

AGENDA PACKET WWW.BURLCOJIF.ORG



Tuesday, December 20, 2016 at 4:00 PM

**Medford Public Safety Building
91 Union Street
Medford, NJ**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Medford Public Safety Building
91 Union Street, Medford, NJ
Tuesday, December 20, 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 **November 22, 2016** Meeting – **Motion – All in Favor**..... Pages 1-18
- VII. Motion to adopt the **November 22, 2016**, Closed Session Minutes – **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s Report..... Pages 19-52
 - A. Lost Time Accident Frequency Reports. Pages 23-24
 - B. Certificates of Insurance Pages 25-26
 - C. 2015 Safety Incentive Program Awards..... Page 27
 - D. 2016 Optional Safety Budget Page 28
 - E. 2016 Wellness Incentive..... Page 29
 - F. Employment Practices Liability Coverage Update Pages 30-31
 - G. EPL Allowance..... Page 32
 - H. EPL Helpline – Authorized Contact List Page 33
 - I. Financial Fast Track Report Page 34
 - J. Regulatory Filing Checklists Pages 35-36
 - K. Capehart & Scatchard Updates Pages 37-44
 - L. Statutory Bond Status Page 45
 - M. Skateboard Park Approval Status..... Page 46
 - N. Website
 - O. Elected Officials Training – Invite.....Pages 47-48
 - P. Dividend Distribution Notice
 - Q. RMC Resolution & Agreements

R.	RMC Model RFQ	
S.	Inclement Weather Policy	
T.	2016 Annual Report	
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1.	Letter	
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3.	Market Outlook	
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1.	2017 Budget Public Hearing – Motion to Open – All in Favor	
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3.	2017 Budget Adoption – Motion to Adopt – Roll Call	Page 126
4.	2017 Assessment Certification – Motion to Adopt – Roll Call	Page 127
5.	2017 Assessment Allocation Strategy – Motion to Adopt – Roll Cal	Pages 128-141

- B. Resolution authorizing the Fund Treasurer to transfer funds from the Fund Year 2016 MEL Liability & Workers Compensation budget line item to the MEL Retrospective account – **Motion – Roll Call**.....Pages 142-143
- C. Safety Committee Meeting Minutes – December 20, 2016.....Verbal

- XVI. MEL/RCF/E-JIF Reports
 - A. MEL Report – November 16, 2016.....Pages 144-148
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- XVII. Miscellaneous Business
 - A. Notice Regarding OPRA Requests and Litigation.....Page 151

<p>The 2017 Reorganizational Meeting will be held on January 17, 2017 at 4:00 PM, Hainesport Municipal Building, Hainesport, NJ</p>
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- 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**

NOVEMBER 22, 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, November 22, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:00PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Ireton, *Alternate*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City** (*arrived after rollcall*)
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alternate*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alternate*, **Palmyra Borough**
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:

Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Twp**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were:

Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Mr. Keller, seconded by Ms. Jack, 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 October 18, 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. McMahon, seconded by Ms. Jack, to approve the meeting minutes of the October 18, 2016 meeting of the Fund as presented. All in favor. 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 October 18, 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. McMahon, to approve the Closed Session minutes of the October 18, 2016 meeting of the Fund as presented. All in favor. Motion carried.

The Closed Session minutes of the October 18, 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 October 18, 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:

Loss Ratio Report– Mr. Miola stated that the September 30, 2016 Loss Ratio Snapshots were distributed to the members this evening.

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for September, 2016 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of October, 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 is included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

He asked the members to file for reimbursement for through these programs 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. He noted that the resolution to change the contact 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 September 30, 2016 was **\$10,634,097.**

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

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 to verify its accuracy.

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 loss 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

2016 Dividend Distribution Notice– Mr. Miola stated that each member who was eligible to receive a portion of this year’s dividend distribution should have received a notice via email from his office. He noted that those members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to his office no later than December 16, 2016.

Inclement Weather Policy– Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via e-mail, telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

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

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

SOLICITOR'S REPORT

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

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of November, 2016.

Carroll vs. Township of Mount Laurel

Defense Counsel Breakfast– Mr. DeWeese stated that the Defense Counsel Breakfast is scheduled for December 6, 2016 at 9:00 AM. He will have a report for the members at the December meeting.

SAFETY DIRECTOR'S REPORT

Mr. Saville 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 issued this month; *October is Fire Prevention Month and Leaf Collection Time*.

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

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

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 Workers' Compensation. He noted that worker injuries account for over 75% of all of the JIF claims. Studies show that most injuries are preventable and injuries can have a lifelong impact on the employee's work and home life. He noted that there are some steps that can be done.

- Report a claim as soon as possible to Qual-Lynx @ 888-342-3839
- Maintain contact with the injured employee periodically which can help prevent them from getting an attorney
- Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures
- Develop a Transitional Duty Policy which helps reduce claim costs and raise employee morale

- Make sure a Supervisors Incident Report is completed and forwarded to Qual-Lynx

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

WELLNESS DIRECTOR'S REPORT

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

- Wellness Connection Newsletter for November, 2016 was included in the agenda packet as well as being posted to the JIF website.
- City of Beverly City: Planning to have two educational workshops and also planning chair massages.
- Delanco Township: Chair massages.
- Florence Township: 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: Held their 2nd Employee Health Fair and 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 their employees Reflexology and planning a presentation on Diabetes and Your Body for the firefighters.
- Palmyra: Planning a grand re-opening of their Community Center's fitness room. Firefighters have a "weigh-out" at the end of the month. This was a year long challenge to see who could lose the most and keep it off.
- Pemberton Borough: Held a Lunch and Learn with the Shoprite dietitian on surviving the holidays. Completed their walking challenge.
- Pemberton Township: Working to organize an event for the Fire Department.
- Shamong Township: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product.
- Southampton: Presenting on the "sitting disease" and everyone is planning to bring a salad topping for a buffet lunch.
- Westhampton Township: Having a good participation in their walking challenge which started in October. All employees were able to purchase pedometers to track their steps.
- Wrightstown: Four of their Firefighters will be participating in the H.E.R.O.'s Program offered by Virtua Center for HealthFitness.
- Ms. Schiffer noted that she will be attending the Fire Chiefs Association Conference with Tracy Kilmer of Palmyra on November 19, 2016 and will have handouts, brochures, BMI analysis and stretching demonstrations.

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 *October, 2016*.

Lost Time v. Medical Only Cases

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

	Oct	YTD
<i>Lost Time</i>	3	17
<i>Medical Only</i>	18	125
<i>Report Only</i>	1	51
<i>Total Intakes</i>	22	193
<i>Report Only % of Total</i>	4.5%	26.4%
<i>Medical Only/Lost Time Ratio</i>	86:14	88:12
<i>Average Days to Report</i>	1.0	2.3

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>	2,673
<i>Transitional Duty Days Worked</i>	1,836
<i>% of Transitional Duty Days Worked</i>	68.7%
<i>Transitional Duty Days Not Accommodated</i>	837
<i>% of Transitional Duty Days Not Accommodated</i>	31.3%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	118
<i>Original Provider Charges</i>	\$94,163
<i>Re-priced Bill Amount</i>	\$43,162
<i>Savings</i>	\$51,001
<i>% of Savings</i>	54.2%
<i>Participating Provider Penetration Rate - Bill Count</i>	91.5%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96.3%
<i>EPO Provider Penetration Rate - Bill Count</i>	89.9%
<i>EPO Provider Penetration Rate – Provider Charges</i>	86.7%

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 **October 31, 2016**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$11,900.70. This generated an average annual yield of .79%. After including an unrealized net loss of \$28,330.00 in the asset portfolio, the yield was 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 market value of \$10,950,440.00 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	\$1,791.29	\$168,156.52
Overpayment Reimbursements	\$227.50	
FY 2016 Premium Assessments	\$62,185.00	

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 \$179,710.61. The claim detail for the 185 checks is 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

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.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the **October 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. McMahon, to approve the **October 2016 Loss Run Payment Register**.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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 –November, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***November 2016 Bill List*** in the amount of \$72,121.89.

