

AGENDA PACKET



Tuesday, January 17, 2017 at 4:00 PM

Hainesport Municipal Building One Hainesport Centre Hainesport, NJ

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND Hainesport Municipal Building 1 Hainesport Centre, Rt. 537, Hainesport, NJ Tuesday, January 17, 2017 – 4:00 PM

AGENDA

- I. Sine Die and Reorganization 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. 2016 Fund Commissioners
- B. Fund Professionals
- C. Risk Management Consultants
- V. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – Motion – All in Favor
- VI. Minutes of the December 20, 2016 Meeting Motion All in Favor Pages 1-17
- VII. Motion to adopt the December 20, 2016, Closed Session Minutes Motion All in Favor The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Adjourn Sine Die Meeting Motion All in Favor
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- IX. Roll Call

B.

A. 2017 Fund Commissioners

X. Election of 2017 Officers.....Page 18

- A. Election of a Chairman and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** 2017 Fund Commissioners
 - Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) Roll Call Vote 2017 Fund Commissioners
- XI. Oaths of Office (administered by Fund Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee
 - D. Alternates

(Executive Director returns the gavel to the Chairperson)

XII. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combines majority vote of all Fund Commissioners – Motion – All in Favor

XIII.	Organ	izati	onal I	Resol	utior	ıs		

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A.	R 2017-01	Confirming the Election of a Fund Chair and Fund SecretaryPage 19
B.	R 2017-02	Confirming the Election of an Executive Committee and AlternatesPage 20
C.	R 2017-03:	Appointing Professional Staff Pages 21-26
D.	R 2017-04:	Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved AssociatesPages 27-28
E.	R 2017-05:	Awarding Contracts to General Liability Assigned Defense Counsel and Approved AssociatesPages 29-30
F.	R2017-06:	Recommending the Employment Practices Liability and Public Officials Liability Defense PanelPages 31-32
G.	R2017-07:	Adopting Procedures in Compliance with the Open Public Meetings ActPages 33-35
Н	R2017-08:	Adopting Fiscal Policies and Procedures Pages 36-38
I.	R 2017-09:	Designating Exec. Director as Public Agency Compliance Officer Page 39
J.	R 2017-10:	Cash Management and Investment Policy Pages 40-43
K.	R 2017-11:	Establishing a Fund Records ProgramPage 44
L.	R 2017-12:	Establishing the 2017 Plan of Risk Management Pages 45-84
М.	R 2017-13:	Designation of Certifying and Approving Officer for Payment of Claims Page 85
N.	R2017-14:	Authorizing participation in the MEL Named Storm Deductible Risk Sharing ProgramPages 86-87

Approval of Resolutions R 2017-1 through R 2017-14 – Motion - Roll Call

XIV. Expense Resolution

A. R 2017-15: Resolution Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRiP Conferences – **Motion – Roll Call**...Pages 88-92

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	О.	Elected Officials Trainings - Invitation	Pages 122-123
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XXIV. Miscellaneous Business

A. Resolution Commemorating the Fund's 25th Anniversary – **Motion- Roll Call**.....Page 213

The next meeting will be held on Tuesday, February 21, 2017, at 4:00 PM at the Hainesport Municipal Building, Hainesport, NJ.

- XXV. 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
- XXVI. Closed Session A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations.
 - A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$5,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
 - B. Reopen Public Portion of Meeting Motion All in Favor
- XXVII. Approval of Claims Payments Motion Roll Call
- XXVIII. Authorization to Abandon Subrogation (if necessary) Motion Roll Call
- XXIX. Motion to Adjourn Meeting Motion All in Favor at 4:00 PM, Hainesport Municipal Building, Hainesport, NJ

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND MEDFORD MUNICIPAL BUILDING 91 UNION STREET MEDFORD, NEW JERSEY

DECEMBER 20, 2016

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Medford Municipal Building, 91 Union Street, Medford, New Jersey, on Tuesday, December 20, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:00PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Ireton, Alternate, Bass River Twp Rich Wolbert, Beverly City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, **Delanco Twp** Jeffrey Hatcher, **Delran Twp** Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Borough

Absent Fund Commissioners were:

Grace Archer, Bordentown City
Linda Dougherty, Edgewater Park Twp
Leo Selb, Hainesport Twp
Mike Fitzpatrick, Mansfield Twp
Mary Picariello, North Hanover Twp
Donna Mull, Pemberton Borough
Meredith Tomczyk, Mt. Laurel Twp
Meghan Jack, Riverside Twp
Kathy Hoffman, Southampton Twp
Maria Carrington, Westampton Twp
Maryalice Brown, Woodland Twp

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were: Model Consulting The Barclay Group

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE MINUTES

Chair Mansdoerfer presented the meeting minutes of the November 22, 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 Mr. Keller, to approve the meeting minutes of the November 22, 2016 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

APPROVAL OF CLOSED SESSION MINUTES

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

Chair Mansdoerfer presented the Closed Session Meeting Minutes of the November 22, 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 November 22, 2016 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

The Closed Session minutes of the November 22, 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 November 22, 2016 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

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

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of November, 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 was November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

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 was November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

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

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 had to update their EPL Plan of Risk Management to be eligible for the lower co-pay and deductible.

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

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy especially during the upcoming Reorganization process. He noted the resolution for

this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of October 31, 2016 was **\$10,218,677.**

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

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

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

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction is 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.

Website (*www.burlcojif.org*) – Mr. Miola noted that the JIF has a website that contains very useful information for the members. Information available includes:

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

Elected Officials Training – Mr. Miola stated that the Fund held the first seminar for Elected Officials earlier this month. 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 MEL loss funding premium. The 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 **2016** Dividend Distribution Notice- Mr. Miola stated that each member who is eligible to receive a portion of this year's dividend distribution should have received a notice by 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.

RMC Resolutions & Agreements – Mr. Miola noted that 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 his 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.

Risk Management Consultant – **Model RFQ**– Mr. Miola noted that 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.

Inclement Weather Policy– Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (<u>www.burlcojif.org</u>). 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.

2016 Annual Report – Mr. Miola noted that 2016 Annual Report, along with 2017 Calendars were distributed to the members at the meeting. The Annual Report will also be posted on the JIF website and he encouraged the members to review it.

2017 Committee Volunteers– Mr. Miola noted that Committee Volunteer Request Forms were emailed 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.

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

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

SOLICITOR'S REPORT

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

Closed Cases – Mr. DeWeese reported that there were three (3) closed case(s) for the month of December, 2016.

Defense Counsel Breakfast- Mr. DeWeese stated that the Defense Panel Breakfast was held on December 6, 2016. He noted that representatives from the BURLCO JIF Defense Panel as well as from the TRICO JIF and ACM JIF were present at the meeting. There were also representatives from the MEL present. He noted that the meeting was 2 ½ hours long with several great topics and suggestions which he hopes to incorporate into the Litigation Management Guidelines. He noted that he thought that the meeting was the best one to date. He will have a report for the members at the January 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: <u>melvideolibrary@jamontgomery.com</u> and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletins; *Managing Trips, Slips & Falls in the Winter Months and Shift Increases for Police.*

MSI Training Programs – He noted that the upcoming MSI training programs for December, 2016 and January and February, 2017 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 contact 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 – December

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 Subrogation. He noted that subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. The JIF ultimately makes the decision regarding subrogation recoveries when the offer is less than 100%. He noted that the JIF can only subrogate for loss payments made and cannot pursue file relates expenses. He noted that there are a few things the towns can do to help with subrogation:

• Be careful not to waive subrogation in AIA documents when undertaking a construction project.

- Supply Qual-Lynx with the Police Report ASAP so they 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.

He also noted that Qual-Lynx suggests taking all damaged vehicles back to the town's DPW yard or other owned facility. If it is repairable, the repairing shop will pick it up and likely not charge for the towing and storage. If it is totaled, then the vehicle will be taken by the highest bidder for the salvage; however, the facility where it is being stored will charge for initial towing and storage.

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

WELLNESS DIRECTOR'S REPORT

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

- Wellness Connection Newsletter for December, 2016 was included in the agenda packet as well as being posted to the JIF website.
- HERO Program will be ending soon and she is hoping to get some feedback from those who participated from Wrightstown, Palmyra and North Hanover. She hopes the feedback will bring opportunities to improve the program and offer it to other interested municipalities.
- She noted that every town with an available balance encumbered their funds from the Wellness Program for this year. She noted some ideas: chair massages, purchasing lunchboxes and water bottles, gift cards, reimbursement towards wellness services or products and rewards for the "Maintain Don't Gain" program.

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 November, 2016.

Lost Time v. Medical Only Cases

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

	Nov	YTD
Lost Time	0	17
Medical Only	12	137
Report Only	6	58
Total Intakes	18	212
Report Only % of Total	33.3%	27.4%
Medical Only/Lost Time Ratio	100:00	89:11
Average Days to Report	1.9	2.3

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	2,457
Transitional Duty Days Worked	1,516
% of Transitional Duty Days Worked	61.7%
Transitional Duty Days Not Accommodated	941
% of Transitional Duty Days Not Accommodated	38.3%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	November
Bill Count	130
Original Provider Charges	\$97,283
Re-priced Bill Amount	\$40,594
Savings	\$56,689
% of Savings	58.3%
Participating Provider Penetration Rate - Bill Count	98.5%
Participating Provider Penetration Rate – Provider Charges	99.7%
EPO Provider Penetration Rate - Bill Count	100.0%
EPO Provider Penetration Rate – Provider Charges	100.0%

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 **November 30**, **2016**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$12,043.86. This generated an average annual yield of .82%. After including an unrealized net loss of \$97,010.00 in the asset portfolio, the yield was 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 market value of \$10,950,440.00 vs. the amount invested. He noted that interest rates have been going up and the Fund has AAA insured investments. He noted that the Fund holds their investments to majority

so although the unrealized gains and losses are shown, they are never realized. He noted that an explanation from Jason Wallach, Senior Investment Advisor from TD Wealth was included in his report.

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 that one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$10,878.26	\$179,034.78
Overpayment Reimbursements	\$.00	
FY 2013 Retro Premium Assessments	\$18,892.00	
Late Payment Penalty Receipt	\$119.69	

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 \$144,276.40. The claim detail for the 186 checks is 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

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.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the November 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. Hatcher, to approve the November 2016 Loss Run Payment Register.

ROLL CALL	Yeas	Rich Ireton, Alternate, Bass River Twp
		Rich Wolbert, Beverly City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp

> Jeffrey Hatcher, **Delran Twp** Patricia Hansell, **Fieldsboro Borough** Richard Brook, **Florence Twp** Mike Mansdoerfer, **Lumberton Twp** Kathy Burger, **Medford Twp** John Gural, **Palmyra Borough** Dennis Gonzalez, **Pemberton Township** David Matchett, **Shamong** J. Paul Keller, **Springfield Twp** Doug Cramer, **Tabernacle Twp** James Ingling, **Wrightstown Borough**

Nays:NoneAbstain:None

Motion carried by unanimous vote.

Bill List –December, 2016

For the Executive Committee's consideration, Mr. Tontarski presented the *December 2016 Bill List* in the amount of \$500,521.86.

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

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

Motion by Mr. Keller, seconded by Mr. Hatcher, to approve the *December 2016 Bill List* totaling \$500,521.86.

ROLL CALL	Yeas	Rich Ireton, <i>Alternate</i> , Bass River Twp Rich Wolbert, Beverly City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Jeffrey Hatcher, Delran Twp Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Borough
	Nays: N	lone

Abstain: None

Motion carried by unanimous vote.

Authorizing the Treasurer to draft a check in the amount of \$500,000.00 from TD Bank to Investors Bank

Chair Mansdoerfer stated the Fund Treasurer is in the process of transferring the BURLCO JIF's banking and assessment management accounts. He stated that in order for Qual-Lynx to pay claims in the month of January, 2017 from Investor's Bank, the Fund Treasurer will need to transfer monies from TD Bank to Investors Bank.

Motion by Mr. Keller, seconded by Mr. Hatcher, authorizing the Fund Treasurer to draft a check in the amount of \$500,000 on the TD Bank Expense account and deposit these funds into the BURLCO JIF's Claims Payment account at Investors Bank.

R Fi G M Je Pa R R M K Jo D D J. D	Rich Ireton, <i>Alternate</i> , Bass River Twp Rich Wolbert, Beverly City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Aike Templeton, Delanco Twp effrey Hatcher, Delran Twp Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Aike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp ohn Gural, Palmyra Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong . Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp ames Ingling, Wrightstown Borough
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Nays:NoneAbstain:None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – Chair Mansdoerfer stated that the 2017 Budget totaling \$7,827,203.00 was introduced at the November meeting and a public budget hearing needs to be completed before the budget can be presented for approval.

