester and Salem)

SYNOPSIS

Allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

CURRENT VERSION OF TEXT

As introduced.

An Act concerning certain joint insurance funds and amending and supplementing P.L.1983, c.372 and P.L. 1983, c.108.

Be It Enacted by the Senate and General Assembly of the State of New Jersey:

1. Section 3 of P.L.1983, c.372 (C.40A:10-38) is amended to read as follows:

3. a. The commissioners of a joint insurance fund shall have the powers and authority granted to commissioners of individual local insurance funds under the provisions of subsections a., b., c., and e. of N.J.S.40A:10-10.

b. The commissioners may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager. The contract shall be filed with the Commissioner of Banking and Insurance and the Commissioner of Community Affairs. Compensation under such an arrangement shall not be based upon commissions related to the purchase, sale or exchange of any investments, securities or funds. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations.

c. The commissioners may transfer moneys held in the fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the fund, pursuant to the written directions of the commissioners, signed by an authorized officer of the joint insurance

fund, or any investment or asset manager designated by them. The commissioners shall provide a written notice to the director detailing the extent of the authority delegated to the investment or asset manager so designated to act on behalf of the joint insurance fund. Moneys transferred to the director for investment shall be invested subject to section 8 of P.L.1977, c.396 (C.40A:5-15.1), and in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of federal agencies or government corporations with maturities not to exceed 10 years from the date of purchase, excluding mortgage backed or derivative obligations, provided that the investments are purchased through the Division of Investment and are invested consistent with the rules and regulations of the State Investment Council.

d. Moneys transferred to the director for investment may not thereafter be withdrawn except: (1) pursuant to the written directions of the commissioners signed by an authorized officer of the joint insurance fund, or any investment or asset manager designated by them; (2) upon withdrawal or expulsion of a member local unit from the fund; (3) termination of the fund; or (4) in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the joint insurance fund.

e. The commissioners or the executive board, as the case may be, of any joint insurance fund established pursuant to the provisions of this act shall be subject to and operate in compliance with the provisions of the "Local Fiscal Affairs Law" (N.J.S.40A:5-1 et seq.), the "Local Public Contracts Law," P.L.1971, c.198 (C.40A:11-1 et seq.) and such other rules and regulations as govern the custody, investment and expenditure of public funds by local units.

(cf: P.L.1995, c.374, s.1)

2. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.372 (C.40A:10-36 et seq.) and P.L.1983, c.108 (C.18A:18B-1 et seq.), as appropriate.

3. Section 4 of P.L.1983, c.108 (C.18A:18B-4) is amended to read as follows:

4. Bylaws of the group; trustees; powers.

a. The bylaws of any school board insurance group shall:

(1) Set forth a statement of purposes of the group;

(2) Set forth provisions for organization of the group, including governance by a board of trustees;

(3) Provide for the delivery of a risk management program in conjunction with any joint self-insurance fund or funds which the board of trustees shall establish. The risk management program shall include, but not be limited to:

- (a) the perils of liabilities to be insured against;
 - (b) limits of coverage, whether self-insurance, direct insurance purchased from a commercial carrier or reinsurance;
 - (c) the amount of risk to be retained by the fund;
 - (d) the amount of reserves to be established;
 - (e) the proposed method of assessing contributions to be paid by each member of the fund;
 - (f) procedures governing loss adjustment and legal fees;
 - (g) coverage to be purchased from a commercial insurer, if any;
 - (h) reinsurance to be purchased, if any, and the amount of premium therefor; and
 - (i) such other procedures and information as the commissioner may require by rule or regulation;
- (4) Set forth procedures to enforce the collection of any contributions or payments in default;
- (5) Set forth membership standards as required in section 3 of P.L.1983, c.108 (C.18A:18B-3);
- (6) Require that, for each joint self-insurance fund, a contract or contracts of specific and aggregate excess insurance or reinsurance is maintained;
- (7) Set forth procedures for:
- (a) Withdrawal from the group and a fund by a member;
 - (b) Termination of the group or fund and disposition of assets; and
 - (c) Determining the obligations, if any, of a member in the event that the group is unable to pay indemnification obligations and expenses payable from a fund administered by it;
- (8) Require an annual certified audit to be prepared and filed with the commissioner;
- (9) Require that any joint self-insurance fund or funds be developed and operated in accordance with accepted and sound actuarial practices;
- (10) Provide that any expenditure of moneys in a fund be in furtherance of the purpose of the fund;
- (11) Set forth other provisions as desired for operation and governance of the group;
- (12) Provide for expulsion of a member; and
- (13) Comply with any requirement established by the commissioner by rule or regulation.