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

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

Motion by Mr. Keller, seconded by Mr. McMahon, to approve the ***November 2016 Bill List*** totaling \$72,121.89.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**

Scott Pearlman, *Alt*, **Palmyra Borough**
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

FINANCE COMMITTEE – October 11, 2016

In Mr. Hatcher's absence, Chair Mansdoerfer stated that the Finance Committee met on October 11, 2016 and the minutes were included in the agenda packet. He stated that the Committee reviewed the 2017 Budget and it is set to be introduced this evening. He stated that there are three (3) items that will need to be introduced this evening.

Chair Mansdoerfer stated that the first action item is to introduce the 2017 Budget which totals \$7,827,203 which is a reduction of -\$62,268 (.79%). The second item is the 2017 Assessment Certification, which is included in the agenda packet. The last item is 2017 Assessment Allocation Strategy.

2017 Budget Introduction

Motion by Mr. Keller, seconded by Mr. McMahon, to introduce the 2017 Budget as presented.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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.

2017 Assessment Certification

Motion by Mr. McMahon, seconded by Mr. Keller, to introduce the 2017 Assessment Certification as presented.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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.

2017 Assessment Allocation Strategy

Motion by Mr. Keller, seconded by Mr. McMahon, to introduce the 2017 Assessment Allocation Strategy as presented.

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**
Richard Brook, **Florence Twp**

Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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.

NOMINATING COMMITTEE – November 4, 2016

Mr. Brook stated that the Nominating Committee met on November 4, 2016 and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nominating Slate for 2017:

Chair: Paul Keller, Springfield Township
Secretary: Megan Jack, Riverside Township

Executive Committee: Glenn McMahon, Chesterfield Township
Meredith Tomczyk, Mount Laurel Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Doug Cramer, Tabernacle Township

Alternates: Mike Templeton, Delanco Township
James Ingling, Wrightstown Borough
Richard Wolbert, Beverly City
Dave Matchett, Shamong Township
Jeffrey Hatcher, Delran Township
Mike Mansdoerfer, Lumberton Township
Richard Brook, Florence Township

MEL/RCF/E-JIF REPORT

Meeting minutes were included in the agenda packet.

Resolution 2016-37 – Appointing the 2017 MEL/RCF/EJIF Representatives

Motion by Mr. Keller, seconded by Ms. Tomczyk, to adopt Resolution 2016-37, 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 Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2017 Fund Year.

ROLL CALL	Yeas	
		Rich Ireton, <i>Alt</i> , Bass River Twp
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Richard Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Rich Meder, <i>Alt</i> , Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		Scott Pearlman, <i>Alt</i> , Palmyra Borough
		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.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 20, 2016 at 4:00 PM** at the **Medford Municipal Building, Medford, NJ.**

EPL/POL Coverage

Motion by Mr. McMahon, seconded by Mr. Keller, to authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

Volunteers, Directors and Officers Coverage

Motion by Mr. Keller, seconded by Ms. Tomczyk, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

Cyber Liability Coverage

Motion by Mr. Keller, seconded by Ms. Jack, to authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year. All in favor. Motion carried.

Resolution 2016-38 – Amending the 2017 Public Officials and Employment Practices Liability Policy

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt Resolution 2016-38, Amending the 2017 Public Officials and Employment Practices Liability Policy.

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
		Mike Templeton, Delanco Twp
		Richard Brook, Florence Twp
		Leo Selb, Hainesport Twp
		Mike Mansdoerfer, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Rich Meder, Alt , Medford Twp
		Meredith Tomczyk, Mt. Laurel Twp
		Scott Pearlman, Alt , Palmyra Borough
		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.

Resolution 2016-39 – Supporting Senate Bill 2663 and Assembly Bill 4234

Motion by Ms. Jack, seconded by Mr. Keller, to adopt Resolution 2016-39, supporting Senate Bill 1663 and Assembly Bill 4234.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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.

Resolution 2016-40 – Amending Resolution 2016-05, adopting Fiscal Policies and Procedures

Motion by Mr. Keller, seconded by Ms. Jack, to adopt Resolution 2016-40, amending Resolution 2016-05 Adopting Fiscal Policies and Procedures – Designation of Depositories, Signatories, Investments and Cash Management Plan.

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**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Rich Meder, *Alt*, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
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.

PUBLIC COMMENT

Motion by Ms. Jack, seconded by Mr. Cramer, to open the meeting to the public. All in favor.
Motion carried.

Chair Mansdoerfer opened the meeting to the public for comment.

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

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

Commissioner Jack left the meeting.

EXECUTIVE SESSION MEETING – Resolution #2016-41

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. McMahon, to adopt ***Resolution #2016-41***. 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. Keller, seconded by Mr. McMahon, to approve the following claims as discussed in *Closed Session*.

<i>Workers' Compensation</i>	<i>General Liability</i>
Z08990	X63546
Z44145	Z04784
Z15704	Z11006
Z48877	

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**
 Richard Brook, **Florence Twp**
 Leo Selb, **Hainesport Twp**
 Mike Mansdoerfer, **Lumberton Twp**
 Mike Fitzpatrick, **Mansfield Twp**
 Rich Meder, *Alt*, **Medford Twp**
 Meredith Tomczyk, **Mt. Laurel Twp**
 Scott Pearlman, *Alt*, **Palmyra Borough**
 David Matchett, **Shamong**
 J. Paul Keller, **Springfield Twp**
 Doug Cramer, **Tabernacle Twp**
 Maria Carrington, **Westampton Twp**
 James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was two (2) claim(s) presented for abandon subrogation.

Motion by Mr. McMahon, seconded by Mr. Keller, to authorize the abandon subrogation as presented.

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**
 Richard Brook, **Florence Twp**
 Leo Selb, **Hainesport Twp**
 Mike Mansdoerfer, **Lumberton Twp**
 Mike Fitzpatrick, **Mansfield Twp**
 Rich Meder, *Alt*, **Medford Twp**

Meredith Tomczyk, **Mt. Laurel Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the November 22, 2016 meeting of the BURLCO JIF.

Motion by Mr. Keller, seconded by Mr. McMahon, to adjourn the November 22, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:59 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: December 20, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 23-24)

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

B. Certificates of Insurance (pgs. 25-26)

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

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

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds was November 30, 2016. All encumbered funds have to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 28)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2016 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 30, 2016. All encumbered funds have to be claimed by February 1, 2017.**

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

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds was November 30, 2016. All encumbered funds must be claimed by February 1, 2017.**

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

A compliance status report regarding the Employment Practices Liability Coverage is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly. This month, also attached is the compliance status report for 2017/2018.

G. EPL Allowance (pg. 32)

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

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

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

I. Financial Fast Track Report (pg. 34)

The Financial Fast Track Report for October 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of October 31, 2016 was \$10,218,677

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

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

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

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

L. Statutory Bond Status (pg. 45)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

M. Skateboard Park Approval Status (pg. 46)

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

N. WEBSITE (WWW.BURLCOJIF.ORG)

The JIF has a website that contains useful information for our members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contacts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

And much, much more. Why not take a moment and explore our website!

O. Elected Officials Training – Invite (pgs. 47-48)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016. The sign-in sheets from December 7, 2016 are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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

P. 2016 Dividend Distribution Notice

On or about November 9, 2016 each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 16, 2016. Any questions should be directed to Tracy Forlenza at 856-446-9143.

Q. RMC Resolutions & Agreements

On or about December 2, 2016 a memo and sample copies of the JIF RMC Resolution and Agreement for the 2017 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2017 fees at the February 2017 meeting of the JIF. Please note that RMC payments cannot be processed until this documentation is received. Also all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

R. Risk Management Consultant - Model RFQ

On November 9, 2016, an email containing a Model RMC RFQ was sent to all Fund Commissioners and Municipal Clerks. Also included was a memo explaining the benefits of using the Model RFQ. It is recommended that should a member solicit for RMC services for 2017, that they utilize the RFQ rather than an RFP. The RFQ format focuses the solicitation process on services to be provided while allowing the member to determine the cost they are willing to pay for the services provided. The Model RFQ can also be found on the JIF website www.burlcojif.org under Appointment Documents. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

S. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

T. 2016 Annual Report

Eight (8) copies of the 2016 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies. If you would like extra copies, please contact Kris Kristie at 856-446-9146 or Kristi_kristie@ajg.com.