2017 Budget Hearing – Motion to Open

Chair Mansdoerfer entertained a motion to open the 2017 Budget Hearing to the public.

Motion by Mr. Hatcher, seconded by Mr. McMahon, to open the 2017 Budget Hearing to the public. All in favor. Motion carried.

Chair Mansdoerfer asked if there were any questions. No questions were entertained.

2017 Budget Hearing – Motion to Close

Chair Mansdoerfer entertained a motion to close the 2017 Budget Hearing to the public.

Motion by Mr. Hatcher, seconded by Mr. McMahon, to *close the 2017 Budget Hearing to the public*. All in favor. Motion carried.

Chair Mansdoerfer entertained a motion to *adopt the 2017 Budget* totaling \$7,827,203.00 as presented.

2017 Budget Adoption

Motion by Mr. Hatcher, seconded by Mr. Keller, to adopt the 2017 Budget as presented.

ROLL CALL	Yeas	Rich Ireton, Alternate, Bass River Twp
		Rich Wolbert, Beverly City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Jeffrey Hatcher, Delran Twp
		Patricia Hansell, Fieldsboro Borough
		Richard Brook, Florence Twp
		Mike Mansdoerfer, Lumberton Twp
		Kathy Burger, Medford Twp
		John Gural, Palmyra Borough
		Dennis Gonzalez, Pemberton Township
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp
		Doug Cramer, Tabernacle Twp
		James Ingling, Wrightstown Borough
	Nays:	None

Motion carried by unanimous vote.

Abstain:

Chair Mansdoerfer entertained a motion to adopt the 2017 Assessment Certification as presented.

2017 Assessment Certification

Motion by Mr. Hatcher, seconded by Mr. Keller, to adopt the 2017 Assessment Certification as presented.

ROLL CALLYeasRich Ireton, Alternate, Bass River TwpRich Wolbert, Beverly City

None

> Frank Nucera, **Bordentown Twp** Glenn McMahon, **Chesterfield Twp** Mike Templeton, **Delanco Twp** Jeffrey Hatcher, **Delran Twp** Patricia Hansell, **Fieldsboro Borough** Richard Brook, **Florence Twp** Mike Mansdoerfer, **Lumberton Twp** Kathy Burger, **Medford Twp** John Gural, **Palmyra Borough** Dennis Gonzalez, **Pemberton Township** David Matchett, **Shamong** J. Paul Keller, **Springfield Twp** Doug Cramer, **Tabernacle Twp** James Ingling, **Wrightstown Borough**

Nays:NoneAbstain:None

Motion carried by unanimous vote.

Chair Mansdoerfer entertained a motion to *adopt the 2017 Assessment Allocation Strategy* as presented.

2017 Assessment Allocation Strategy

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

ROLL CALL	Yeas	Rich Ireton, Alternate, Bass River Twp
		Rich Wolbert, Beverly City
		Frank Nucera, Bordentown Twp
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Jeffrey Hatcher, Delran Twp
		Patricia Hansell, Fieldsboro Borough
		Richard Brook, Florence Twp
		Mike Mansdoerfer, Lumberton Twp
		Kathy Burger, Medford Twp
		John Gural, Palmyra Borough
		Dennis Gonzalez, Pemberton Township
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp
		Doug Cramer, Tabernacle Twp
		James Ingling, Wrightstown Borough
	Nays:	None

Abstain: None

Motion carried by unanimous vote.

Resolution 2016-42 – Authorizing the Fund Treasurer to transfer funds from the Fund Year 2016 MEL Liability and Workers' Compensation budget line item to the MEL Retrospective Account.

Motion by Mr. Keller, seconded by Mr. McMahon, Authorizing the Fund Treasurer to transfer funds from the Fund Year 2016 MEL Liability and Workers' Compensation budget line item to the MEL Retrospective Account.

ROLL CALL	Yeas	Rich Ireton, <i>Alternate</i> , Bass River Twp Rich Wolbert, Beverly City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Jeffrey Hatcher, Delran Twp Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Borough
	Nays: N	Jone

Motion carried by unanimous vote.

Abstain:

SAFETY COMMITTEE – December 20, 2016 - Mr. Cramer stated that the Safety Committee met before the Executive Committee meeting and the meeting minutes will be included in the January agenda packet. He highlighted the following items:

None

JIF & MEL Loss Ratio Reports– He noted that the Committee reviewed both reports and the six year average for the TRICO JIF was 66.6% and the six year average for the MEL was 6.2%, which prompted the MEL to reduce the Fund's overall assessment for 2017.

Regional Training– He noted that the Committee reviewed regional training for 2016 and 2017 and hopes to add Cyber Risk Management and Wellness Training for next year. The Committee also wants to combine DPW Supervisors Roundtable with a Roadway, Sign and Walk Program.

PEOSHA Advisory Committee Updates– He noted that the Committee reviewed the updates and the most cited regulation is failure to post the 300 Log.

2017 Safety Kickoff Breakfast– He noted that the Safety Kickoff Breakfast is scheduled for April 4, 2017.

2017 Safety & Claim Coordinators- He noted that the Safety & Claims Coordinators training session is scheduled for February 23, 2017.

2017 Safety Incentive Program – He noted that the Committee continues to discuss and review the 2017 Safety Incentive Program.

MEL/RCF/E-JIF REPORT

Meeting minutes were included in the agenda packet.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the Reorganizational meeting of the BURLCO JIF will take place on **Tuesday**, **January 17**, **2017 at 4:00 PM** at the **Hainesport Municipal Building**, **Hainesport**, **NJ**.

Notice Regarding OPRA Requests and Litigation – Chair Mansdoerfer noted that there was a Notice regarding OPRA requests and litigation and asked the members to review the notice and direct any questions to the Executive Director or the Fund Solicitor.

PUBLIC COMMENT

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

Chair Mansdoerfer opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2016-43

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 #2016-43*. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

Workers'	Property	General Liability
Compensation		
1170924	Z46123	1245595
1243851	2017090168	
1243852		
1249982		
1249980		
1250033		
1257432		

ROLL CALL Yeas Rich Ireton, Alternate, Bass River Twp Rich Wolbert, Beverly City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Jeffrey Hatcher, **Delran Twp** Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Township David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Borough

Nays:NoneAbstain:None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was no claim(s) presented for abandon subrogation.

MOTION TO ADJOURN

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

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

The meeting was adjourned at 5:01 pm.

Brenda Smith, *Recording Secretary for* Paul Keller, SECRETARY



2017 NOMINATION SLATE

Chair:	Paul Keller, Springfield Township
Secretary:	Meghan Jack, Riverside Township
Executive Committee:	Glenn McMahon, Chesterfield Township
	Meredith Tomczyk, Mt. Laurel Township
	John Gural, Palmyra Borough
	Dennis Gonzalez, Pemberton Township
	Douglas Cramer, Tabernacle Township

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

C:\Users\kkristie\Documents\BURLCO\Cover, Agenda, Min\Election of 2017 Officers.docx

RESOLUTION 2017 - 01

CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY

BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

J. Paul Keller, Chairman

Meghan Jack, Secretary

BE IT FURTHER RESOLVED that the Chairman and Secretary shall serve for the Fund Year 2017 and until their successors shall be elected and gualified.

> This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION 2017 - 02

CONFIRMING THE ELECTION OF AN EXECUTIVE COMMITTEE AND ALTERNATES FOR FUND YEAR 2017

BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2017 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

Executive Committee Member:	Glenn McMahon
Executive Committee Member:	Meredith Tomcyzk
Executive Committee Member:	John Gural
Executive Committee Member:	Dennis Gonzalez
Executive Committee Member:	Douglas Cramer

ALTERNATES

Executive Committee Alternate 1:	Mike Templeton
Executive Committee Alternate 2:	James Ingling
Executive Committee Alternate 3:	Richard Wolbert
Executive Committee Alternate 4:	Dave Matchett
Executive Committee Alternate 5:	Jeffrey Hatcher
Executive Committee Alternate 6:	Michael Mansdoerfer
Executive Committee Alternate 7:	Richard Brook

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

Resolution No. 2017-03

Appointing Professional Staff

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2017 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a "non fair and open" process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund's professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund's professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2017 Fund Year have executed a "Political Contribution Disclosure Form", "Business Entity Disclosure Certification", and a "Stockholder Disclosure Certification", a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 17, 2017, that:

- 1. Paul J. Miola, CPCU, ARM, is hereby appointed as Executive Director and Paul A. Forlenza, is hereby appointed as Deputy Executive Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 3. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese. is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and ending on December 31, 2017 or until the next Reorganization of the Fund.
- 5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's

Subrogation Attorney for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund

- 7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 8. The Actuarial Advantage, Inc., with Dennis R. Henry, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Timothy Sheehan as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 12. Qual-Lynx, with Alice Lihou and Chris Roselli as its designated claims representatives and Ann L. Noble as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2017 and continuing until December 31, 2021.
- 14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 16. Brenda Smith is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.

- 17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2017, and continuing until December 31, 2017, or until the next Reorganization of the Fund.
- 18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2017, and continuing until December 31, 2017, or until the next Reorganization of the Fund.
- 19. Exigis, LLC, with Frank McMackin as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for a term commencing January 1, 2017, and continuing until December 31, 2017, or until the next Reorganization of the Fund.
- 20. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 21. TD Bank, with Melissa D'Alessandrio as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017.
- 22. TD Bank Wealth Advisors, with Jason J. Wallach as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017.
- 23. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 24. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 25. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.
- 26. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 or until the next Reorganization of the Fund.

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

Be It Further Resolved, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

- 1. Arthur J. Gallagher Risk Management Services, Inc., as Administrator for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, in the amount of \$340,777 for calendar year 2017, as set forth specifically in the Agreement.
- 2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2017 and continuing until December 31, 2017 and shall be compensated through the commission on the policy in the amount of \$17,351 each.
- 3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and ending on December 31, 2017, in the amount of \$65,000 for calendar year 2017, as set forth specifically in the Agreement.
- 4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and ending on December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 6. Thomas Tontarski as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, in the amount of \$10,729 for calendar year 2017, as set forth specifically in the Agreement.
- 7. The Actuarial Advantage, Inc., with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$24,118 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
- 8. J. A. Montgomery, a Division of Conner Strong Insurance Companies with Timothy Sheehan its designated loss control representative, in the amount of \$118,087 and Susan Kopec as Right-to-Know Coordinator on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$16,270 for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2017, and continuing until December 31, 2017 with basic fees as set forth specifically in the Agreement.
- 9. Bowman & Company, LLP with James Miles as its designated representative, as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$18,050 for calendar year 2017, without the specific approval of the Commissioners, as set forth specifically in the Agreement.

- 10. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, in the amount of \$26,669 for calendar year 2017, as set forth specifically in the Agreement.
- 11. Qual-Lynx, with Alice Lihou and Chris Roselli as its designated claims representatives and Ann L. Noble as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a flat fee in the amount of \$196,967 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 as Claims Advocate for EPL/POL for calendar year 2017, to be paid as set forth specifically in the Agreement.
- 12. Assetworks, with Melvin Ngayan as its designated representative, as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$13,769 based upon anticipated building counts for calendar year 2017, as set forth specifically in the Agreement.
- 13. Brenda Smith, as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$4,325 for calendar year 2017, to be paid as set forth specifically in the Agreement.
- 14. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017 in the amount of \$7,569 as set forth specifically in the Agreement.
- 15. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$2,700 to be paid as set forth specifically in the Agreement.
- 16. Exigis, LLC, with Frank McMackin as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$6,602 and \$703 for additional work associated with importing property photos as set forth specifically in the Agreement.
- 17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with an allocated file fee of \$486 per file on the basis of the rate schedule as set forth specifically in the Agreement.

- 19. Bowman & Company, LLP with James Miles as its designated representative, as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017 and continuing until December 31, 2017, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$8,550 for calendar year 2017, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
- 20. TD Bank, with Melissa D'Alessandrio as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 21. TD Bank Wealth Advisors, with Jason J. Wallach as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until April 30, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 24. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, on the basis of the rate schedule as set forth specifically in the Agreement.
- 25. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2017, and continuing until December 31, 2017, with a fee of \$29,050 for calendar year 2017, to be paid as set forth specifically in the Agreement.