b. The bylaws of a group shall provide for governance of the group by a board of trustees selected in accordance with the provisions of the bylaws. The bylaws shall provide for trustee powers and duties and shall include, but not be limited to, the following powers of the board of trustees:

- (1) To determine and establish contributions and rates, loss reserves, surplus, limits of coverage, limits of excess or reinsurance, coverage documents, dividends and other financial and operating policies of the group or fund;
- (2) To invest moneys held in trust under any fund in investments which are approved for investment by regulation of the State Investment Council for surplus moneys of the State or, at the discretion of the board, to transfer moneys held in trust under any fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the board in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. However, any moneys transferred to the director for investment may not thereafter be withdrawn except upon withdrawal of a member from the group or a fund or termination of the group or a fund or in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the group. In addition to the types of securities in which the joint insurance fund may otherwise invest, a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations;
- (3) To purchase, acquire, hold, lease, sell and convey real and personal property, all of which property shall be exempt from taxation under chapter 4 of Title 54, Taxation, of the Revised Statutes;
- (4) To collect and disburse all money due to or payable by the group, or authorize such collection and disbursement;
- (5) To enter into contracts with other persons or with public bodies of this State for any professional, administrative or other services as may be necessary to carry out the purposes of the group or any fund;
- (6) To purchase and serve as the master policyholders if desired, for any insurance, including excess or reinsurance;
- (7) To prepare, or cause to be prepared, a risk management program for the joint insurance group;
- (8) As the need arises, from time to time, to amend the bylaws or risk management program of the fund; except that no such amendment shall take effect until approved in the following manner:
 - (a) The trustees shall file with the commissioner, for his approval: a copy of any amendment to the bylaws of the fund, upon approval by resolution of three-fourths of the member school boards or in such other manner as established by the fund and approved by the commissioner; or any amendment to the risk management program, upon adoption by the trustees.
 - (b) Within 60 days of receipt, the commissioner shall either approve or disapprove any amendment to the bylaws or risk management program. If the commissioner fails to either approve or disapprove the amendment within that 60 day period, the amendment shall be deemed approved;
 - (c) If any amendment is disapproved, the commissioner shall set forth, in writing, the reasons for disapproval. Upon the receipt of the notice of disapproval, the trustee of the affected joint

insurance fund may request a public hearing. The public hearing shall be convened by the commissioner in a timely manner;

(d) Within 90 days after the effective date of any amendment to the bylaws, a member school board which did not approve the amendment may withdraw from the fund, except that it shall remain liable for its share of any claim or expense incurred by the fund during its period of membership;

(9) To do all other things necessary and proper to carry out the purposes for which the group is established.

(cf: P.L.1995, c.74, s.2)

4. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.), as appropriate.

5. This act shall take effect immediately.

STATEMENT

This bill authorizes certain joint insurance funds to invest in bonds of local units and other New Jersey and federal governmental agencies.

Specifically, the bill amends current law to allow both local unit joint insurance funds, and board of education joint insurance funds, all commonly referred to as "JIFs," to invest in bonds of any governmental entity established under State law, or of any federal agencies or government corporations. It is anticipated that this expansion of the types of bonds in which these JIFs may invest will increase the yield that the JIFs may realize, while still limiting their investments to very safe instruments.

The bill also allows the local unit and board of education joint insurance funds to amend their respective risk management plans to form joint cash management and investment programs. This change will give these JIFs the ability to increase investment yield by reducing the amount of assets that must be held in short term instruments to cover their cash flow needs.