U. 2017 Committee Volunteers (pgs. 49-52)

On December 2, 2016, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2016. The 2017 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. New Member Activity

Nothing to Report.

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

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Paid in 2017	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00				1,975.00										1,975.00	0.00	
Bordentown City	1,975.00														0.00	1,975.00	11/15/2016
Bordentown Twp	2,275.00														0.00	2,275.00	11/29/2016
Chesterfield	1,650.00			1,650.00											1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,275.00				2,275.00	0.00	
Edgewater	1,975.00									223.91					223.91	1,751.09	11/29/2016
Florence	2,275.00												2,275.00		2,275.00	0.00	
Hainesport	1,650.00														0.00	1,650.00	11/29/2016
Lumberton	2,275.00											588.99	1,686.01		2,275.00	0.00	
Mansfield	1,975.00												1,975.00		1,975.00	0.00	
Medford	2,600.00			2,600.00											2,600.00	0.00	
Mount Laurel	2,600.00										2,600.00				2,600.00	0.00	
North Hanover	1,975.00					175.89		1,799.11							1,975.00	0.00	
Palmyra	1,975.00					1,975.00									1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00												1,975.00		1,975.00	0.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00			1,975.00											1,975.00	0.00	
Springfield	1,650.00					1,650.00									1,650.00	0.00	
Tabernacle	1,650.00												531.91		531.91	1,118.09	11/14/2016
Westampton	1,975.00			1,975.00											1,975.00	0.00	
Woodland	1,650.00			1,650.00											1,650.00	0.00	
Wrightstown	1,650.00									1,041.33					1,041.33	608.67	
Total By Line	\$51,175.00	\$0.00	\$0.00	\$17,400.00	\$3,625.00	\$3,800.89	\$0.00	\$1,799.11	\$0.00	\$1,041.33	\$5,098.91	\$588.99	\$8,442.92	\$0.00	\$41,797.15	\$9,377.85	

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

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

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	750.00											750.00				750.00	0.00
Beverly	1,200.00										941.36				11/29/16	941.36	258.64
Bordentown City	1,200.00														11/15/16	0.00	1,200.00
Bordentown Twp.	2,000.00														11/29/16	0.00	2,000.00
Chesterfield	750.00												750.00			750.00	0.00
Delanco	1,200.00														11/07/16	0.00	1,200.00
Delran	2,000.00										2,000.00					2,000.00	0.00
Edgewater Park	1,200.00										1,200.00					1,200.00	0.00
Fieldsboro	750.00											522.99			11/30/16	522.99	227.01
Florence	2,000.00												2,000.00			2,000.00	0.00
Hainesport	750.00										270.59	479.41				750.00	0.00
Lumberton	2,000.00												2,000.00			2,000.00	0.00
Mansfield	1,200.00												1,200.00			1,200.00	0.00
Medford	3,500.00							150.00					3,350.00			3,500.00	0.00
Mount Laurel	3,500.00									2,590.34	909.66					3,500.00	0.00
North Hanover	1,200.00				433.68				766.32							1,200.00	0.00
Palmyra	1,200.00												1,200.00			1,200.00	0.00
Pemberton Boro	750.00												545.69		11/15/16	545.69	204.31
Pemberton Twp.	3,500.00											1,496.93			11/22/16	1,496.93	2,003.07
Riverside	2,000.00												2,000.00			2,000.00	0.00
Shamong	750.00				750.00											750.00	0.00
Southampton	1,200.00				143.75								1,056.25			1,200.00	0.00
Springfield	750.00															0.00	750.00
Tabernacle	750.00												750.00			750.00	0.00
Westampton	1,200.00						1,192.50								11/23/16	1,192.50	7.50
Woodland	750.00														11/21/16	0.00	750.00
Wrightstown	750.00															0.00	750.00
Total By Line	\$38,800.00	\$0.00	\$0.00	\$0.00	\$1,327.43	\$0.00	\$1,192.50	\$150.00	\$766.32	\$2,590.34	\$5,321.61	\$3,249.33	\$14,851.94	\$0.00		29,449.47	9,350.53

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

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

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00												500.00		11/08/16	500.00	0.00
Beverly	750.00														11/29/16	0.00	750.00
Bordentown City	750.00														11/15/16	0.00	750.00
Bordentown Twp.	1,000.00														11/29/16	0.00	1,000.00
Chesterfield	500.00											200.00	300.00			500.00	0.00
Delanco	750.00										457.86				11/07/16	457.86	292.14
Delran	1,000.00												975.00			975.00	25.00
Edgewater Park	750.00														11/30/16	0.00	750.00
Fieldsboro	500.00											500.00				500.00	0.00
Florence	1,000.00														11/29/16	0.00	1,000.00
Hainesport	500.00										500.00					500.00	0.00
Lumberton	1,000.00												1,000.00			1,000.00	0.00
Mansfield	750.00												750.00			750.00	0.00
Medford	1,500.00							806.67				220.00			11/30/16	1,026.67	473.33
Mount Laurel	1,500.00						200.00									200.00	1,300.00
North Hanover	750.00						267.50	269.64							11/30/16	537.14	212.86
Palmyra	750.00												750.00			750.00	0.00
Pemberton Boro	500.00				200.00	163.48									11/30/16	363.48	136.52
Pemberton Twp.	1,500.00								492.07			556.99			11/22/16	1,049.06	450.94
Riverside	1,000.00												115.19		11/28/16	115.19	884.81
Shamong	500.00														11/21/16	0.00	500.00
Southampton	750.00												750.00			750.00	0.00
Springfield	500.00															0.00	500.00
Tabernacle	500.00												500.00			500.00	0.00
Westampton	750.00						100.00						537.95		11/23/16	637.95	112.05
Woodland	500.00												305.02		11/16/16	305.02	194.98
Wrightstown	500.00															0.00	500.00
Total By Line	\$21,250.00	\$0.00	\$0.00	\$0.00	\$200.00	\$163.48	\$567.50	\$1,076.31	\$0.00	\$492.07	\$957.86	\$1,476.99	\$6,483.16	\$0.00		11,417.37	9,832.63

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

**Municipal
Joint Insurance
Fund** 

South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2017 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2017. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 25% of the member's 2017 MEL workers' compensation loss funding assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 2, 2016
RE: 2017 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately five times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2016**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2017



Committee Participation 2017 Fund Year

Please indicate which committee(s) you would like to serve on for the 2017 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by December 16, 2016 to:

Sheila Ortiz
 Account Representative
BURLCO JIF
 PO Box 489
 Marlton, NJ 08053
 Fax: 856-446-9149
 E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 2, 2016
RE: 2017 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2017.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2016**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com or via facsimile at 856-446-9149.

cc: Risk Management Distribution (PM, PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2017



Committee Participation 2017 Fund Year

Please indicate which committee(s) you would like to serve on for the 2017 Fund Year. Please indicate your first choice with a "1", second choice with a "2".

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? _____ Yes _____ No

Please return this form by December 16, 2016 to:

<p>Sheila Ortiz Account Representative BURLCO JIF PO Box 489 Marlton, NJ 08053 Fax: 856-446-9149 E-mail: Sheila_Ortiz@ajg.com</p>
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**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: December 1, 2016

Service Team:

Timothy Sheehan, Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899	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	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	Robert Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bass River – Conducted a Loss Control Survey on November 4
- Township of Edgewater Park – Conducted a Loss Control Survey on November 2
- Township of Florence – Conducted a Loss Control Survey on November 22
- Township of Hainesport – Conducted a Loss Control Survey on November 7
- Township of Medford – Conducted a Loss Control Survey on November 29
- Township of Mt. Laurel – Conducted a Loss Control Survey on November 3
- Township of Westampton – Conducted a Loss Control Survey on November 2
- Township of Woodland – Conducted a Loss Control Survey on November 8

JIF MEETINGS ATTENDED

- Executive Committee – November 22
- Regional Training – Career Survival for Police Officers - November 18

MEL VIDEO LIBRARY

The following members used the MEL Video Library during November. **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.**

Municipality

of Videos

No Videos viewed for November

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 November. 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 None sent

UPCOMING EVENTS

- Executive Safety Committee – December 20, 2016
- Executive Committee Meeting – 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 (dsanders@jamontgomery.com).