Be It Further Resolved, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

Resolution No. 2017-04

A RESOLUTION AWARDING CONTRACTS TO WORKERS' COMPENSATION ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for three (3) Contracts for Assigned Defense Counsel with terms of six (6) months, one (1) year and one (1) year, and the responses to the RFQ were to be submitted to the Executive Director's Office by April 20, 2016; and

WHEREAS, the BURLCOJIF received eight (8) responses to the Workers' Compensation RFQ and all responses were referred to the BURLCOJIF Finance Committee for evaluation and scoring; and

WHEREAS, on May 21, 2016, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ, and on June 21, 2016, Resolution #2016-23 was adopted Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates; and

WHEREAS, the BURLCOJIF Finance Committee and Executive Committee have recommended that Contracts be awarded to the same firms for 2017, which shall be the second Contract for one (1) year under the RFQ which authorized one (1) six month Contract and two (2), one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2017, that the following Law Firms and Attorneys are hereby designated as Workers' Compensation Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a one (1) year Contract in accordance with the RFQ under the "Fair and Open" process:

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$125.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.

2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$125.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire and Megan C. Davis, Esquire as Approved Associates at a rate of \$110.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.

3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Thomas J Walls, Jr., Esquire, Melissa Bialos Floyd, Esquire and Michael L. Bileci, Esquire as Assigned Defense Counsel at a rate of \$125.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of Workers' Compensation claims shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and they shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

Resolution No. 2017-05

A RESOLUTION AWARDING CONTRACTS TO GENERAL LIABILITY ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for two (2) one (1) year Contracts for Assigned Defense Counsel and Approved Associates, and the responses to the RFQ were to be submitted to the Executive Director's Office by September 14, 2016; and

WHEREAS, the BURLCOJIF received twenty (20) responses to the General Liability RFQ and all responses were referred to the BURLCOJIF Finance Committee; and

WHEREAS, the BURLCOJIF Finance Committee reviewed and evaluated all responses that were received to the RFQ, and after a majority of the Committee individually completed the evaluation process, certain firms were recommended to be awarded Contracts for 2017: and

WHEREAS, based upon the recommendation of the BURLCOJIF Finance Committee, it is deemed to be in the best interest of the BURLCOJIF to award Contracts to the recommended firms.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2017, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2017 under the "Fair and Open" process:

General Liability Claims:

2. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire as Assigned Defense Counsel at a rate of \$165.00 per hour of attorney time; Larry B. Berg, Esquire, Matthew J. Behr, Esquire, Kara A. Pullman, Esquire and Ashley L. Toth, Esquire as Approved Associates at a rate of \$152.50 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

3. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinhold, Esquire and Stephen G. Raymond, Esquire as Assigned Defense Counsel at a rate of \$165.00 per hour of attorney time; Stephen E. Raymond, Esquire as an Approved Associate at a rate of \$152.50 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

4. Parker McCay with John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire, and George M. Morris, Esquire as Assigned Defense Counsel at a rate of \$165.00 per hour of attorney time; Van L. McPherson, III, Esquire, Katelyn M. McElmoyl, Esquire and Stephanie M. Corcoran, Esquire as Approved Associates at a rate of \$152.50 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

5. Mason, Griffin & Pierson, P.C. with Joseph C. Tauriello, Esquire as Assigned Defense Counsel at a rate of \$165.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

6. Capehart Scatchard with Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire and Michelle L. Corea, Esquire as Assigned Defense Counsel at a rate of \$165.00 per hour of attorney time; Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire, Sanmathi Dev, Esquire, Laurel B. Peltzman, Esquire, Gina M. Zippilli, Esquire, Joseph F. Kampherstein, III, Esquire and Neil Hlawatsch, Esquire as Approved Associates at a rate of \$152.50 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of General Liability claims shall be made by the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund, and he shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this Contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: ____

Date: _____

Resolution No. 2017-06

A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2017, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

WHEREAS, the BURLCOJIF Fund Solicitor has reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the member municipalities of the BURLCOJIF in prior years, and he has determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF member municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 17, 2017, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2017, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

- 1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
- 2. Louis Cappelli, Jr., Esquire of the Law Firm of Florio, Perrucci, Steinhardt & Fader.
- 3. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
- 4. John C. Gillespie, Esquire of the Law Firm of Parker McCay.

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the ACMJIF members which are currently at a rate of \$150.00 per hour of attorney time; an Approved Associate at a rate of \$120.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, QBE Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the QBE Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2017-07

Adopting Procedures in Compliance with the Open Public Meetings Act

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, *N.J.S.A.* 10:4-6, *et seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 17th day of January 2017, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month.

	15 2015	July 18, 2017
	January 17, 2017	No August Meeting
	February 21, 2017	September 19, 2017
	March 21, 2017	
	April 18, 2017	October 17, 2017
	-	November 21, 2017
	May 16, 2017	December 19, 2017
	huma 20, 2017	January 16, 2018
	June 20, 2017	

as the date of its regular meetings and the meeting of January 16, 2018, shall serve as the 2018 Reorganization Meeting. Unless otherwise modified by Resolution, all meetings, shall begin at 4:00 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The Fund's 2017 Annual Planning Retreat will be held on May 4, 2017 at Café Madison, 33 Lafayette Street, Riverside, New Jersey at 8:30 AM. In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

2. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.

- 3. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
- 4. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
- 5. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

Burlington County Times The Courier Post

- 6. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
 - d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2017-08

Adopting Fiscal Policies and Procedures

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A.* 40A:10-36 *et. seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2017, that:

- 1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2017 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2017 if payment is received by February 28, 2017. However, if payment is received after February 28, 2017, interest shall be charged retroactive to February 15, 2017.
- 2. Further, no interest shall be charged on the second installment after August 15, 2017 if payment is received by August 31, 2017. However, if payment is received after August 31, 2017, interest shall be charged retroactive to August 15, 2017.
- 3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
- 4. Paul J. Miola, CPCU, ARM, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
- 5. TD Bank, with offices located in Cherry Hill, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until April 30, 2017.
- 6. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2017 or the next Reorganization Meeting of the Fund.
- 7. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2017 or the next Reorganization Meeting of the Fund.

- 8. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.
- 9. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2017.
- 10. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson Secretary Treasurer Executive Director or the Deputy Executive Director

11. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Ann L. Noble, President, Qual-Lynx (facsimile signature authorized) Janet Buggle, VP, Finance, Qual-Lynx (facsimile signature<u>not</u> authorized) Alice Lihou, VP, Account Management & Claims Operations, Qual-Lynx (facsimile signature<u>not</u> authorized) David S. Ruber, Controller, Qual-Lynx (facsimile signature authorized) Joy Dipatri, VP, Information Systems, Qual-Lynx (facsimile signature<u>not</u> authorized)

- 12. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
 - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
 - B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint

Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.

- 13. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
 - All funds of the Burlington County Municipal Joint Insurance Fund shall A. be managed in accordance with the provisions of N.J.S.A. 40A:5-14 and N.J.S.A. 40A:5-15, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.
 - All monies received from any source for the Burlington County Municipal В. Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
 - C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
 - D. All investments shall be in conformance with the provisions of N.J.S.A. 40A:5-15(b) and N.J.S.A. 40A:5-15.2. All deposits and payments shall be in compliance with the Fiscal Affairs Law, N.J.S.A. 40A:5-15 in regards to the deposit of monies for the Burlington County Municipal Joint Insurance Fund and investments, N.J.S.A. 40A:5-15 and N.J.S.A. 40A:5-15.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE:

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2017-09

Designating the Executive Director as the Public Agency Compliance Officer in Accordance with the Affirmative Action Regulations Issued by the New Jersey Department of the Treasury

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of N.J.S.A. 40A:10-36 et seq., and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2017, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

> Paul J. Miola, CPCU, ARM Executive Director Burlington County Municipal Joint Insurance Fund P.O. Box 489 Marlton, New Jersey 08053 Telephone: 856-446-9100 Telefax: 856-446-9149

Be It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: ____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2017-10

Cash Management and Investment Policy

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A.* 40A:10-36 *et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2017, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2017, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2017:

I. CASH MANAGEMENT and INVESTMENT OBJECTIVES

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economics of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. PERMISSIBLE INVESTMENTS

a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America, including securities of, or other interests in, any open-end or closed-end management type investment company or investment trust registered under the "Investment Company Act of 1940", 54 Stat.
 847 (15 U.S.C. §80a-1 et seq.), purchased and redeemed only through the use of national or state banks located within this state, if the portfolio of that investment company or investment trust is limited to bonds or other obligations of the United States of America, bonds or other obligations guaranteed by the United States of America and repurchase agreements fully collateralized by bonds or other

obligations guaranteed by the United States of America, which collateral shall be delivered to or held by the investment company or investment trust, either directly or through an authorized custodian;

- b.) Bonds of any Federal Intermediate Credit Bank, Federal Home Loan Bank, Federal Land Bank, Federal National Mortgage Associates or of any United States Bank for Cooperatives which have a maturity date not greater than twelve (12) months from the date of purchase;
- c.) Bonds or other obligations, having a maturity date of not more than twelve (12) months from the date of purchase, approved by the Division of Investment of the Department of Treasury for investment by local units.
- d.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage back obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and provided that the investment is of a fixed rate of interest not dependent on any index or external factors.

No investment or deposit shall have a maturity longer than ten (10) years from the date of purchase.

III. AUTHORIZED DEPOSITORIES

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.*15:9-14 *et seq.* (GUDPA)

The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. AUTHORITY FOR INVESTMENT MANAGEMENT

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. PRESERVATION OF CAPITAL

Securities shall be purchased with the ability to hold until maturity.

VI. SAFEKEEPING

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

VIII. REPORTING

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. AUDIT

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. CASH FLOW PROJECTIONS

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. CASH MANAGEMENT

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A.* 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

XII. **COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)**

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2017 - 11

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2017 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. Meghan Jack, Fund Secretary, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul J. Miola, CPCU, ARM, Executive Director, is hereby designated as Deputy **Custodian of FUND Records.**
- III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____



Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2017 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2017 Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

- a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - o Property including Boiler and Machinery
 - Public Officials and Employment Practices Liability
 - Volunteer Directors & Officers Liability
 - Cyber Liability
- b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - Excess Workers' Compensation



- Excess General Liability
- Non-Owned Aircraft Liability
- Excess Auto Liability
- Optional Excess Public Officials & Employments Practices Liability
- Optional Excess Liability
- o Excess Property including Boiler and Machinery
- Crime including (1) excess public employee coverage, (2) excess public officials coverage where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for Statutory Positions insured on a primary basis with MEL (where approved).
- c.) <u>Environmental Impairment Liability</u> Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.

2.) <u>The limits of coverage.</u>

a.) Workers' Compensation limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess claims to the following limits.
 - o Workers' Compensation statutory
 - Employer's Liability \$6,700,000 in excess of the Fund's \$300,000
 - o USL&H Included in workers Compensation
 - o Harbor Marine/Jones Act Included in employers liability
 - o Incidental Foreign Workers Compensation included
 - o Communicable Disease Coverage included



b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability \$4,700,000 CSL excess the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is subject to a \$3,250,000 per member local unit annual aggregate limit.
 - Police Professional included in the MEL's excess General Liability limits.
 - Employee Benefits Liability included in the MEL's excess General Liability limits.
 - Good Samaritan Liability included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries included in the MEL's excess General Liability limits.
 - Other* \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess \$1,750,000 layer is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability \$1,700,000 CSL excess of the Fund's \$300,000. The \$250,000 layer excess of \$1,750,000 is included in the MEL's excess General Liability \$3,250,000 excess \$1,750,000 per member local unit annual aggregate limit.
- Failure to Supply Liability \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.



- Riot, Civil Commotion or Mob Action \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class III and IV Low Hazard) \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of \$1,750,000 per member local unit annual aggregate limit.
- Dams (Class I and II High Hazard) \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 "all members" annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up \$3,450,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$1,750,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 "all members" annual aggregate limit excess of the \$1,750,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,250,000 excess of the \$1,750,000 layer is included in the MEL's General Liability \$3,250,000 excess of the \$1,750,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park Delanco Township Skateboard Facility



c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- The Fund covers \$15,000/\$30,000/5,000 for underinsured/Uninsured Motorists Liability.
- The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$1,700,000 layer are not subject to the aggregate limitation.
- The JIF provides PIP limits of \$250,000.
- The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft**. The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

e.) Public Officials Liability. (POL)

- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
- o 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - 20% surcharge on the local units annual assessment (premium) for this line of coverage.