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

October 19, 2016

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner_Matchett

Re: Topics Discussed at the RCF October Meeting

2016 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2016 budget which reflected the transfer of Fund Year 2012 from the local JIFs as of 6/30/16.

2017 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2017 Budget. Under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2017 expenses.

Investments: In September, a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve yield.

Subsequent to that meeting, two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The Board of Fund Commissioners adopted a resolution in support of these legislative bills.

Claims Committee: The Claims Review Committee submitted the minutes of its September 7, 2016 meeting and the committee met again before the RCF Board October meeting.

A claims audit is being conducted on randomly selected files spanning the period from 1998-2012. The audit is expected to be completed over the next few weeks; a report of the results will be provided upon conclusion.

Next Meeting: The next meeting of the RCF is the 2017 Reorganization scheduled for Wednesday January 4, 2017 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016	2016	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	281,965	12,529,816	12,247,851
BMEL	0	0	0
ATLANTIC	44,299	1,396,177	1,351,878
BERGEN	12,375	189,923	177,548
BURLCO	18,530	493,737	475,207
CAMDEN	21,307	772,357	751,050
MONMOUTH	24,436	719,181	694,745
MORRIS	18,593	1,339,560	1,320,967
NJUA	15,267	402,799	387,532
OCEAN (incl Brick) incremental inr	74,929	1,692,036	1,617,107
PMM	7,681	206,565	198,884
SOUTH BERGEN	19,870	1,178,155	1,158,285
SUBURBAN ESSEX	19,345	293,839	274,494
TRICO	27,747	762,865	735,118
SUBURBAN MUNICIPAL	3,134	194,386	191,252
CENTRAL JERSEY	60,774	1,983,177	1,922,403
NJPHA	14,747	481,825	467,078
TOTAL	665,000	24,636,399	23,971,399
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016 PROPOSED	2016	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	23,361,399	23,361,399
REINSURANCE PREMIUMS	65,000	65,000	0
LOSS FUND CONTINGENCY	0	610,000	610,000
SUBTOTAL LOSS FUND	65,000	24,036,399	23,971,399
EXPENSES			
ADMINISTRATOR	190,167	190,167	0
DEPUTY ADMINISTRATOR	64,688	64,688	0
ATTORNEY	39,370	39,370	0
CLAIMS SUPERVISION & AUDIT	56,912	56,912	0
TREASURER	36,963	36,963	0
AUDITOR	21,835	21,835	0
ACTUARY	38,981	38,981	0
MISCELLANEOUS	22,813	22,813	0
SUBTOTAL	471,729	471,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	600,000	600,000	0
TOTAL BUDGET	665,000	24,636,399	23,971,399

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2017 ADOPTED BUDGET				
	2016 ANNUALIZED	2017 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	78,000	13,000	20%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	65,000	78,000	13,000	20%
EXPENSES				
ADMINISTRATOR	190,167	193,970	3,803	2%
DEPUTY ADMINISTRATOR	64,688	65,982	1,294	2%
ATTORNEY	39,370	40,157	787	2%
CLAIMS SUPERVISION & AUDIT	56,912	58,050	1,138	2%
TREASURER	36,963	37,702	739	2%
AUDITOR	21,835	22,272	437	2%
ACTUARY	38,981	39,761	780	2%
MISCELLANEOUS	22,813	23,835	1,022	4%
SUBTOTAL	471,729	481,729	10,000	2%
EXPENSE CONTINGENCY	128,271	128,271	0	0%
SUBTOTAL EXPENSES	600,000	610,000	10,000	2%
TOTAL BUDGET	665,000	688,000	23,000	3.5%



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: October 19, 2016
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Brook
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2017. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2017 and to certify annual assessments, based upon the adopted 2017 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$550,000 dividend was filed with the State on September 23, 2016. We await their approval.