Below are upcoming MSI training programs scheduled for December 2016, January and February 2017. **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
12/1/2016	Township of Aberdeen #2	Jetter/Vacuum Safety	1:30 - 3:30 pm
12/2/2016	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
12/2/2016	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
12/2/2016	Township of Weymouth	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
12/2/2016	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm

Date	Location	Topic	Time
12/6/2016	Borough of Spring Lake #1	PPE	11:30 - 1:30 pm
12/6/2016	Borough of Spring Lake #1	LOTO	1:30 - 3:30 pm
12/7/2016	Township of Long Beach #1	Flagger/Work Zone	8:00 - 12:00 pm
12/9/2016	Township of Aberdeen #2	Excavation/Trenching/Shoring	11:30 - 3:30 pm
12/13/2016	Township of Evesham #5	Shop & Tool Safety	8:30 - 9:30 am
12/13/2016	Township of Evesham #5	Hearing Conservation	9:45 - 10:45 am
12/15/2016	Township of Evesham #4	Shop & Tool Safety	8:30 - 9:30 am
12/15/2016	Township of Evesham #4	Hearing Conservation	9:45 - 10:45 am
12/16/2016	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
12/16/2016	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/2016	Township of Bordentown	Special Events Management	12:30 - 2:30 pm
12/16/2016	Township of Evesham #4	HazCom w/GHS	8:30 - 10:00 am
12/16/2016	Township of Evesham #4	Fire Extinguisher	10:15 - 11:15 am
1/6/2017	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/9/2017	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch break
1/11/2017	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am
1/12/2017	Borough of Tuckerton #2	Snow Plow/Snow Removal	8:30 - 10:30 am
1/12/2017	Borough of Tuckerton #2	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
1/12/2017	City of Vineland	Jetter/Vacuum Safety	9:00 - 11:00 am
1/13/2017	Township of Colts Neck	PPE	8:30 - 10:30 am
1/13/2017	Township of Colts Neck	Hearing Conservation	10:45 - 11:45 am
1/13/2017	Township of Colts Neck	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/13/2017	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm
1/13/2017	City of Brigantine #3	Snow Plow/Snow Removal	8:30 - 10:30 am
1/13/2017	City of Brigantine #3	Back Safety/Material Handling	10:45 - 11:45 am
1/17/2017	Borough of Red Bank	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/17/2017	Borough of Red Bank	Confined Space Awareness	11:15 - 12:15 pm
1/18/2017	City of Millville #1	PPE	8:30 - 10:30 am
1/18/2017	City of Millville #1	Hearing Conservation	10:45 - 11:45 am
1/18/2017	City of Millville #1	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
1/19/2017	Borough of Deal #2	BBP	7:30 - 8:30 am
1/19/2017	Borough of Deal #2	HazCom w/GHS	8:45 - 10:15 am
1/19/2017	Borough of Deal #2	Fire Safety	10:30 - 11:30 am
1/20/2017	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/20/2017	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm
1/23/2017	Borough of Union Beach #2	Jetter/Vacuum Safety	8:30 - 10:30 am
1/23/2017	Borough of Lindenwold #1	PPE	8:30 - 10:30 am

Date	Location	Topic	Time
1/23/2017	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am
1/23/2017	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
1/23/2017	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm
1/23/2017	Township of Hamilton #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/23/2017	Township of Hamilton #2	Driving Safety Awareness	10:45 - 12:15 pm
1/23/2017	Township of Hamilton #2	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
1/24/2017	Brick Township MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
1/24/2017	Borough of Woodstown #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am
1/24/2017	Borough of Woodstown #1	Back Safety/Material Handling	9:45 - 10:45 am
1/24/2017	Borough of Woodstown #1	Hearing Conservation	11:00 - 12:00 pm
1/25/2017	Borough of Lavallette #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
1/25/2017	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm
1/25/2017	Pennsauken SA #3	BBP	2:45 - 3:45 pm
1/25/2017	Township of Galloway	Employee Conduct/Violence Prevention	9:00 - 10:30 am
1/25/2017	Township of Galloway	Fire Extinguisher	10:45 - 11:45 am
1/26/2017	Borough of Point Pleasant Beach	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	City of Cape May #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/26/2017	City of Cape May #1	PPE	10:45 - 12:45 pm
1/27/2017	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am
1/27/2017	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/27/2017	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
1/30/2017	Township of Long Beach #1	BBP	8:30 - 9:30 am
1/30/2017	Township of Long Beach #1	Fire Safety	9:45 - 10:45 am
1/30/2017	Township of Long Beach #1	Asbestos, Lead, Silica Health Overview	11:00 - 12:00 pm
1/30/2017	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am
1/31/2017	Borough of Clementon #3	Office Safety	8:30 - 10:30 am
1/31/2017	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/31/2017	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm
2/1/2017	Ocean County College #3	Leaf Collection	8:30 - 10:30 am
2/1/2017	Ocean County College #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
2/1/2017	Ocean County College #3	BBP	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	LOTO	11:15 - 1:15 pm
2/1/2017	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm
2/1/2017	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm

Date	Location	Topic	Time
2/1/2017	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/2/2017	Township of Middletown #5	Sanitation/Recycling Safety	8:30 - 10:30 am
2/2/2017	Township of Middletown #5	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
2/2/2017	Township of Middletown #5	BBP	1:30 - 2:30 pm
2/2/2017	City of Ocean City #1	HazCom w/GHS	8:30 - 10:00 am
2/3/2017	Township of Wall #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
2/3/2017	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am
2/3/2017	Township of Berlin #2	BBP	10:45 - 11:45 am
2/3/2017	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm
2/6/2017	Township of Stafford	LOTO	8:30 - 10:30 am
2/6/2017	Township of Stafford	Shop & Tool Safety	10:45 - 11:45 am
2/6/2017	Township of Stafford	HazCom w/GHS	12:30 - 2:00 pm
2/7/2017	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/2017	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm
2/8/2017	Borough of Tuckerton #2	CEVO-Police	12:30 - 4:30 pm
2/8/2017	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
2/8/2017	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm
2/8/2017	City of Millville #1	Sanitation/Recycling Safety	8:30 - 10:30 am
2/8/2017	City of Millville #1	Back Safety/Material Handling	10:45 - 11:45 am
2/8/2017	City of Millville #1	BBP	12:00 - 1:00 pm
2/9/2017	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/9/2017	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
2/9/2017	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
2/10/2017	Borough of Tinton Falls	PPE	7:30 - 9:30 am
2/10/2017	Township of Cherry Hill #4	PPE	8:30 - 10:30 am
2/10/2017	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am
2/10/2017	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
2/13/2017	Township of Hamilton #3	Landscape Safety	8:30 - 11:30 am
2/13/2017	Township of Hamilton #3	Playground Safety Inspections	12:45 - 2:45 pm
2/14/2017	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch break
2/15/2017	Ocean County College #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/15/2017	Ocean County College #3	BBP	11:45 - 12:45 pm
2/15/2017	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/15/2017	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/15/2017	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
2/15/2017	Township of Oldmans	LOTO-Evening	6:30 - 8:30 pm
2/15/2017	Township of Oldmans	Confined Space Awareness-Evening	8:45 - 9:45 pm
2/16/2017	Borough of Beach Haven #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am