By Resolution of the Executive Committee, the Fund may 0 authorize the payment of a class action settlement on behalf of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

f.) **Employment Practices Liability (EPL)**

- The JIF, 100% commercially insured with **QBE** North 0 America, covers \$2,000,000 in the aggregate on a claims made basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss 0 **Control/Risk Management Programs:**
 - o \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss \cap
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - o \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - \circ 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).
 - o 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New



members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

- g.) **Optional Directors and Officers Liability (D & O)** Fire Companies and Emergency Service Units.
 - The JIF, 100% commercially insured with QBE North America, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.
- h.) **Property** (effective 12:01 A.M. December 31, 2016) –

The Fund covers \$50,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- o Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$400,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm \$125 million per occurrence (Property and Time Element combined (120 Hours)
- Earth Movement \$100 million annual aggregate (168 hours)
- Flood \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –



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- \$2.5 million per location building & contents
- \$1 million all outdoor property
- \$2.5 million for pumping stations
- o Definition of Flood includes Storm Surge
- Asbestos Cleanup \$50,000 per occurrence
- Equipment Breakdown \$125 million
 - Ammonia Contamination \$5 million
 - Spoilage \$5 million
- Time Element included in the policy limit.
 - Time element sub-limits include:
 - Business Interruption Included (12 Months)
 - o Extra Expense \$10 million
 - Tenant Relocation \$750,000
 - Leasehold Interest \$15 million
 - o Tenant Prohibited Access- \$1 million (24 Hours)
 - Service Interruption \$10 million
 - o Loss of Rents \$15 million
 - Delay in Completion -60 days
 - Extended Period of Liability 365 days
- Utilities Member Owned Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities Per Policy Sub-limit
 - Time Element Power Generation Utilities NOT COVERED
- Valuable Paper and Records (incl. EDP Media/Software \$10 million
- Accounts Receivable \$10 million
- Increased Construction Cost \$25 million (Incl. Demolition)
- Transit \$1 million per occurrence
- Fine Arts \$2.5 million
- Land and Water Contamination Cleanup (limited) -\$250,000 (annual aggregate) Including removal & disposal
- o Decontamination Costs \$250,000
- o Miscellaneous Unnamed Locations \$10 million
- New Construction & Additions \$25 million
 - Including soft costs \$5 million sub-limit
 - o 15 Days Delay in Completion
- o Computer Systems Damage \$2.5 million (24 Hours)
- Newly Acquired Locations \$25 million per location
 90 Day Period
- o Ingress/Egress \$5 million (within 1 mile-30 Day Period)
- Debris Removal \$25 million
- Expediting Expense \$10 million
- Civil Authority -\$5 million(within 5 miles-30 Day Period)



- Professional Fees including Architects/Engineering Fees
 \$1,250,000
- o Errors & Omissions \$10 million
- Miscellaneous Personal Property \$10 million
 Includes Outdoor Property \$10 million (Named Perils Only)
- Watercraft \$1 million 32' or less ACV in not scheduled
- Vehicles \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines \$10 million (within a 1 mile radius of an insured Location for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes \$1 million
- o Off Premises Storage Under Construction \$250,000
- Fire Department Service Charge \$250,000
- o Deferred Payments \$1 million
- o Land Improvements \$10 million
- Off Premises Services Interruption \$10 million Excluding Utilities 24 hour qualifying period
- Protection & Preservation of Property-\$10 million(48 Hrs BI)
- Research & Development \$10 million (12 Hours)
- Impounded Water \$250,000 (30 days)
- Tenant Prohibited Access \$1 million
- Soft Costs \$5 million
- Wind Turbine \$1 million per occurrence

FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$50,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It does not drop down over any SFHA sub-limits contained in the Zurich policy such as the \$2.5 million per location sub-limit. The underlying SFHA sub-limits are the maximum amount of limit for those respective locations with loss or damage. This additional limit does not augment or add to any underlying SFHA sub-limits. Please note, however, that loss or damage from flood up to the underlying SFHA sublimits for that respective location will be part of the \$50 million attachment point.



The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$100,000,000.

- Property Deductibles
 - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention \$500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - o Boiler and Machinery
 - o Named Storm (Flood & Wind)
 - The standard member local unit deductible is \$1,000 per occurrence except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - o Equipment Breakdown
 - o Named Storm (Flood & Wind)
 - Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention) (Property & Time Element Combined).
 - Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and

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housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$250,000 per occurrence. "Pumping Stations" include "lift stations" and also include "wet wells" that are an integral part of the "pumping station". The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.

NOTE: For housing authorities the MEL self insures the layer of \$250,000 excess \$250,000 each building for housing authority buildings and \$400,000 excess \$100,000 each building for housing authorities contents damage.

o Named Storm" (Wind and Flood)

Locations: As respects to covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located <u>east</u> of the Garden State Parkway and any covered property in Cape May County.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic**, **Ocean**, **Monmouth**, and **Burlington Counties** located **<u>east</u> of the Garden State Parkway and any covered property in Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$500,000 for Property Damage and Time Element Combined per Location



and maximum deductible of \$1,000,000 per occurrence.

Locations: As respects to covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located west of the Garden State Parkway and any covered property located in the remaining counties, except Cape May County as noted above. SEE PAGE 8. (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

- The definitions of "Named Storm" and "Location" are per the definitions in the MEL policy form with Zurich. Named Storm is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. Location is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.
- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- Buildings constructed on pilings that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail,

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riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.

- **Bridges and Dams and Equipment relating thereto** <u>are</u> <u>not</u> covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- i.) **Blanket Crime** The JIF provides a limit of \$50,000 less the member entity deductible of <u>\$1,000</u>. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
 - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of <u>\$1,000</u>.

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- 1.) **Optional Excess Liability** The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
 - \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** The MEL offers optional excess POL/EPL as follows:
 - \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- O.) Cyber Liability The JIF, 100% commercially insured with XL Insurance, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each/\$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$1,000,000 sub-limit each for (1) Privacy



Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses. There is a \$10,000 policy deductible. There are options available at limits of: 1) \$3 million each/\$6 million policy aggregate at a \$10,000 deductible; 2) \$5 million each/\$6 million aggregate at a \$10,000 deductible; 3) \$5 million each/\$10 million aggregate at a \$25,000 deductible; 4) other options up to a maximum \$10 million each/\$20 million aggregate at a \$25,000 deductible. There is a \$3,000,000 sub-limit each for (1) Privacy Notification Costs, (2) Regulatory Fines/Claims Expenses for Privacy Liability, (3) Extortion Damages for Extortion Threat and (4) Crisis Management Expenses.

- p.) **Optional Individual Self-Insured Retentions** None.
- q.) **Annual Aggregate Insurance** \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) <u>The amount of risk to be retained by the Fund.</u>

- a.) Workers' Compensation (all coverages) \$300,000 CSL
- b.) General Liability (all coverages) \$300,000 CSL
- c.) Employment Practices Liability none 100% commercially insured with QBE North America
- d.) Non-Owned Aircraft none
- e.) Automobile Liability
 - PD & BI \$300,000 CSL
 - o Underinsured/Uninsured \$15,000/\$30,000 CSL
 - PIP \$250,000 CSL
- f.) Public Officials Liability none. 100% commercially insured with QBE North America.



- g.) Optional Directors and Officials Liability none. 100% commercially insured with QBE North America.
- h.) Property \$100,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime \$50,000 less member deductible
- j.) Optional Excess Liability none provided by MEL
- k.) Environmental Impairment Liability none other than the risk of an E JIF assessment.
- 1.) Residual Claims Liability none other than the risk of a RCF assessment.
- m.) MEL Crime Policy none provided by MEL
- n.) Optional Excess POL\EPL none provided by MEL
- o.) Cyber Liability none 100% commercially insured with XL Insurance
- p.) Annual Aggregate Stop Loss Excess Insurance none

4.) <u>The amount of unpaid claims to be established.</u>

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) <u>The method of assessing contributions to be paid by each member of the</u> <u>Fund.</u>



- By November 15th of each year, the actuary computes the probable a.) net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the The total amount of each member's annual governing body. assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- The Fund's governing body may by majority vote levy upon the e.) participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.



h.) <u>The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.</u>

6.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL Volunteer D&O and Cyber Liability insurance which is handled by Summit Risk Services representing QBE North America for EPL/POL and XL Insurance for Cyber Liability. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

Therefore:

- 1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
- 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims



Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and

- 3. As to all subrogation claims greater than **FIVE HUNDRED** (\$500.00) **DOLLARS** but less than **ONE THOUSAND** (\$1,000.00) **DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
- 4. For all subrogation claims of **ONE THOUSAND** (\$1,000.00) **DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
- 5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
- 6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) <u>Coverage to be purchased from a commercial insurer, if any.</u>

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from XL Insurance and QBE North America.

8.) <u>Reinsurance to be purchased.</u>

The Fund does not purchase reinsurance.



9.) <u>Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.</u>

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- f.) The Fund will retain all records in accordance with the Fund's record retention program.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses.



Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.

- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - <u>Paid Loss Development Method</u> This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - <u>Case Incurred Loss Development Method</u> This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) <u>The maximum amount a certifying and approving officer may approve</u> <u>pursuant to N.J.A.C. 11:15-2.22.</u>

- Property Claims \$5,000 of Authority
- Workers Compensation Claims \$10,000 of Authority
- Liability Claims \$5,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.



- In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.
- In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.
- Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- □ <u>General</u> As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- □ <u>Fund Commissioners</u> Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These



individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.

- <u>Fund Professionals and Risk Management Consultants</u> Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- □ The Fund Bylaws require each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- □ The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure



based questionnaires and/or applications requested by the Fund;

- iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;
- v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii.) Attend the majority of meetings of the Fund's Executive Committee; and
- viii.) Analyze and recommend insurance coverages not offered through the Fund.
- □ <u>Claims Response And Reserving</u> Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:
 - a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
 - b.) "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

- □ Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- □ <u>Financial Management</u> Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the

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Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,
 - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v.) Maximization of total return, consistent with acceptable risk levels,
 - vi.) Investment of assets in accordance with State and Federal laws and regulations,
 - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
 - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
 - ix.) Stability in the value of the JIF's economic surplus.
- <u>Safety And Loss Prevention</u> Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal



services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) Aggregate Excess Loss Contingency Fund

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the <u>Aggregate Excess Loss Contingency Fund.</u>

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code



also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency



Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) Committee Charters

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Finance, Nominating, Strategic Planning, and Safety Committees.

> This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY:

ATTEST: _____

CHAIRMAN

SECRETARY

DATE: _____



The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

- 1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
- 2. A member of the Executive Committee shall serve on the committee.
- 3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
- 4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Coverage Committee Charter Page 2

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

- 1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
- 2. A member of the Executive Committee shall serve on the Finance Committee.
- 3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superceded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements.
 Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive

Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

Finance Committee Charter Page 4

needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.

- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
- (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
- (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
- (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
- (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Nominating Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.



Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



Safety Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

- 1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
- 2. A member of the Executive Committee shall serve on the Safety Committee.
- 3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
- 4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

Safety Committee Bylaws

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Safety Committee Charter Page 2

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

- 1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
- 2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
- 3. Serving on the Committee shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

RESOLUTION 2017 - 13

DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR THE PAYMENT OF CLAIMS

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

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

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2017 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

> This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: ____

CHAIR

SECRETARY

DATE:

RESOLUTION NO. 2017 - 14

RESOLUTION AUTHORIZING THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND'S PARTICIPATION IN THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM

Whereas, the Burlington County Municipal Joint Insurance Fund (hereinafter the "BURLCO JIF") is a member the of the Municipal Excess Liability Joint Insurance Fund (hereinafter the "MEL")

Whereas, the MEL provides excess property coverage underwritten by Zurich Insurance Company to various member Joint Insurance Funds; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Property Damage deductible of 1% of the value per the Schedule of Values for the "Location" where the direct physical loss or damage occurred, per "occurrence"; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Time Element deductible of 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the "Occurrence" by use of the facilities at the "Location" where the direct physical loss or damage occurred and all other "Locations" where Time Element loss ensues, per "occurrence"; and

Whereas, the above deductibles (hereinafter the "NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM") are subject to a minimum deductible of \$500,000 for Property Damage and Time Element, combined, per Location, and a maximum deductible of \$1,000,000 per occurrence; and

Whereas, for purposes of this resolution, a "Named Storm" means: Any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent; and

Whereas, a "Named Storm" also includes "Storm Surge"; and

Whereas, for purposes of this resolution, covered property shall not include vehicles; and

Whereas, the Atlantic, Burlington, Central, FIRST, Mid Jersey, Monmouth, NJPHA, and Ocean JIFs have members subject to this deductible; and

Whereas, the Board of Fund Commissioners of the BURLCO JIF recognizes that its members could bear a financial hardship in event of a "Named Storm" as a result of this deductible: and

Whereas, the MEL has agreed to act as a lead agency to administer an agreement between member JIFs subject to this deductible.