JIF LEGISLATION - The Executive Committee adopted Resolution 24-16 supporting Senate Bill S-2663 and Assembly Bill A-4234 which allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

STORAGE TANK POLICY - The Storage Tank Policy has been revised and sent to the excess carrier's coverage counsel for their review. Subsequent to review, the fund professionals will perform their own final analysis.

EXCESS INSURANCE - Negotiations have commenced concerning next year's excess coverage. Additional limits of \$9 Million and \$10 Million (currently \$8 Million) are being explored and quotes will be provided during the November meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 16, 2016 at the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2017 BUDGET BASED ON 2010 CENSUS					
	10/19/2016 14:11	2016	2017		
		TOTAL	TOTAL	CHANGE	
				\$	
				%	
I. Claims and Excess Insurance					
Claims					
1 Non-Site Specific		385,675	341,896	(43,779)	-11.4%
2 Site Specific		336,967	376,604	39,637	11.8%
3 Legal Defense		1,135,151	1,130,967	(4,184)	-0.4%
4 Superfund Buyout		648,372	652,758	4,386	0.7%
5 LFC		14,569	14,569	-	0.0%
6 Total Loss Fund		2,520,733	2,516,794	(3,939)	-0.2%
7					
8 II. Expenses, Fees & Contingency					
9 Professional Services					
10 Actuary		61,702	61,702	-	0.0%
11 Attorney		72,828	74,285	1,457	2.0%
12 Auditor		15,339	15,646	307	2.0%
13 Executive Director		249,332	254,318	4,987	2.0%
14 Treasurer		18,919	19,297	378	2.0%
15 Lobbyist		45,000	45,000	-	0.0%
16 Underwriting Managers		212,969	217,229	4,259	2.0%
17 Environmental Services		408,790	416,965	8,176	2.0%
18 Claims Administration		25,168	25,671	503	2.0%
19					
20 Subtotal - Contracted Prof Svcs		1,110,046	1,130,113	20,067	1.8%
21					
22 Non-Contracted Services					
23 Postage		5,473	5,473	-	0.0%
24 Printing		4,250	4,250	-	0.0%
25 Telephone		2,423	2,423	-	0.0%
26 Expenses contingency		15,834	15,834	-	0.0%
27 Member Testing		8,233	8,233	-	0.0%
28					
29 Subtotal - Non-contracted svcs		36,213	36,213	-	0.0%
30					
31 Subtotal-Contracted/Non-contra		1,146,259	1,166,326	20,067	1.8%
32					
33 Excess Aggregate Insurance		530,235	551,444	21,209	4.0%
34					
35 General Contingency		72,310	73,756	1,446	2.0%
36					
37 Total Exp, Fees & Contingency		1,748,804	1,791,526	42,722	2.4%
38					
39 TOTAL JIF APPROPRIATIONS		4,269,537	4,308,320	38,783	0.9%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2016-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL CLAIMS JOINT INSURANCE FUND AND RICHARD BROOK AS THE FUND'S REPRESENTATIVE, AND DAVID MATCHETT AS THE ALTERNATE REPRESENTATIVE, TO THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR THE 2017 FUND YEAR

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

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund during the 2016 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2016 Fund Year; and

Whereas, Richard Brook, Fund Commissioner from the Township of Florence, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the New Jersey Environmental Risk Management Fund during the 2016 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the New Jersey Environmental Risk Management Fund during the 2016 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund; and Mr. Brook as the Fund's Representative to the New Jersey Environmental Risk Management Fund with David Matchett as the Alternate Representative.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby

reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund; and

Be it Further Resolved that Richard Brook from the Township of Florence is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the New Jersey Environmental Risk Management Fund and David Matchett from the Township of Shamong as the Alternate Representative; and

Be it Further Resolved that each of these appointments shall be effective January 1, 2017; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

October 27, 2016

Memo to: Member Municipalities & Authorities
Municipal Excess Liability Joint Insurance Fund

From: David N. Grubb, Executive Director

Re: Elected Officials' Training Seminars at the 2016 League of Municipalities Conference

This year's elected officials training program will focus on **Ethics for Local Government Officials**.