Date	Location	Topic	Time
2/16/2017	Borough of Beach Haven #1	Playground Safety Inspections	10:45 - 12:45 pm
2/16/2017	City of Cape May #1	Jetter/Vacuum Safety	8:30 - 10:30 am
2/17/2017	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
2/17/2017	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
2/21/2017	Borough of Red Bank	DDC-6	8:00 - 2:30 pm w/lunch break
2/21/2017	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/21/2017	Township of Elsinboro	Confined Space Awareness- Evening	7:45 - 8:45 pm
2/22/2017	Township of Lacey #1	Heavy Equipment Safety	8:30 - 11:30 am
2/22/2017	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo-Evening	6:30 - 10:30 pm
2/22/2017	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
2/23/2017	Jackson Twp. MUA	DDC-6	8:30 - 3:00 pm w/lunch break
2/23/2017	Township of Middletown #5	PPE	8:30 - 10:30 am
2/23/2017	Township of Middletown #5	Hearing Conservation	10:45 - 11:45 am
2/23/2017	Township of Middletown #5	Confined Space Awareness	12:00 - 1:00 pm
2/23/2017	Township of Middletown #5	Shop & Tool Safety	1:30 - 2:30 pm
2/23/2017	City of Margate #4	LOTO	8:30 - 10:30 am
2/24/2017	Township of Little Egg Harbor #1	Flagger/Work Zone	8:30 - 12:30 pm
2/24/2017	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/24/2017	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am
2/27/2017	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/27/2017	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
2/27/2017	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
2/27/2017	Borough of Glassboro #1	Confined Space Awareness- Evening	9:00 - 10:00 pm
2/27/2017	Township of Upper	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch break
2/28/2017	Borough of Deal #2	Employee Conduct/Violence Prevention	7:30 - 9:00 am
2/28/2017	Borough of Deal #2	Hearing Conservation	9:15 - 10:15 am
2/28/2017	Borough of Deal #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
2/28/2017	Borough of Woodstown #1	Accident Investigation	8:30 - 10:30 am

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			

SUBROGATION

LESSONS LEARNED FROM LOSSES – MONTHLY NEWSLETTER – DECEMBER 2016

What is Subrogation

Subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. The insuring agreement indicates that you are transferring your right to recover from a negligent party to the JIF, and also that you must cooperate with the JIF's efforts.

How it works

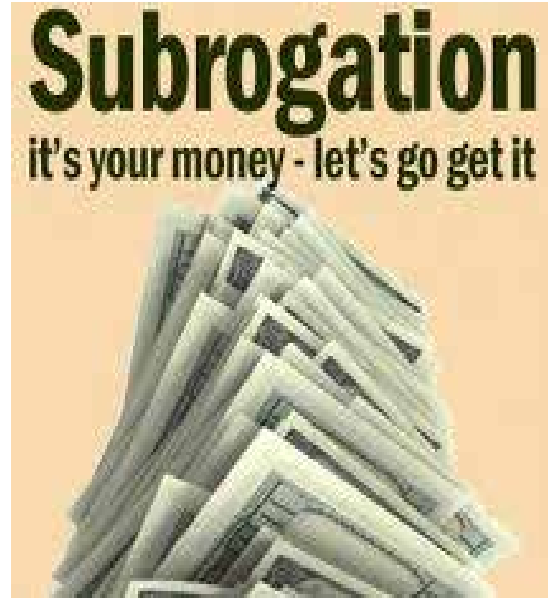
- The JIF ultimately makes the decision regarding subrogation recoveries when the offer is less than 100%.
- We can only subrogate for loss payments made and cannot pursue file related expenses.
- We use Inter-company Arbitration, when possible, on vehicle claims as percentage of liability disputes are very common.
- Title 59 limits subrogation against the JIF to out of pocket costs for a claimant and must be pursued by the claimant and not their carrier.
- Low property damage limits are on the rise, which creates issues for us trying to recover funds. Asset checks help us determine what we do next.
- We will pursue subrogation for you, even if below your deductible, as an added service.

What can you do?

- Be careful not to waive subrogation in AIA documents when undertaking a construction project.
- Supply our office with the Police Report ASAP so we can request restitution be ordered in municipal court.
- Save surveillance videos, in-car mobile videos, faulty equipment or anything that has caused injuries or damages.
- Save contracts, certificates of insurance and indemnity agreements.

Examples

- 4 juveniles vandalized a recreation building causing extensive damages. Normally, the courts are more lenient with juveniles and not making them pay back more than the member deductible. In this case, the member took video of the damages which allowed the judge to witness the complete and reckless disregard for the building, thus ordering a much higher reimbursement.
- Other vehicle driver is completely at fault and causes \$7,000 in damage and carries only a \$5,000 PD limit and has no assets. What do we do?



Other Things To Think About
SALVAGE - we suggest taking all damaged vehicles back to your DPW yard or other owned facility. If it is repairable, the repairing shop will pick it up and likely not charge for the towing. If it is totaled, then the vehicle will next be towed by the highest bidder for the salvage.

Coming
Next Month:
Entering and Exiting Vehicles Safely



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: December 20, 2016 at Medford Public Safety Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES & PLANNED EVENTS

Bordentown Twp: Offering chair massages during Holiday Employee Luncheon.

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.

Delran: Using remaining wellness funds to buy all employees gift card to Salad Works.

Edgewater Park Township: Lunch and Learn presentation with ShopRite Dietitians. Had five employees sign up for the "Maintain Don't Gain" challenge over the holidays.

Florence Township: Employees are participating in their "Maintain Don't Gain" challenge through to the new year.

Lumberton Township: Planning to offer chair massages prior to their Employee Appreciation luncheon.

Medford Township: Already working with the Fire Department to line up presentations for next year. Will be looking at least for a Quarterly topic but may actually be more often.

Palmyra: Firefighters final "weigh-in" bringing their year long challenge to an end. Three of their firefighters continue in the Virtua H.E.R.O.'s Program.

Shamong: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product.

Westampton Township: Planning to offer chair massages.

Wellness Funds:

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2017

Wellness Connection Newsletter

The December Wellness Connection Newsletter has been sent via email. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Ending the year with gratitude; 2) Making celebrations fun, healthy and active; 3) holiday tips; 4) Your surroundings could influence your weight. The recipe this month is to help save you some time while you try to get all the holiday preparation done: Slow Cooker Coconut Basil Chicken.

In addition, the Exercise of the Month focuses on short 20-minute workouts you can do anytime and almost anywhere. Try to keep exercise as part of your busy holiday plans!!

Planning for 2017

Thank you for all the effort you put forth to utilize the allocated Wellness Funds in 2016. Please allow me to assist you in setting up a plan to do a quarterly wellness theme. By allocating your funds throughout the year towards activities, education, and materials in support of a Wellness Theme of your choice, we can keep the message of wellness in front of your employees' minds. This will also assist in putting your funds to use earlier in the year to prevent the year-end scramble to "use them or lose them". Please find the included draft of some ideas we could start with.



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

Intake	November-16	November-15	2016 YTD	2015 YTD
# of New Claims Reported	18	17	212	199
# of Report Only	6	3	58	51
% Report Only	33.3%	17.6%	27.4%	25.6%
# of Medical Only	12	14	137	135
# of Lost Time	0	0	17	13
Medical Only to Lost Time Ratio	100:00	100:00	89:11	91:09
Average # of Days to Report a Claim	1.9	1.8	2.3	2.8

Nurse Case Management	November-16	November-15
# of Cases Assigned to Case Management	19	18
# of Cases >90 days	13	16

Savings	November-16	November-15	2016 YTD	2015 YTD
Bill Count	130	118	1593	1619
Provider Charges	\$97,283	\$200,451	\$1,546,459	\$1,751,070
Repriced Amount	\$40,594	\$63,537	\$671,725	\$652,138
Savings \$	\$56,689	\$136,914	\$874,449	\$1,094,408
% of Savings	58.3%	68.3%	56.5%	62.5%

Participating Provider Penetration Rate	November-16	November-15	2016 YTD	2015 YTD
Bill Count	98.5%	94.9%	92.2%	96.0%
Provider Charges	99.7%	99.5%	93.0%	92.4%

EPO Penetration Rate	November-16	November-15	2016 YTD	2015 YTD
Bill Count	100.0%	91.8%	88.2%	90.8%
Provider Charges	100.0%	98.1%	91.7%	89.3%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		61.7%	64.7%
% of Transitional Duty Days Not Accommodated		38.3%	35.3%



December 8, 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 November 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 12,043.86. This generated an average annual yield of .82%. However, after including an unrealized net loss of \$ 97,010.00 in the asset portfolio, the yield is adjusted to -5.81% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$146,570.00 as it relates to current market value of \$10,853,430.00 vs. the amount we have invested. I have attached a letter from our Asset Manager at TD Wealth Management explaining the circumstances of this loss.