Now, Therefore Be It Resolved that the Board of Fund Commissioners of the BURLCO JIF resolve to enter into an agreement with other members JIFs subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM subject to the following provisions:

- 1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year; and
- 2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision; and
- 3. This sharing provision shall be subject to only insured property at insured locations: and
- 4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

Be it further resolved that a copy of this Resolution be provided to the BURLCO JIF Executive Director's office, the BURLCO JIF Underwriter, the MEL Executive Director, the MEL Underwriting Office.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2017 - 15

RESOLUTION AUTHORIZING REIMBURSEMENT OF TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to a total of (4) four Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to the PRIMA Conference or AGRIP Conference during Fund Year 2017 for the purpose of attending a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the BURLCO JIF has certified that funds are available from the 2017 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

WHEREAS, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to Arthur J. Gallagher Risk Management Services, Inc. for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conference, and;

WHEREAS, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, including seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to issue payment in the amount of \$25 per conference attendee to Arthur J. Gallagher Risk Management Services, Inc. for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences.

> This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: ____

CHAIR

SECRETARY

DATE:

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007_

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

- 1. **Executive Committee Members** At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
- 2. Alternate Executive Committee Members If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
- 3. **Fund Commissioners** In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive

BURLCO JIF Conference Attendance Policy

Page 2 of 3

Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

AGRIP CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

- 1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
- 2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
- 3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession
 - Committee Chairs
- 4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
- 5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
- 6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

CONFERENCE REIMBURSEMENT GUIDELINES

- 1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
- 2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.



To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: January 17, 2017

Re: **Executive Director's Report**

A. AJG Risk Management Services – Disclosure Statement (pg. 97)

A Disclosure Statement for AJG Risk Management Services, Inc. is enclosed for your review. We ask that this information be made a part of the minutes for the January 2017 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 98-99)

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

C. Certificates of Insurance (pgs. 100)

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

D. 2015 Safety Incentive Program Awards (pg. 101)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was emailed on or about February 9, 2016. A reminder email to claim any outstanding balances was emailed 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.

E. 2016 Optional Safety Budget (pg. 102)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was emailed on or about February 2, 2016. A reminder email to claim any outstanding balances was emailed 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. <u>Please note that the deadline to claim or</u> <u>encumber these funds was November 30, 2016. All encumbered funds have to be claimed by February 1, 2017.</u>

F. 2016 Wellness Incentive Program Allowance (pg. 103)

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. <u>Please</u> note that the deadline for claiming or encumbering these funds was November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

G. Employment Practices Liability Coverage – (pgs. 104)

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.

H. EPL Allowance (pg. 105)

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.

I. EPL Helpline – Authorized Contact List (pg. 106)

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. <u>Please note that Municipal Solicitors can not be appointed as Helpline</u> <u>Contacts.</u> 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.

J. Financial Fast Track Report (pg. 107)

The Financial Fast Track Report for November 30, 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 November 30, 2016 was **\$10,120,142**

K. Regulatory Filing Checklists (pgs. 108-109)

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.

L. Capehart & Scatchard Updates (pgs. 110-119)

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.

M. Statutory Bond Status (pg. 120)

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.

N. Skateboard Park Approval Status (pg. 121)

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.

O. Elected Officials Training – Invite (pgs. 122-123)

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. 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, <u>due no later than January 20, 2017</u>, 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.

Q. 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.

R. 2017 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about January 3, 2017. Please note that the first installment is due by February 15, 2017. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

S. 2016 Attendance Records (pgs. 124)

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

T. PRIMA/AGRiP Conferences

This year BURLCOJIF members will be eligible to attend two (2) AGRIP Conferences and the Annual PRIMA Conference. The 2017 Budget includes funding for four (4) attendees in total. The BURLCOJIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 19, 2016. Information on the PRIMA Conference will be emailed out by the end of the month.

U. 2017 Safety Kickoff Breakfast – Save the Date (pg. 125)

On April 4, 2017 the Fund will hold its 26th Annual Safety Breakfast at Indian Springs Country Club, Marlton, NJ beginning at 8:30 AM. A Save the Date was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on January 11, 2017 The invitations and Response Forms will be emailed out in early March.

v. Safety Coordinator & Claim Coordinator Roundtable

Again this year, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable on February 22, 2017 at Indian Springs Country Club, Medford, NJ. The Wellness Coordinators are also invited to attend. Invites with more information will be emailed out from the Safety Directors office, to all Safety Coordinators, Claims Coordinators and Wellness Coordinators within the next week.

W. 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!

X. New Member Activity

Nothing to Report.

Arthur J. Gallagher Risk Management Services, Inc.

Public Entity & Scholastic Division 6000 Sagemore Drive, Suite 6203 PO Box 530 Marlton, New Jersey 08053 856-446-9100

TO: Fund Commissioners Burlington County Municipal Joint Insurance Fund
FROM: Paul J. Miola, CPCU, ARM Area Executive Vice President/Niche Director, Arthur J. Gallagher Risk Management Services, Inc.
DATE: January 17, 2016
DE Die Leues Statement

RE: Disclosure Statement Risk Management Consulting and Fund Administration

Arthur J. Gallagher Risk Management Services, Inc has served as Administrator for the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. The Public Entity Practice within our firm presently confines its practice to providing professional administration, brokerage, and consulting service to large individual and pooled public entity self-insureds.

The Brokerage Division of our firm provides a full range of conventional insurance sales and service, including personal and commercial property, casualty, and employee benefits. In the past, our firm has provided Risk Management Consulting Services to individual municipalities having membership in joint insurance funds administered by Arthur J. Gallagher Risk Management Services, Inc.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that AJG Risk Management Services, Inc. fulfills the roles of Fund Administrator and in some cases, members' Risk Management Consultant. In the case of this Fund, AJG Risk Management Services, Inc. does not presently serve as Risk Management Consultant for any member municipalities.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. Finally, beginning January 1, 2013, Arthur J. Gallagher Risk Management Services, Inc. began placing Cyber Liability Insurance for the Fund. In this capacity, we are compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage and 2.50% of written premiums for placing Cyber Liability Insurance for the Fund. Paul J. Miola of Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the MEL Residual Claims Fund and as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund.

The only revenue derived from the Burlington County Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the above referenced insurance placement to the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2017

	Burlington County Municipal Joint Insurance Fund 2015 Safety Incentive Awards Distribution																
Member	Opening	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Paid in	Total	Remaining	Encumb.
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Paid	Balance	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													1,650.00	1,650.00	0.00	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	\$1,650.00	\$43,447.15	\$7,727.85	

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

					I	Burlingto				urance Fu	nd]
							2016 Op	tional Saf	ety Budg	et						1	4
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Date of	Total	Remaining
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Encumbrance	Paid	Balance
Bass River	750.00											750.00				750.00	0.00
Beverly	1,200.00									1	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													750.00		750.00	0.00
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	\$750.00		30,199.47	8,600.53

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

					E	Burlington	County I	Municipal J	oint Insu	rance Fund]
						20	016 Welln	ess Incenti	ve Progra	ım							
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Date of	Total	Remaining
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Encumbrance	Paid	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
Palmvra	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	100.00	11/23/16	737.95	12.05
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	\$100.00		11,517.37	9,732.63

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



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

To:Municipal Clerks
Fund CommissionersFrom:Kris Kristie, Sr. Account RepresentativeDate:November 1, 2016Re: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

PO Box 530 Marlton, NJ 08053 **E-Mail:** Sheila_Ortiz@ajg.com **Fax:** (856) 446-9149

Municipality	Last Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
(Meeting Occurred)		х	х	х	х	х	x	х		x	х	x	х			
Bass River	Somes/Ireton	Р	\times	Р	\succ	Р	\times	Р		Р	А	А	А	8	11	73%
Beverly City	Wolbert/Snyder	Р	Р	Р	\times	Р	Р	Р		Р	Р	Р	Р	10	11	91%
Bordentown City	Archer/Targonski	\times	Р	Р	Р	Р	Р	Р		Р	Р	Р	\times	9	11	82%
Bordentown Twp.	Nucera/Buhrer	Р	Р	Р	Р	Р	А	\times		Р	Р	Р	Р	10	11	91%
Chesterfield Township	McMahon/Hoyer	Р	Р	Р	Р	\times	Р	Р		Р	Р	Р	Р	10	11	91%
Delanco Township	Templeton/Bray	А	Р	Р	Р	Р	\times	Р		Р	Р	Р	Р	10	11	91%
Delran Township	Hatcher/Eggers	Р	Р	\succ	Р	Р	Р	\succ		Р	Р	\succ	Р	8	11	73%
Edgewater Park Twp.	Dougherty/DiFillippo	Р	Р	Р	\succ	\succ	А	\times		Р	Р	\succ	\succ	6	11	55%
Fieldsboro	Hansell, P./Hansell, D.	Р	Р	Р	Р	Р	А	Р		Р	\succ	\succ	Р	9	11	82%
Florence Township	Brook/Sahol	Р	Р	А	Р	Р	Р	Р		Р	Р	Р	Р	11	11	100%
Hainesport Township	Selb/Kilburn	\succ	Р	Р	А	Р	Р	Р		Р	Р	Р	\succ	9	11	82%
Lumberton Township	Mansdoerfer/Umba	Р	Р	Р	Р	Р	Р	Р		Р	Р	Р	Р	11	11	100%
Mansfield Township	Fitzpatrick/Puglia	Р	Р	Р	Р	Р	Р	Р		Р	Р	Р	\succ	10	11	91%
Medford Township	Burger/Meder	Р	Р	Р	Р	Р	Р	Р		Р	Р	А	Р	11	11	100%
Mt. Laurel	Tomczyk/Mascia	Р	Р	Α	\succ	А	А	Р		А	Р	Р	\succ	9	11	82%
North Hanover	Picariello/Wells	\succ	Р	Р	\times	\succ	Р	Р		\succ	Α	\succ	\succ	5	11	45%
Palmyra Borough	Gural/Pearlman	Р	Р	А	Р	Р	А	А		Р	\succ	А	Р	10	11	91%
Pemberton Borough	Mull/Smick	\succ	\succ	\succ	\times	\succ	\ge	\succ		Р	\succ	\succ	\times	1	11	9%
Pemberton Twp.	Gonzalez/Brown	Р	\times	Р	Р	Р	Р	\times		Р	Α	\succ	Р	8	11	73%
Riverside Township	Jack/Lewis	Р	Р	Р	Р	Р	Р	\times		\succ	Р	Р	\succ	8	11	73%
Shamong Township	Matchett, David	Р	Р	Р	Р	Р	Р	Р		Р	Р	Р	Р	11	11	100%
Southampton Township	Hoffman/Hannah	\succ	\succ	\succ	\succ	\succ	\ge	\times		\succ	\succ	\succ	\succ	0	11	0%
Springfield Township	Keller/Sobotka	Р	Р	Р	Р	Р	Р	Р		Р	Р	Р	Р	11	11	100%
Tabernacle Township	Cramer/Barber	Р	Р	Р	Р	Р	Р	Р		Р	Р	Р	Р	11	11	100%
Westampton Township	Carrington	\geq	Р	Р	Р	Р	Р	Р		Р	Р	Р	Р	10	11	91%
Woodland Township	Brown/Seeland	\times	\succ	\succ	\times	\succ	\succ	\times		\succ	\times	\succ	\succ	0	11	0%
Wrightstown	Ingling/Gorman	Р	Р	Р	Р	\times	Р	Р		Р	Р	Р	Р	10	11	91%
		20	22	23	19	20	22	19	0	23	22	19	17			76%
		74%	81%	85%	70%	74%	81%	70%	0%	85%	81%	70%	63%			



Fund Commissioner in Attendance

Alternate Fund Commissioner in Attendance

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

F:\DATA\Risk\EXCEL\BURLCO\2016\[ATTEND BurlCo16.xlsx]BurlCo Attend

SAFETY CELEBRATION BREAKFAST Save the Date: April 4, 2017



Burlington County Municipal Joint Insurance Fund (BURLCO JIF)

The BURLCO JIF 2017 Safety Celebration Breakfast will be held on

APRIL 4, 2017

The Breakfast will:

- Celebrate Your 2016 Safety Accomplishments
- Strengthen Your resolve for 2017

Additional information will follow over the next few weeks.

Safety & Claim Coordinators

Please Note: The Safety & Claim Coordinators Regional Training will be held on February 23, 2017.

More information is to follow.

Please feel free to contact Sheila Ortiz at sheila_ortiz@ajg.com with any questions.