As in the past, the MEL will reduce each member's 2017 workers' compensation claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2017. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 25% of the member's workers' compensation claims fund.

Below are the two Elected Official's training seminars to be held at the 2016 League of Municipalities conference. We will continue to add classes throughout the fall and winter throughout the state. Please visit our web-site www.njmel.org for updates.

2016/2017 ELECTED/APPOINTED OFFICIALS LIABILITY SEMINARS
Atlantic City-NJ

November 15, 2016– Tuesday, 3:45 PM, Palladium C - Caesars, Atlantic City

November 16, 2016 –Wednesday, 3:45 PM Atlantic City Convention Center Room 302
(Title of course is *Annual Risk Management Seminar*)

Pre-registration is not required.

REGISTRATION FORM

Course Date/Location:

November 15, 2016 Tuesday, 3:45 PM, Palladium C - Caesars, Atlantic City

November 16, 2016 Wednesday, 3:45 PM, Atlantic City Convention Center Room 302

Name	Title

Municipality or Authority: _____

Contact (in case of cancellation)_____

Phone Number: _____

E-Mail: _____

Forward the completed form one of two ways:

Fax: (201) 881-7633

Email: jainet@permainc.com

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

RESOLUTION SUPPORTING SENATE BILL 2663 and ASSEMBLY BILL 4234

WHEREAS, almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as Joint Insurance Funds (hereinafter JIFs); and

WHEREAS, existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education; and

WHEREAS, insurance mechanisms such as JIFs have different cash flow needs than local government and Boards of Education; and

WHEREAS, existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion; and

WHEREAS, S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations; and

WHEREAS, while the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year; and

WHEREAS, S-2663 and A-4234 would also reduce interest expense for local units of government and Boards of Education by creating an additional purchaser of their bonds; and

WHEREAS, S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund (hereinafter FUND) that:

1. The FUND urges the Legislature to adopt S-2663 and A-4234,
2. The FUND urges its members to adopt a resolution supporting this Legislation
3. A copy of this resolution shall be sent to all area legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 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 AMENDING RESOLUTION 2016-05 “ADOPTING FISCAL POLICIES
& PROCEDURES – DESIGNATION OF DEPOSITORIES, SIGNATORIES,
INVESTMENTS, & CASH MANAGEMENT PLAN”**

WHEREAS, the Executive Committee of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) adopted Resolution 2016-05 “Adopting Fiscal Policies & Procedures – Designation of Depositories, Signatories, Investments, & Cash Management Plan” on January 19, 2016; and

WHEREAS, Resolution 2016-05 specifically designated TD Bank as the BURLCO JIF’s primary depository for 2016; and

WHEREAS, at its meeting of October 18, 2016, the Executive Committee approved Resolution 2016-35 Authorizing the Fund Chair & Fund Secretary to execute a contract with Investor’s Bank for Banking Services, Wilmington Trust as Asset Manager, and authorized the Fund Treasurer to establish an account at M & T Bank to hold investment proceeds if necessary; and

WHEREAS, in accordance with Resolution 2016-35, the Fund Treasurer has begun the process of opening new accounts with Investor’s Bank and M&T/Wilmington Trust; and

WHEREAS, in order to effectuate the transition of banking activities from TD Bank to Investor’s Bank effective January 1, 2017, it is necessary to amend Resolution 2016-05 to designate Investor’s Bank and M&T/Wilmington Trust as a primary depository for the BURLCO JIF; and

WHEREAS, the transition of the BURLCO JIF Claims Account from TD Bank to Investors Bank requires the designation of the Fund Treasurer as an Administrator of the BURLCO JIF Claims Account.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that Resolution 2016-05 is hereby amended to designate Investor’s Bank and M&T/Wilmington Trust as a primary depository for the BURLCO JIF, and to designate the Fund Treasurer as a signatory on all accounts; and

BE IT FURTHER RESOLVED that the Fund Treasurer is hereby designated as an Administrator of the BURLCO JIF Claims Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____