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 \$ 10,878.26 w/YTD Total of \$ 179,034.78 (detailed in my report)
Overpayment Reimbursements \$.00
FY 2013 Retro Premium Assessments \$ 18,892.00
Late Payment Penalty Receipt \$ 119.69

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 \$ 144,276.40. The claims detail shows 186 claim payments issued and are categorized as follows:

Direct Loss Payments	\$ 112,615.32
Claim Expenses	8,363.62
Legal Defense Costs	23,297.46

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

Delran Township	\$93,087.00
Chesterfield Township	\$ 1,040.00
Bordentown City	\$10,412.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,687,565.61 to a closing balance of \$ 17,408,007.90 showing a decrease in the fund of \$ 279,557.71. 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>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,251,013.06	18,396,555.80	17,687,565.61	
RECEIPTS:				
Interest Income (Cash)	13,623.56	-27,512.63	-93,049.46	-121,996.42
Premium Assessment Receipts	1,415,982.00	62,185.00	0.00	7,356,144.50
Prior Yr. Premium Assessment Receipts	0.00	0.00	18,892.00	29,814.00
Subrogation & Reimb. Receipts:				
Fund Year 2016	7,353.63	148.00	248.00	60,735.76
Fund Year 2015	0.00	1,583.29	0.00	49,730.47
Fund Year 2014	379.50	50.00	10,605.26	29,420.17
Fund Year 2013	0.00	0.00	0.00	27,165.99
Fund Year 2012	35.00	212.50	0.00	29,489.80
Closed Fund Year	25.00	25.00	25.00	285.00
Total Subrogation & Reimb.Receipts	7,793.13	2,018.79	10,878.26	196,827.19
FY 2016 Appropriation Refunds	153.00	0.00	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	119.69	2,812.69
TOTAL RECEIPTS:	1,437,551.69	36,691.16	-63,159.51	7,466,481.23

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2016	107,506.60	125,783.37	85,259.91	816,447.74
Fund Year 2015	45,700.58	38,634.16	23,487.65	622,329.06
Fund Year 2014	11,362.19	10,756.20	17,066.43	209,561.95
Fund Year 2013	42,344.18	4,536.88	18,462.41	505,074.42
Fund Year 2012	16,108.58	0.00	0.00	267,362.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	223,022.13	179,710.61	144,276.40	2,420,775.70
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2017			280.00	280.00
Exp. & Cont. Charges FY 2016	67,945.49	85,664.70	71,252.90	1,093,633.08
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	1,041.33	5,098.91	588.99	107,506.65
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	475,207.13	0.00	497,736.13
Total Bill List Payments	68,986.82	565,970.74	72,121.89	3,605,792.68
Bank Analysis Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	292,008.95	745,681.35	216,398.29	6,026,568.38

Closing Balance for the Period: 18,396,555.80 17,687,565.61 17,408,007.81

Account Net Cash Change During the Period:

Operating Account	1,133,080.33	-680,660.19	-177,928.80	-3,664,470.62
NJ Cash Management Account	0.00	0.00	0.00	-50,687.54
Investment Account	-502.59	0.00	3,000.00	-1,180,764.99
TD Wealth Management Account	13,260.00	-28,330.00	-97,010.00	6,343,455.00
Claims Imprest Account	-295.00	0.00	-7,619.00	-7,619.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,145,542.74	-708,990.19	-279,557.80	1,439,912.85

Proof: 0.00 0.00 0.00 0.00

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2016

	Payable to:	FY 2017	FY 2016	FY 2015	Closed Years	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.		27,900.00			Prof Services/Administration	Dec 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		178.72			Misc/Postage/Copies/Faxes	Nov 2016 Expenses
3	Arthur J. Gallagher Risk Management Services, Inc.		103.77			Misc/Meeting Expense/Dinner Mtg	Reim for 1Y gifts for hosting EC mtgs- (pd DP Amex Harry&David's)
4	Arthur J. Gallagher Risk Management Services, Inc.	722.50				Safety Incentive Program	Reim for 2017 safety calendars (Idea Stage- pd PF Amex)
5	The DeWeese Law Firm, P.C.		5,028.00			Prof Services/Attorney	Dec 2016 Fees
6	Qual-Lynx		16,442.00			Prof Services/Claims Admin.	Dec 2016 Fees
7	Brenda Smith		357.00			Misc/Recording Secretary	Dec 2016 Fees
8	J. A. Montgomery Risk Control Services		9,438.00			Prof Services/Safety Director	Dec 2016 Fees
9	Tom Tontarski		872.00			Prof Services/Treasurer	Dec 2016 Fees
10	Conner Strong & Buckelew		633.00			Prof Services/Underwriting Mgr	Dec 2016 Fees
11	Joyce Media		225.00			Misc/JIF Website	Dec 2016 Fees
12	Debby Schiffer		2,386.00			Wellness Program	Dec 2016 Fees
13	MEL JIF		265,604.36			MEL	MEL 2016 WC & Excess Liability - 4th installment
14	MEL JIF		86,098.18			Property Claims and Premium	MEL 2016 Property claims & prem. -4th installment
15	MEL JIF		1,531.24			Faithful Performance/Fidelity Bond	MEL 2016 Fidelity Bond - 4th installment
16	Arc Reprographics		1,645.88			Misc/Printing	Inv#268783 state of the fund annual reports
17	Fleming's Steakhouse & Wine Bar		299.10			Misc/Meeting Expense/Dinner Mtg	12/6/16 Defense Panel Dinner (split by 3)
18	Hope Health/IHAC	471.40				Safety Incentive Program	INV#545850; Health calendars - split
19	Iron Mountain		55.28			Misc/Record Retention Service	Inv#NEH0120; storage 12/1-31/16; service 10/26/16-11/21/16
20	Merighi's Savoy Inn		798.33			Police Defense & Training/EPL	EO Dinner 12/8/16; split by 3 jifs
21	OfficeMAX	57.65				Misc/Office Supplies	Envelopes for safety calendars
22	Paraclyte Training Consultants LLC		750.00			Police Defense & Training/EPL	INV#PTC2016-110; 11/9/16 Service training for Burl Co. Chief Assoc; PTC2016-111 Career survival
23	Bass River Township		500.00			Wellness Program	Chair massages; snacks
24	Bordentown Township		9,485.00			Overpayments-Members Assmts	Overpayment of 2016 JIF Assessment
25	Bordentown Township				10,282.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
26	Chesterfield Township		750.00			Optional Safety Budget	Jackets with logos
27	Chesterfield Township		300.00			Wellness Program	Canopy for health fair
28	Delran Township		975.00			Wellness Program	GC (salad works, shoprite, wawa) for wellness contes
29	Edgewater Park Township		2,000.00			Police Defense & Training/EPL	Police Accrediation - 10/13/16
30	Township of Florence			2,275.00		Safety Incentive Program	Hydraulic trenching for water/sewer repairs
31	Township of Florence		2,000.00			Optional Safety Budget	Hydraulic trenching for water/sewer repairs