All information will be emailed as well as posted on the BURLCO JIF website www.burlcojif.com





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: January 4, 2017

Service Team:

Timothy Sheehan Associate Public Sector Director		John Saville Consultant
tsheehan@jamontgomery.com Office: 856-552-6862	Mailing Address:	jsaville@jamontgomery.com Office: 732-736-5009
Cell: 609-352-6378	231 Main Street P. O. Box 2017, Toms River	Cell: 609-330-4092
Danielle Sanders	New Jersey 08754	Robert Garish
Administrative Assistant	Toll Free: 877-398-3046	Consultant
dsanders@jamontgomery.com		rgarish@jamontgomery.com
Office: 856-552-6898		Office: 856-552-4650
Fax: 856-552-6899		Cell: 609-947-9719

DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bordentown Conducted a Loss Control Survey on December 14
- Township of Delran Conducted a Loss Control Survey on December 19
- Township of Pemberton Conducted a Loss Control Survey on December 22
- Township of Pemberton Conducted a Loss Control Survey on December 29
- Township of Southampton Conducted a Loss Control Survey on December 22
- Township of Southampton Conducted a Loss Control Survey on December 29
- Township of Woodland Conducted a Loss Control Survey on December 19

JIF MEETINGS ATTENDED

Executive Committee/ Executive Safety Committee – December 20

MEL VIDEO LIBRARY

The following members used the MEL Video Library during December. **Please note the new e-mail** address: <u>melvideolibrary@jamontgomery.com</u> 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

Township of Hainesport

2

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

Please access the BURLCO JIF (<u>http://www.burlcojif.org/</u>) 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 December. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF- Did You Know? MSI Training Schedule December 2016, January and February 2017- December 1
- Ø BURLCO JIF- 2016 Special Recognition Nominations December 2
- Ø BURLCO JIF- MSI Class Notice Township of Evesham December 16, 2016 December 5
- Ø BURLCO JIF- Safety Director's Bulletin- Managing Slip & Falls during Winter Months December 5
- Ø BURLCO JIF New MSI Online Training Program Smart Moves to Avoid Falling Down December 12
- Ø BURLCO JIF- Did You Know? MSI Training Schedule for Jan 2017 December 21

UPCOMING EVENTS

Executive Committee Meeting – January 17

MSI TRAINING PROGRAMS

<u>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).</u>

Below are upcoming MSI training programs scheduled for January, February and March 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 <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.

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

Date	Location	Торіс	Time
1/6/17	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

Date	Location	Торіс	Time	
1/9/17	Borough of Lindenwold #1	DDC-6	8:30 - 3:00 pm w/lunch brk	
1/11/17	Township of Burlington #3	HazCom w/GHS	8:00 - 9:30 am	
1/12/17	Borough of Tuckerton #2	Snow Plow/Snow Removal	8:30 - 10:30 am	
1/12/17	Borough of Tuckerton #2	CDL-Drivers Safety Regulations	10:45 - 12:45 pm	
1/12/17	City of Vineland	Jetter/Vacuum Safety	9:00 - 11:00 am	
1/13/17	Township of Colts Neck	PPE	8:30 - 10:30 am	
1/13/17	Township of Colts Neck	Hearing Conservation	10:45 - 11:45 am	
1/13/17	Township of Colts Neck	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm	
1/13/17	Borough of Somerdale	Flagger/Work Zone	8:30 - 12:30 pm	
1/13/17	City of Brigantine #3	Snow Plow/Snow Removal	8:30 - 10:30 am	
1/13/17	City of Brigantine #3	Back Safety/Material Handling	10:45 - 11:45 am	
1/17/17	Borough of Red Bank	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am	
1/17/17	Borough of Red Bank	Confined Space Awareness	11:15 - 12:15 pm	
1/18/17	City of Millville #1	PPE	8:30 - 10:30 am	
1/18/17	City of Millville #1	Hearing Conservation	10:45 - 11:45 am	
1/18/17	City of Millville #1	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm	
1/19/17	Borough of Deal #2	BBP	7:30 - 8:30 am	
1/19/17	Borough of Deal #2	HazCom w/GHS	8:45 - 10:15 am	
1/19/17	Borough of Deal #2	Fire Safety	10:30 - 11:30 am	
1/20/17	Township of Cherry Hill #4	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am	
1/20/17	Township of Cherry Hill #4	Fall Protection Awareness	10:45 - 12:45 pm	
1/23/17	Borough of Union Beach #2	Jetter/Vacuum Safety	8:30 - 10:30 am	
1/23/17	Borough of Lindenwold #1	PPE	8:30 - 10:30 am	
1/23/17	Borough of Lindenwold #1	Hearing Conservation	10:45 - 11:45 am	
1/23/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS- Evening	7:00 - 10:00 pm	
1/23/17	Borough of Glassboro #1	BBP-Evening	10:00 - 11:00 pm	
1/23/17	Township of Hamilton #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am	
1/23/17	Township of Hamilton #2	Driving Safety Awareness	10:45 - 12:15 pm	
1/23/17	Township of Hamilton #2	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm	
1/24/17	Brick Township MUA #2	Heavy Equipment Safety	8:30 - 11:30 am	
1/24/17	Borough of Woodstown #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am	
1/24/17	Borough of Woodstown #1	Back Safety/Material Handling	9:45 - 10:45 am	
1/24/17	Borough of Woodstown #1	Hearing Conservation	11:00 - 12:00 pm	
1/25/17	Borough of Lavallette #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk	
1/25/17	Pennsauken SA #3	Fall Protection Awareness	12:30 - 2:30 pm	
1/25/17	Pennsauken SA #3	BBP	2:45 - 3:45 pm	
1/25/17	Township of Galloway	Employee Conduct/Violence Prevention	9:00 - 10:30 am	
1/25/17	Township of Galloway	Fire Extinguisher	10:45 - 11:45 am	
1/26/17	Borough of Point Pleasant Beach	Snow Plow/Snow Removal	8:30 - 10:30 am	
1/26/17	Township of Tabernacle #1	Snow Plow/Snow Removal	8:30 - 10:30 am	
1/26/17	City of Cape May #1	Snow Plow/Snow Removal	8:30 - 10:30 am	
1/26/17	City of Cape May #1	PPE	10:45 - 12:45 pm	
1/27/17	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am	

Date	Location	Торіс	Time	
1/27/17	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am	
1/27/17	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk	
1/30/17	Township of Long Beach #1	BBP	8:30 - 9:30 am	
1/30/17	Township of Long Beach #1	Fire Safety	9:45 - 10:45 am	
1/30/17	Township of Long Beach #1	Asbetos, Lead, Silica Health Overview	11:00 - 12:00 pm	
1/30/17	Borough of Lindenwold #1	Heavy Equipment Safety	8:30 - 11:30 am	
1/31/17	Borough of Clementon #3	Office Safety	8:30 - 10:30 am	
1/31/17	Borough of Clementon #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm	
1/31/17	Borough of Clementon #3	Driving Safety Awareness	1:00 - 2:30 pm	
2/1/17	Ocean County College #3	Leaf Collection	8:30 - 10:30 am	
2/1/17	Ocean County College #3	Snow Plow/Snow Removal	10:45 - 12:45 pm	
2/1/17	Ocean County College #3	BBP	1:30 - 2:30 pm	
2/1/17	Pennsauken SA #3	LOTO	11:15 - 1:15 pm	
2/1/17	Pennsauken SA #3	Fire Safety	1:30 - 2:30 pm	
2/1/17	Pennsauken SA #3	Fire Extinguisher	2:45 - 3:45 pm	
2/1/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm	
2/2/17	Township of Middletown #5	Sanitation/Recycling Safety	8:30 - 10:30 am	
2/2/17	Township of Middletown #5	CDL-Drivers Safety Regulations	10:45 - 12:45 pm	
2/2/17	Township of Middletown #5	BBP	1:30 - 2:30 pm	
2/2/17	City of Ocean City #1	HazCom w/GHS	8:30 - 10:00 am	
2/3/17	Township of Wall #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk	
2/3/17	Township of Berlin #2	Sanitation/Recycling Safety	8:30 - 10:30 am	
2/3/17	Township of Berlin #2	BBP	10:45 - 11:45 am	
2/3/17	Township of Berlin #2	Back Safety/Material Handling	12:30 - 1:30 pm	
2/6/17	Township of Stafford	LOTO	8:30 - 10:30 am	
2/6/17	Township of Stafford	Shop & Tool Safety	10:45 - 11:45 am	
2/6/17	Township of Stafford	HazCom w/GHS	12:30 - 2:00 pm	
2/7/17	Logan Township MUA #1	Snow Plow/Snow Removal	8:30 - 10:30 am	
2/7/17	Logan Township MUA #1	HazCom w/GHS	10:45 - 12:15 pm	
2/8/17	Borough of Tuckerton #2	CEVO-Police	12:30 - 4:30 pm	
2/8/17	Pennsauken SA #3	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm	
2/8/17	Pennsauken SA #3	Hearing Conservation	2:45 - 3:45 pm	
2/8/17	City of Millville #1	Sanitation/Recycling Safety	8:30 - 10:30 am	
2/8/17	City of Millville #1	Back Safety/Material Handling	10:45 - 11:45 am	
2/8/17	City of Millville #1	BBP	12:00 - 1:00 pm	
2/9/17	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm	
2/9/17	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am	
2/9/17	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am	
2/10/17	Borough of Tinton Falls	PPE	7:30 - 9:30 am	
2/10/17	Township of Cherry Hill #4	PPE	8:30 - 10:30 am	
2/10/17	Township of Cherry Hill #4	Hearing Conservation	10:45 - 11:45 am	
2/10/17	Township of Cherry Hill #4	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm	
2/13/17	Township of Hamilton #3	Landscape Safety	8:30 - 11:30 am	
2/13/17	Township of Hamilton #3	Playground Safety Inspections	12:45 - 2:45 pm	

Date	Location	Торіс	Time	
2/14/17	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch brk	
2/15/17	Ocean County College #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am	
2/15/17	Ocean County College #3	BBP	11:45 - 12:45 pm	
2/15/17	Township of Burlington #3	Fire Safety	8:00 - 9:00 am	
2/15/17	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am	
2/15/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm	
2/15/17	Township of Oldmans	LOTO-Evening	6:30 - 8:30 pm	
2/15/17	Township of Oldmans	Confined Space Awareness-Evening	8:45 - 9:45 pm	
2/16/17	Borough of Beach Haven #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am	
2/16/17	Borough of Beach Haven #1	Playground Safety Inspections	10:45 - 12:45 pm	
2/16/17	City of Cape May #1	Jetter/Vacuum Safety	8:30 - 10:30 am	
2/17/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm	
2/17/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm	
2/21/17	Borough of Red Bank	DDC-6	8:00 - 2:30 pm w/lunch brk	
2/21/17	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm	
2/21/17	Township of Elsinboro	Confined Space Awareness-Evening	7:45 - 8:45 pm	
2/22/17	Township of Lacey #1	Heavy Equipment Safety	8:30 - 11:30 am	
2/22/17	Borough of Magnolia #1	CSE-Permit Required w/Classroom Demo- Evening	6:30 - 10:30 pm	
2/22/17	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk	
2/23/17	Jackson Twp. MUA	DDC-6	8:30 - 3:00 pm w/lunch brk	
2/23/17	Township of Middletown #5	PPE	8:30 - 10:30 am	
2/23/17	Township of Middletown #5	Hearing Conservation	10:45 - 11:45 am	
2/23/17	Township of Middletown #5	Confined Space Awareness	12:00 - 1:00 pm	
2/23/17	Township of Middletown #5	Shop & Tool Safety	1:30 - 2:30 pm	
2/23/17	City of Margate #4	LOTO	8:30 - 10:30 am	
2/24/17	Township of Berlin #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am	
2/24/17	Township of Berlin #2	Confined Space Awareness	10:45 - 11:45 am	
2/27/17	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am	
2/27/17	Borough of Glassboro #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am	
2/27/17	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm	
2/27/17	Borough of Glassboro #1	Confined Space Awareness-Evening	9:00 - 10:00 pm	
2/27/17	Township of Upper	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk	
2/28/17	Borough of Deal #2	Employee Conduct/Violence Prevention	7:30 - 9:00 am	
2/28/17	Borough of Deal #2	Hearing Conservation	9:15 - 10:15 am	
2/28/17	Borough of Deal #2	Sanitation/Recycling Safety	10:30 - 12:30 pm	
2/28/17	Borough of Woodstown #1	Accident Investigation	8:30 - 10:30 am	
3/1/17	Borough of Point Pleasant	PPE	8:30 - 10:30 am	
3/1/17	Borough of Point Pleasant	Asbestos, Lead, Silica Health Overview	10:45 - 11:45 am	
3/2/17	Township of Lacey #1	Back Safety/Material Handling	8:30 - 9:30 am	
3/2/17	Township of Lacey #1	Fire Extinguisher	9:45 - 10:45 am	
3/2/17	Township of Lacey #1	Hearing Conservation	11:00 - 12:00 pm	
3/2/17	Township of Pemberton	DDC-6	8:00 - 2:45 pm w/lunch brk	
3/7/17	Township of Manchester	HazMat Awareness w/HazCom GHS- Evening	7:00 - 10:00 pm	

Date	te Location Topic		Time
3/7/17	Borough of Woodstown #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/8/17	Ocean County College #3	Special Events Management	8:30 - 10:30 am
3/8/17	Borough of Tuckerton #2	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
3/8/17	City of Vineland	Heavy Equipment	8:00 - 11:00 am
3/8/17	City of Vineland	Confined Space Awareness	11:15 - 12:15 pm
3/9/17	Brick Township MUA #2	Flagger/Work Zone	8:30 - 12:30 pm
3/9/17	Deptford Township MUA	Jetter/Vacuum Safety	9:00 - 11:00 am
3/9/17	Deptford Township MUA	Asbestos, Lead, Silica Health Overview	11:15 - 12:15 pm
3/10/17	Borough of Clementon #3	Fire Safety	8:30 - 9:30 am
3/10/17	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
3/10/17	City of Sea Isle City #6	Jetter/Vacuum Safety	8:30 - 10:30 am
3/13/17	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/13/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/13/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
3/14/17	Township of Middletown #5	CMVO	8:30 - 12:30 pm
3/14/17	Township of Washington	LOTO	8:30 - 10:30 am
3/14/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
3/14/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
3/15/17	Western Monmouth UA	HazCom w/GHS	8:00 - 9:30 am
3/15/17	Western Monmouth UA	BBP	9:45 - 10:45 am
3/15/17	Western Monmouth UA	Fire Safety	11:00 - 12:00 pm
3/15/17	Western Monmouth UA	Fire Extinguisher	12:15 - 1:15 pm
3/15/17	Lower Township MUA	HazCom w/GHS	8:30 - 10:00 am
3/15/17	Lower Township MUA	BBP	10:15 - 11:15 am
3/15/17	Township of Oldmans	CEVO-Fire-Evening	6:30 - 10:30 pm
3/16/17	Borough of Deal #2	Confined Space Awareness	7:30 - 8:30 am
3/16/17	Borough of Deal #2	Driving Safety Awareness	8:45 - 10:15 am
3/16/17	Borough of Deal #2	PPE	10:30 - 12:30 pm
3/16/17	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
3/17/17	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
3/17/17	Township of Lower	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/20/17	Borough of Shrewsbury	HazMat Awareness w/HazCom	8:30 - 11:30 am
3/20/17	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
3/21/17	Borough of Clementon #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/21/17	Borough of Clementon #3	BBP	11:45 - 12:45 pm
3/22/17	Two River Water Reclamation Authority	Heavy Equipment Safety	8:30 - 11:30 am
3/23/17	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/17	City of Cape May #1	Sanitation/Recycling Safety	8:30 - 10:30 am
3/23/17	City of Cape May #1	Shop & Tool Safety	10:45 - 11:45 am
3/27/17	Township of Stafford	Landscape Safety	8:30 - 11:30 am
3/27/17	Township of Stafford	Playground Safety Inspections	12:00 - 2:00 pm
3/27/17	Borough of Glassboro #1	Landscape Safety	8:00 - 11:00 am
3/28/17	Township of Middletown #5	Heavy Equipment Safety	8:30 - 11:30 am
3/28/17	Township of Middletown #5	Jetter Safety Awareness	12:00 - 2:00 pm

Date	Location	Торіс	Time
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extingisher	10:15 - 11:15 am
3/28/17	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/29/17	Township of Manalapan	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/29/17	City of Burlington #2	Driving Safety Awareness	8:30 - 10:00 am
3/30/17	Borough of Tinton Falls	Hearing Conservation	7:30 - 8:30 am
3/30/17	Borough of Tinton Falls	BBP	8:45 - 9:45 am
3/30/17	City of Ocean City #1	Heavy Equipment Safety	8:30 - 11:30 am
3/31/17	Township of Toms River	Employee Conduct/Violence Prevention	8:30 - 10:00 am
3/31/17	Township of Toms River	HazCom w/GHS	10:15 - 11:45 am
3/31/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/31/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
3/31/17	City of Brigantine #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/31/17	City of Brigantine #3	BBP	10:45 - 11:45 am

CEU's for Certified Publics Works Mana	ners		
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 /Т,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 CDL - Drivers' Safety Regulations	2/M 2/G	Leaf Collection Safety Awareness Lockout Tagout	2/T 2/T
Coaching the Maintenance Vehicle Operator	2/G 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 /Т,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 Special Event Management	6/P 2 / P
			2/1
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 1.5/S	Jetter Safety	2/S
CDL – Supervisors Reasonable Suspicion CDL - Drivers' Safety Regulations	1.5/S	Ladder Safety/Walking Working Surfaces Landscape Safety	2/S 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
Ragger / 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 Office	rs
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 Professio	nala	CELL's for Qualified Burghosing Agents	
MSI Course	CEU's/Cat.	CEU's for Qualified Purchasing Agents	CEU's/Cat.
Moreourse	1	Employee Conduct and Violence in the Work Place	1.5/E
Fire Extinguisher Safety			·····
Fire Extinguisher Safety Hazard Recognition- Making your Observations Count			
Hazard Recognition- Making your Observations Count Heavy Equipment			
Hazard Recognition- Making your Observations Count	2		
Hazard Recognition- Making your Observations Count Heavy Equipment Sanitation and Recycling Safety	2 3		
Hazard Recognition- Making your Observations Count Heavy Equipment	2 3		
Hazard Recognition- Making your Observations Count Heavy Equipment Sanitation and Recycling Safety ***Category	2 3		
Hazard Recognition- Making your Observations Count Heavy Equipment Sanitation and Recycling Safety ***Category E- Ethics T- Technical G- Governmental	2 3		
Hazard Recognition- Making your Observations Count Heavy Equipment Sanitation and Recycling Safety ***Category E- Ethics T- Technical G- Governmental S- Safety	2 3		
Hazard Recognition- Making your Observations Count Heavy Equipment Sanitation and Recycling Safety ***Category E- Ethics T- Technical G- Governmental	2 3		

Exiting and Entering Vehicles Safely

Lessons Learned from Losses Monthly Newsletter January 2017

Many employees get injured when getting on and off some of the larger vehicles owned by municipalities. Due to inattention, speed and rushing in an emergency, workers slip and fall when they do not use vehicle steps and handhold devices. Jumps and falls can cause strains and sprains, broken bones and fatalities.

THINGS TO CONSIDER:

- Maintain 3 points of contact at all times. (2 hands and a foot or 2 feet and 1 hand until seated or standing on the ground.)
- Wear shoes with sturdy and non-slip soles and heels.
- Only step on dedicated stepping areas, not fuel tanks and fenders.
- Wear gloves in hot and cold weather to help grip handholds.
- Face the vehicle when getting on or off the vehicle.
- Do not grab the steering wheel unless it is locked.
- Do not grip the door as it can swing out and cause a fall.
- Do not jump down from the vehicle; use all of the steps.
- Vehicles must be clean and as well maintained as possible.
- Examine the ground before stepping out to look for uneven ground, ice or water.

CLAIM EXAMPLES

- Ø Employee entering a truck and grabbed the steering wheel with his seft hand to help him into the truck when he felt immediate pain in his neck and arm. This claim involves 2 surgeries and total costs are above \$300,000 because employee pulled himself up with his upper body instead of his legs.
- Employee stepping off of backhoe when the step broke under his weight causing him to fall. This claim also involves 2 surgeries and total costs are over \$106,000. The town was aware of the deteriorated steps, but the repairs were not completed.



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Other Things to Keep in Mind:

- § Ice Safety on ponds/lakes for skaters, fisherman, snowmobiles njmel.org > Safety > Safety Bulletins/Checklists > Parks & Recreation > Winter Ice Activities
- Remember to take pictures after an incident of the vehicle or other damaged items or the scene of the incident. These pictures could make a huge difference in providing coverage or helping the JIF defend your town.



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO:Municipal Fund Commissioners, Safety Coordinators, and Risk ManagersFROM:Debby Schiffer, JIF Wellness DirectorDATE:January 17, 2017 at Hainesport Municipal BuildingContact Information:debby_schiffer@targetingwellness.com856-322-1220

JANUARY ACTIVITY & PLANNED EVENTS

Edgewater Park Township: Continuing with their "Maintain Don't Gain" challenge until later in January. Florence Township: Employees participated in a "Maintain Don't Gain" challenge through to the New Year. Results will follow.

Medford Township: Two presentations scheduled for January. (Go with your Gut and Sitting Disease).

2016 Wellness Funds Encumbered:

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

January Wellness Connection Newsletter

The January Newsletter features some ideas and inspiration to get you started on a positive note this New Year. I hope you will take a few minutes to read some of the articles, which include:

- · What to do instead of the traditional New Year's Resolutions
- · What your ears may be telling you about your health
- What's the big deal about Chia Seeds
- And how to rethink going on "a diet"
- Featured Recipe is a new way to prepare Mac n' Cheese

The Exercise of the Month highlights a few simple exercises to strength your Core...one of the most important set of muscles in keeping you stable.

Planning for 2017 – Ideas to keep in mind

- 1. Set up a meeting with me to begin laying out a plan for 2017 Wellness some of you have already met or planned to meet with me. Thank you! Others I will be contacting later in the month to set up a meeting day for February.
- Goal to have at least one Wellness Event/Initiative/Challenge a quarter. It can be theme directed or take into consideration the Health Observance for that particular month (i.e. February is Heart Health Month).
- 3. Wellness Coordinator Training some time this year there will be training for your Wellness Coordinator. Please be sure to have a person designated if you do not already have one. Details to follow.
- 4. Fire Fighters Ad Hoc Committee we are planning to continue with this committee but in order to be effective, we need participation. Please encourage your Fire Chief to either attend or send a representative from the firehouse. The meetings will be quarterly. The first meeting for 2017 will be announced shortly.
- 5. Employee Needs Assessment: If it has been awhile since our last Employee Interest Survey, it may be a good time to distribute another as we prepare for planning Wellness Activities for 2017. I have attached a sample survey that you can use as is or modify, as you deem appropriate. Please let me know if you need my input and if you would like me to assist in tabulating the responses.

Although no one can go back and make a brand new start, any one can start from now and make a brand new ending.

Burlington County Municipal JIF Managed Care Summary Report 2016

Intake	December-16	December-15	2016 YTD	2015 YTD
# of New Claims Reported	15	11	215	199
# of Report Only	6	3	58	51
% Report Only	40.0%	27.3%	27.0%	25.6%
# of Medical Only	9	8	123	135
# of Lost Time	0	0	34	13
Medical Only to Lost Time Ratio	100:00	100:00	78:22	91:09
Average # of Days to Report a Claim	2.3	1.6	3.2	2.8

Nurse Case Management	December-16	December-15
# of Cases Assigned to Case Management	13	16
# of Cases >90 days	12	13

Savings	December-16 Paid Bills	December-15 Repriced Bills	2016 YTD (1/1/2016 - 11/20/2016)	2015 YTD
Bill Count	150	135	1593	1754
Provider Charges	\$159,726	\$230,277	\$1,546,459	\$1,981,346
Repriced Amount	\$72,149	\$62,775	\$671,725	\$714,914
Savings \$	\$87,578	\$167,501	\$874,449	\$1,261,909
% of Savings	54.8%	72.7%	56.5%	63.7%

Participating Provider Penetration Rate	December-16	December-15	2016 YTD	2015 YTD
Bill Count	95.3%	93.3%	92.2%	95.8%
Provider Charges	91.5%	93.2%	93.0%	92.5%

EPO Penetration Rate	December-16	December-15	2016 YTD	2015 YTD
Bill Count	79.3%	96.9%	88.2%	91.2%
Provider Charges	80.0%	99.7%	91.7%	91.1%

Transitional Duty Summary	2016 YTD	2015 YTD
% of Transitional Duty Days Worked	67.1%	75.9%
% of Transitional Duty Days Not Accommodated	32.9%	32.5%



January 7, 2017

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 December 31, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,501.63. This generated an average annual yield of .81%. However, after including an unrealized net loss of \$ 4,740.00 in the asset portfolio, the yield is adjusted to .48% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$151,310.00 as it relates to current market value of \$ 8,848,690.00 vs. the amount we have invested.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 35.00 w/YTD Total of \$ 179,069.78 (detailed in my report) Overpayment Reimbursements \$.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 262,983.22. The claims detail shows 201 claim payments issued.