32	Lumberton Township			1,686.01		Safety Incentive Program	turnout gear for FD
33	Lumberton Township		2,000.00			Optional Safety Budget	turnout gear for FD
34	Lumberton Township		1,000.00			Wellness Program	Food, massages for health fair 10/27/16; healthy snacks for break room
35	Mansfield Township		750.00			Wellness Program	Fruit baskets for 4 locations
36	Mansfield Township		1,200.00			Optional Safety Budget	police vests, playground parts
37	Mansfield Township			1,975.00		Safety Incentive Program	safety lunch, awards for luncheon
38	Mansfield Township				24,045.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
39	Medford Township		3,350.00			Optional Safety Budget	Traffic and safety equipment
40	North Hanover Township		200.00			Police Defense & Training/EPL	Revised employee handbook
41	Borough of Palmyra		750.00			Wellness Program	Reimb for wellness items
42	Borough of Palmyra		1,200.00			Optional Safety Budget	Reimb for safety items
43	Borough of Palmyra			67.39		Safety Incentive Program	Special recognition award
44	Borough of Palmyra				2,767.00	Closed Years-Return of Surplus	2016 Dividend - Direct check
45	Pemberton Borough		545.69			Optional Safety Budget	Safety clothing
46	Riverside Township		115.19			Wellness Program	sability ball chair; wellness items
47	Riverside Township		2,000.00			Optional Safety Budget	safety items
48	Riverside Township			1,975.00		Safety Incentive Program	safety items
49	Shamong Township		300.04			Wellness Program	Gym & Weight watchers membership; wellness items
50	Southampton Township		750.00			Wellness Program	Reflexology clinic; wellness lunch
51	Southampton Township		1,056.25			Optional Safety Budget	Reflective shirts
52	Tabernacle Township			531.91		Safety Incentive Program	penlight give aways; awards
53	Tabernacle Township		500.00			Wellness Program	Supplies for wellness day 9/9/16
54	Tabernacle Township		750.00			Optional Safety Budget	stripping equipment
55	Westampton Township		537.95			Wellness Program	Pedometers, walking challenge prizes, healthy snacks
56	Woodland Township		305.02			Wellness Program	Fresh fruit throughout year
TOTAL		\$1,251.55	\$453,666.00	\$8,510.31	\$37,094.00		

JIF BILL LIST TOTAL	\$500,521.86
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2017 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED	PROPOSED	CHANGE	CHANGE
	2016	2017	\$	%
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%
- <i>Training</i>	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%
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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%
- <i>MEL Excess Property</i>	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%
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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.

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$90,709 FROM THE
FUND YEAR 2016 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE
ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, beginning with Fund Year 2016, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2016 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,501,094 (inclusive of EPL credits) in Fund Year 2016 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2016; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,591,803 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,501,094 paid in Fund Year 2016 for claims occurring in Fund Year 2016; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2016 (\$1,501,094); and the FUND's potential obligation to the NJ MEL for Fund Year 2016 (\$1,591,803); represents the remaining 15% (\$90,709) of the FUND's 2016 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in anticipation that the FUND might have to provide additional funding up to a maximum of \$90,709 to the MEL JIF to pay for losses in excess of the initial payments made to the MEL JIF in Fund Year 2016; on October 18, 2016, the FUND adopted Resolution 2016-34, creating the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$90,709 from the Fund Year 2016 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$90,709 from the Fund Year 2016 MEL Workers' Compensation and Liability Budget line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2016 fiscal year; and

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 20, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: November 16, 2016
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL November Report

2017 Rate Table & Budget: The Board of Commissioners adopted 2017 rate table based on those rates against 2017 membership underwriting data. Budget totals \$44,180,845/.

2017 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations.

Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2017 excess liability, optional excess liability, optional public officials/employment practices liability, excess property and boiler & machinery, excess workers' compensation and non-owned aircraft liability. Reinsurance Committee is MEL Chair & Secretary MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney.

Financial Fast Track: Enclosed is the Financial Fast Track as of September 30, 2016 reflecting a total statutory surplus of \$18.6 million.

Marketing RFQ: An Ad-hoc Committee interviewed the firms that responded to the MEL's RFQ for Marketing Consultant. Committee recommended the formation of a Marketing Committee and recommended awarding contracts to Princeton Strategic Communications and Acrisure.

POLEPL Task Force: A task force was formed to address issues arising out of the POLEPL policy language on land use claims earlier in the year. Task Force met several times along with representatives from QBE, including their coverage counsel. Heather Steinmiller (General Counsel for CSB) worked with the MEL's Fund Attorney and QBE's Coverage Counsel to draft policy language to address land use claims. Additionally, the MEL Fund Attorney is developing a risk management program, which will include educational seminars targeting elected officials, planning & zoning board members and attorneys. QBE's recommendation was presented to the Task Force on November 10th and to the Board of Commissioners on November 16th. Coverage Bulletin is being drafted for presentation affiliated local Joint Insurance Funds.

Super Storm Sandy update: MEL Fund Attorney reported that a meeting was held last week with FEMA Representatives to ensure that all information regarding Sandy related claims was relayed to their office so that members can now submit the appropriate filings to FEMA.

Safety and Education Committee: The Safety and Education Committee is scheduled to meet on December 5, 2016.

Legislative Committee: The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Hirsch provided a verbal report.

MEL Investment Committee: The committee met on October 19th; minutes of the meeting were distributed for information.

RCF Report: The RCF met on October 19, 2016 to adopt the amended 2016 budget and 2017 budget. Commissioner Cottman submitted a report on the meeting.

Claims Committee: The Claims Committee is scheduled to meet on November 30, 2016 via teleconference. Minutes of the October 19, 2016 meeting are enclosed under separate cover.

Next Meeting: The next meeting of the MEL is the 2016 Reorganization meeting scheduled for Wednesday January 4, 2017 11:15AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2017 BUDGET FOR ASSESSMENT CALCULATION					
ADOPTED BUDGET					
		A	B	B-A	B-A
		BUDGET	0 BUDGET		
APPROPRIATIONS		2016 ANNUALIZED	2017 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS				CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1	JIF to 500K	2,938,031	2,903,287	(34,744)	-1.18%
2	1.25MIL Ex 500K	3,759,575	3,696,853	(62,722)	-1.67%
3	Excess WC	8,654,083	8,210,023	(444,060)	-5.13%
4	Excess Property 200K Ex 50K	2,657,699	2,955,297	297,599	11.20%
5	Aggregate Excess LFC	27,788	28,508	720	2.59%
6	JIF Faithful Performance Bond	207,228	209,023	1,795	0.87%
7	Statutory Bonds	286,250	288,000	1,750	0.61%
8	Sub Total	18,530,654	18,290,991	(239,663)	-1.29%
9	PREMIUMS				
10	3.25MIL ex 1.75 MIL	5,181,373	5,274,627	93,254	1.80%
11	Optional Excess Liability	1,835,063	1,833,676	(1,387)	-0.08%
12	Optional Excess POL/EPL	906,857	911,933	5,076	0.56%
13	Excess WC	2,819,189	2,808,038	(11,151)	-0.40%
14	Excess Property	8,035,852	8,615,830	579,978	7.22%
15	Boiler and Machinery	700,857	721,739	20,882	2.98%
16	Loss Fund Contingency	473,498	478,998	5,500	1.16%
17	Sub Total	19,952,688	20,644,840	692,152	3.47%
18	Total Claims & Premiums	38,483,341	38,935,831	452,490	1.18%
19					
20	II. EXPENSES				
21	Claims Adjustment	990,422	1,010,231	19,808	2.00%
22	Property Adjustment	160,000	163,200	3,200	2.00%
23	Administration	982,676	1,002,330	19,654	2.00%
24	Loss Fund Management	147,900	150,858	2,958	2.00%
25	Actuary	48,170	49,133	963	2.00%
26	Attorney	43,352	44,219	867	2.00%
27	Deputy Attorney	1,446	1,475	29	2.00%
28	Attorney - OPRA	16,320	16,646	326	2.00%
29	Auditor	27,625	28,178	553	2.00%
30	Treasurer	24,424	24,912	488	2.00%
31	Underwriting Manager	508,472	518,641	10,169	2.00%
32	Reinsurance Manager	293,622	299,494	5,872	2.00%
33	Safety and Education Committee	194,275	194,275	-	0.00%
34	Computer Services	138,010	138,010	-	0.00%
35	Legislative Committee	26,409	26,409	-	0.00%
36	Internal Audit Committee	57,856	57,856	-	0.00%
37	Strategic Planning Committee	28,928	28,928	-	0.00%
38	Coverage Committee	38,318	38,318	-	0.00%
39	Communications Committee	119,079	119,079	-	0.00%
40	Misc Expense	133,528	305,035	171,507	128.44%
41	Subtotal	3,980,832	4,217,227	236,395	5.94%
42					
43	MEL Safety Institute	1,024,656	1,027,787	3,131	0.31%
44	Total Appropriations	43,488,830	44,180,845	692,016	1.59%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2016 BUDGET FOR ASSESSMENT CALCULATION				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2015 ANNUALIZED	2016 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
CLAIMS				
Excess Liability:				
JIF to 500K	3,274,846	2,973,166	(301,680)	-9.21%
1.25MIL Ex 500K	4,184,376	3,817,169	(367,207)	-8.78%
Excess WC	10,361,895	8,797,817	(1,564,078)	-15.09%
Excess Property 200K Ex 50K	2,516,940	2,023,828	(493,112)	-19.59%
Aggregate Excess LFC	28,244	27,788	(457)	-1.62%
JIF Faithful Performance Bond	209,085	210,665	1,579	0.76%
Statutory Bonds	285,750	292,750	7,000	2.45%
Sub Total	20,861,136	18,143,183	(2,717,953)	-13.03%
PREMIUMS				
3.25MIL ex 1.75 MIL	5,157,475	5,268,301	110,827	2.15%
Optional Excess Liability	1,880,949	1,835,838	(45,111)	-2.40%
Optional Excess POL/EPL	897,325	895,547	(1,777)	-0.20%
Excess WC	2,807,493	2,865,904	58,411	2.08%
Excess Property	7,896,395	8,702,622	806,227	10.21%
Boiler and Machinery	688,739	759,166	70,427	10.23%
Loss Fund Contingency	481,342	481,538	195	0.04%
Sub Total	19,809,717	20,808,916	999,198	5.04%
Total Claims & Premiums	40,670,853	38,952,099	(1,718,754)	-4.23%
II. EXPENSES				
Claims Adjustment	967,000	990,422	23,422	2.42%
Property Adjustment	160,000	160,000	-	0.00%
Administration	963,408	982,676	19,268	2.00%
Loss Fund Management	145,000	147,900	2,900	2.00%
Actuary	47,225	48,170	945	2.00%
Attorney	42,502	43,352	850	2.00%
Deputy Attorney	1,418	1,446	28	1.97%
Attorney - OPRA	16,000	16,320	320	2.00%
Auditor	27,083	27,625	542	2.00%
Treasurer	23,945	24,424	479	2.00%
Underwriting Manager	498,502	508,472	9,970	2.00%
Reinsurance Manager	287,865	293,622	5,757	2.00%
Safety and Education Committee	190,466	194,275	3,809	2.00%
Computer Services	135,304	138,010	2,706	2.00%
Legislative Committee	25,891	26,409	518	2.00%
Internal Audit Committee	56,722	57,856	1,134	2.00%
Strategic Planning Committee	28,361	28,928	567	2.00%
Coverage Committee	37,567	38,318	751	2.00%
Communications Committee	116,744	119,079	2,335	2.00%
Misc Expense	298,460	289,406	(9,054)	-3.03%
Subtotal	4,069,463	4,136,710	67,247	1.65%
MEL Safety Institute	927,225	933,701	6,476	0.70%
Total Appropriations	45,667,541	44,022,511	(1,645,031)	-3.60%
RMC FEES	346,669	329,553	(17,116)	-4.94%
Grand Total	46,014,210	44,352,063	(1,662,147)	-3.61%

Municipal Excess Liability Joint Insurance Fund	
2016 Proposed Assessments	
Atlantic County Municipal Joint Insurance Fund	\$ 3,593,730.51
Bergen County Municipal Joint Insurance Fund	\$ 3,900,320.58
Burlington County Municipal Joint Insurance Fund	\$ 1,496,276.05
Camden County Municipal Joint Insurance Fund	\$ 2,581,741.68
Central Jersey Joint Insurance Fund	\$ 2,925,020.11
Mid Jersey Municipal Joint Insurance Fund	\$ 1,889,305.78
Monmouth Municipal Joint Insurance Fund	\$ 2,951,022.15
Morris County Municipal Joint Insurance Fund	\$ 4,304,450.94
New Jersey Self Insurers Joint Insurance Fund	\$ 1,317,472.76
Ocean County Municipal Joint Insurance Fund	\$ 4,135,552.54
Public Alliance Insurance Coverages Fund	\$ 1,465,568.74
Professional Municipal Management Joint Insurance Fund	\$ 852,555.50
South Bergen Municipal Joint Insurance Fund	\$ 2,751,452.22
Suburban Essex Joint Insurance Fund	\$ 1,414,663.94
Suburban Municipal Joint Insurance Fund	\$ 1,323,681.17
Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund	\$ 2,821,773.38
First Responder Joint Insurance Fund	\$ 647,728.74
New Jersey Utility Authorities Joint Insurance Fund	\$ 905,559.74
New Jersey Public Housing Authority Joint Insurance Fund	\$ 3,023,186.78
School Alliance Coverage Fund	\$ 50,000.00
New Jersey Counties Excess Joint Insurance Fund	\$ 1,000.00
Total	\$ 44,352,063.30

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 16-31

Date: November 16, 2016
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2017 Public Officials / Employment Practices Policy Changes

While most public officials and employment practices liability policies available to NJ municipalities exclude land use matters, the MEL was able to negotiate with QBE Specialty to include some limited coverage for this year's policy. However, because of a series of adverse decisions, QBE notified us of their intent to also exclude land use matters in the renewal policy effective January 1, 2017.

We are pleased to report that QBE has now offered a renewal that includes modified land use liability coverage of \$150,000 per claim for cases where there is a demand for monetary damages. As in the current policy, there remains no coverage for cases where the demand is solely for injunctive relief. The renewal policy also clarifies reporting requirements.

Full details of coverage changes will be released by the MEL prior to the January 1, 2017 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: NOVEMBER 16, 2016
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 FUND REORGANIZATION SCHEDULE – The Executive Committee adopted a motion to schedule its 2017 Reorganization Meeting on January 4, 2017 at 10:50 AM at the Forsgate Country Club and advertise the same in Accordance with The Open Public Meetings Act.

NOMINATING COMMITTEE- The Nominating Committee (*Joseph Catenaro and Robert Landolfi*) will meet to discuss the 2017 slate. Their recommended slate will be presented at the January 4, 2017 reorganization meeting.

38 LAGOON DRIVE PROPERTY SALE – Resolution 27-16 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

2016 COMMISSIONER COMPENSATION - The Fund adopted resolution 9-16 at its reorganization meeting which authorized the Treasurer to make payments to Fund Commissioners for 2016 meeting attendance.

EXCESS INSURANCE - The Underwriting Manager indicated that we are renewing our excess insurance coverage with Liberty IU. The Executive Committee approved an increase to the coverage limits and authorized the fund's Underwriting Managers to renew the coverage for a limit of \$9,000,000 with a \$3,000,000 retention as recommended by the Coverage Committee.

STORAGE TANK POLICY – The Storage Tank Policy has been revised and is being reviewed by the excess carrier's coverage counsel. The Underwriting Managers indicated that the policy should be ready for January 2017.



Memo

To: Fund Commissioners

From: Paul J. Miola, Executive Director

Date: December 14, 2016

Re: Important Notice Regarding OPRA Requests and Litigation

At the Defense Panel Breakfast on December 6, 2016, there was a discussion regarding Plaintiffs and attorneys for Plaintiffs utilizing OPRA to obtain information outside of the Discovery process when pursuing lawsuits against a member municipality.

This practice can cause considerable harm to your Defense Counsel's ability to effectively defend cases based upon Plaintiff's counsel obtaining records of which your Defense Counsel is unaware.

The normal Discovery process in litigation requires such documentation to be provided to the adversary; however, documents obtained through OPRA are not subject to this rule and thus may not be provided to your Defense Attorney. If Defense Counsel is unaware that these documents have been provided in response to an OPRA request, we may be placed at a serious disadvantage.

Please alert your "Custodian of Records" to this practice and have them check with your Claims Coordinator when researching materials needed to respond to an OPRA request. Should the information requested appear to be related to current litigation, your Defense Attorney and the Fund Solicitor, David DeWeese, should be immediately informed of the request, consulted with regard to the response to the request, and copied on any reply to the request.

Thank you.