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 \$ 17,408,007.91 to a closing balance of \$ 16,700,752.22 showing a decrease in the fund of \$ 707,255.69. 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 JOINT INS. FUND Subrogation/ Salvage Report Calendar Year 2015

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
1/5	RIVERSIDE TWP.	X71864	HANS JAENSCH	WC	2013	845.60	
1/15	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	125.00	
1/19	WRIGHTSTOWN BORO MEDFORD TWP.	X06829 Z00182	WRIGHTSTOWN BORO	PR	2010	50.00	
1/15 TOTAL-JAN	MEDFORD TWP.	200182	WILLIAM KNECHT	WC	2014	200.00 1,255.60	
TOTAL-SAN						1,200.00	1,255.60
2/11	DELRAN TOWNSHIP	Z33435	DELRAN TOWNSHIP	PR	2016	950.37	1,200.00
2/15	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
2/15	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
2/15	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-FEB						1,158.37	
TOTAL-YTD		700054					2,413.97
3/1	NORTH HANOVER TWP.	Z32354	NORTH HANOVER TWP.	PR	2016	1,258.45	
3/15 3/16	WRIGHTSTOWN BORO BORDENTOWN TWP.	X06829 Z34282	WRIGHTSTOWN BORO BORDENTOWN TWP.	PR PR	2010 2016	50.00 3,168.70	
3/22	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2010	100.00	
3/22	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
3/23	WESTAMPTON TWP.	Z25337	WESTAMPTON TWP.	PR	2015	6,745.60	
TOTAL-MAR						11,422.75	
TOTAL-YTD							13,836.72
4/15	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
4/18	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
4/18	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
4/18	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
4/21 4/21	WESTAMPTON TWP. BASS RIVER TWP.	Z36386 Z32358	WESTAMPTON TWP. BASS RIVER TWP.	PR PR	2016 2016	3,751.56 904.50	
TOTAL-APR	BASS RIVER TWF.	232330	BASS RIVER INF.	FK	2010	4,916.06	
TOTAL-YTD						4,010.00	18.752.78
5/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	10,702.70
5/20	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
5/20	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
5/20	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
5/25	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	3,800.00	
TOTAL-MAY						4,060.00	
TOTAL-YTD		700770			0040	4 00 4 50	22,812.78
6/2	MT. LAUREL TWP.	Z36773	MT. LAUREL TWP.	PR	2016	1,324.53	
6/7 6/7	MEDFORD TWP. DELRAN TOWNSHIP	X60450 Z36920	LAWRENCE CROSS DELRAN TOWNSHIP	WC PR	2013 2016	26,304.39 3,608.30	
6/10	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	3,008.30	
6/14	PEMBERTON TOWNSHIP	Z39399	PEMBERTON TOWNSHIP	PR	2016	1,838.06	
6/16	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	62.50	
6/16	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	62.50	
6/16	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
6/16	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-JUNE						33,430.28	
TOTAL-YTD		7.7005				~~ ~ ~ ~ ~ ~	56,243.06
7/5 7/5	PALMYRA BOROUGH	Z47325	KRIS HANCOCK	WC PR	2012 2016	28,852.30	
7/5	FLORENCE TWP. WESTAMPTON TWP.	Z37572 Z35408	FLORENCE TWP. WESTAMPTON TWP.	PR	2016	4,015.36 1.800.00	
7/13	PEMBERTON TOWNSHIP	Z21771	ALISHA DELSOLE	wc	2010	72.89	
7/14	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
7/19	MT. LAUREL TWP.	Z29788	MT. LAUREL TWP.	PR	2015	41,328.69	
7/19	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JULY						76,107.24	
TOTAL-YTD							132,350.30
8/9	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	21,250.00	
8/11	MEDFORD TWP.	Z36475	MEDFORD TWP.	PR	2016	1,116.30	
8/22	NORTH HANOVER TWP. DELANCO TOWNSHIP	Z34450	NORTH HANOVER TWP. DELANCO TOWNSHIP	PR	2016	4,200.00	
8/25	DELANCO TOWINSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-AUG TOTAL-YTD						26,601.30	158,951.60
9/12	MT. LAUREL TWP.	Z39583	MT. LAUREL TWP.	PR	2016	7,353.63	100,001.00
9/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
9/21	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-SEP						7,413.63	
TOTAL-YTD							166,365.23
10/7	MEDFORD TWP.	Z23926	MARK HUNSINGER	WC	2015	1,583.29	
10/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
10/21	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	148.00	
10/24	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-OCT TOTAL-YTD						1,791.29	169 166 50
101AL-Y1D 11/1	FLORENCE TWP.	X92636	BRIAN YOUNG	WC	2014	10,605.26	168,156.52
11/14	WRIGHTSTOWN BORO	X92636 X06829	WRIGHTSTOWN BORO	PR	2014	25.00	
11/14	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2010	198.00	
11/22	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2010	50.00	
TOTAL-NOV						10,878.26	
TOTAL-YTD						.,	179,034.78
12/13	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-DEC						35.00	
TOTAL-YTD							179,069.78

BURLINGTON COUNTY MUNICIPAL JIF ACCOUNT RECONCILIATION ACTIVITY REPORT FY 2016

FY 2016				
	<u>October</u>	<u>November</u>	<u>December</u>	Year To Date <u>Total</u>
Opening Balance for the Period: RECEIPTS:	18,396,555.80	17,687,565.61	17,408,007.91	
Interest Income (Cash)	-27,512.63	-93,049.46	56,214.39	-65,782.03
Premium Assessment Receipts	62,185.00	0.00	0.00	7,356,144.50
Prior Yr. Premium Assessment Receipts	0.00	18,892.00	0.00	29,814.00
Subrogation & Reimb. Receipts:				
Fund Year 2016	148.00	248.00	0.00	60,735.76
Fund Year 2015	1,583.29	0.00	0.00	49,730.47
Fund Year 2014	50.00	10,605.26	0.00	29,420.17
Fund Year 2013 Fund Year 2012	0.00	0.00	0.00 35.00	27,165.99
Closed Fund Year	212.50 25.00	0.00 25.00	0.00	29,524.80 285.00
Total Subrogation & Reimb.Receipts	2,018.79	10,878.26	35.00	196,862.19
FY 2016 Appropriation Refunds	0.00	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 Clsed Yr. Claims Reimbursement	0.00	0.00	0.00	2,686.27
Other	0.00	119.69	0.00	2,812.69
TOTAL RECEIPTS:	36,691.16	-63,159.51	56,249.39	7,522,730.62
DISBURSEMENTS: Net Claim Payments:				
Fund Year 2016	125,783.37	85,259.91	228,298.77	1,044,746.51
Fund Year 2015	38,634.16	23,487.65	14,524.83	636,853.89
Fund Year 2014 Fund Year 2013	10,756.20 4,536.88	17,066.43 18,462.41	14,170.03	223,731.98
Fund Year 2013	4,530.88	0.00	5,989.59 0.00	511,064.01 267,362.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	179,710.61	144,276.40	262,983.22	2,683,758.92
Exp.& Admin Bill List Payments:		,	,	_,,
Exp. & Cont. Charges FY 2017	0.00	280.00	1,251.55	1,531.55
Exp. & Cont. Charges FY 2016	85,664.70	71,252.90	100,432.22	1,194,065.30
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	353,233.78	1,477,028.05
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	5,098.91	588.99	8,510.31	116,016.96
Property Fund Charges FY 2015	0.00	0.00	0.00	0.00
EPL/POL Premium FY 2015 M.E.L. Premium FY 2015	0.00 0.00	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	475,207.13	0.00	37,094.00	534,830.13
Total Bill List Payments	565,970.74	72,121.89	500,521.86	4,106,314.54
Bank Analysis Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	745,681.35	216,398.29	763,505.08	6,790,073.46
Closing Balance for the Period:	17,687,565.61	17,408,007.81	16,700,752.22	
Account Net Cash Change During the Period: Operating Account	-680,660.19	-177,928.80	-1,270,236.55	-4,934,707.17
NJ Cash Management Account	0.00	0.00	0.00	-50,687.54
Investment Account	0.00	3,000.00	2,060,002.55	879,237.56
TD Wealth Management Account	-28,330.00	-97,010.00	-2,004,740.00	4,338,715.00
Claims Imprest Account	0.00	-7,619.00	7,619.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00

0.00

0.00

0.00

0.00

0.00

-708,990.19

-279,557.80

0.00

0.00

0.00

0.00

0.00

0.00

0.00

399,079.25

100,019.86

-707,255.69

1,000.20

0.00

399,079.25

100,019.86

732,657.16

1,000.20

Proof:

Expense & Contingency Account

Investors Bank - Claims Account

Investors Bank - Operating Account

Total Change in Account Net Cash:

Investors Bank - Administrative Expense Account

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JANUARY 2017

	Payable to:	FY 2017	FY 2016	FY 2015	JIF Appropriation	Description
1	PERMA	6,667.25			Prof Services/Admin. Consultant	Jan, Feb, March 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00			Prof Services/Administration	Jan 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.		252.21		Misc/Postage/Copies/Faxes	Dec 2016 Expenses
4	The DeWeese Law Firm, P.C.	5,417.00			Prof Services/Attorney	Jan 2017 Fees
5	Qual-Lynx	16,414.00			Prof Services/Claims Admin.	Jan 2017 Fees
6	Brenda Smith	360.00			Misc/Recording Secretary	Jan 2017 Fees
7	J. A. Montgomery Risk Control Services	9,841.00			Prof Services/Safety Director	Jan 2017 Fees
8	Tom Tontarski	894.00			Prof Services/Treasurer	Jan 2017 Fees
9	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Jan 2017 Fees
10	Joyce Media	225.00			Misc/JIF Website	Jan 2017 Fees
11	Debby Schiffer	2,421.00			Wellness Program	Jan 2017 Fees
12	MEL JIF	292,925.68			MEL	MEL 2017 WC & Excess Liability - 1st installment
13	MEL JIF	102,036.21			Property Claims and Premium	MEL 2017 Property claims & prem1st installment
14	MEL JIF	1,553.43			Faithful Performance/Fidelity Bond	MEL 2017 Fidelity Bond - 1st installment
15	Braddock's Tavern		1,962.00		Misc/Meeting Expense/Dinner Mtg	12/20/16 holiday dinner meeting
16	Courier Post		64.20		Misc/Legal Notices	Ad#1774924 Dec Budget Hearing ran 12/7/16
17	Courier Times		61.40		Misc/Legal Notices	Ad#7047660-01 Dec Budget Hearing ran 12/7/16
18	Hainesport Township			1,650.00	Safety Incentive Program	Saftey lunch, jackets, shirts
19	Springfield Township		750.00		Optional Safety Budget	Fire hose testing
20	Westampton Township		100.00		Wellness Program	Chair massages
	TOTAL	\$461,118.32	\$3,189.81	\$1,650.00		

JIF BILL LIST TOTAL \$465,958.13



Municipal Excess Liability Joint Insurance Fund

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

Date:	January 4, 2017
To:	Burlington County Municipal Joint Insurance Fund
From:	Commissioner Jack
Subject:	January MEL Report

Chairman Rheinhardt: Executive Director presented outgoing Chairman Rheinhardt with an engraved paper weight expressing the MEL's gratitude for his service as Chairman of the MEL in 2015 and 2016 and noted his efforts in restructuring the standing committee charters, the formation of a Management Committee and moving the MEL's investment legislation forward.

25th Anniversary Presentation: The meeting also began with presentations between GenRe and the MEL JIF commemorating 25 years of a very successful partnership. Deputy Executive Director said when he was involved in early MEL commercial marketing efforts, he met with skepticism and suggestions that the MEL was marketing every year – which had the effect of limiting the carriers that would quote. But in reality, the MEL entered into 2 very favorable long time relationships with Munich Re and Genesis. James Dart presented the MEL with an engraved bowl and pedestal with the words "Respect, Trust & Friendship" and added this his experience with the MEL exceeded his expectations.

James J. Kickham: Executive Director said Jim Kickham retired effective December 31st. The MEL Board of Fund Commissioners adopted a Resolution recognizing the significant contribution to the continued success of the Municipal Excess Liability Joint Insurance Fund, the Municipal Excess Liability Residual Claims Fund and the New Jersey Environmental Risk Management Fund – as well as the local affiliated Joint Insurance Funds. In particular, Executive Director said Mr. Kickham was instrumental in putting together the excess and reinsurance programs that are still in place today. Chairman Landolfi added that beyond his insurance knowledge and expertise, Mr. Kickham conducted himself with great integrity both professionally and personally.

Kathie Tyler-Schohl: Executive Director also announced the retirement of Kathie Tyler-Schohl from Qual-Lynx. Kathie managed the MEL's Public Officials/Employment Practices Liability program almost from the beginning. Executive Director said Kathie was so very well versed in the MEL's claims and that she worked so well helping him, the Fund

Attorneys, Claims Committees, Defense Attorneys and Member Municipalities in resolving very difficult claim matters. The MEL Board of Fund Commissioners presented Kathie with an engraved silver plate expressing their appreciation. Ms. Tyler-Schohl said working on the MEL account was one of the more rewarding accounts she worked on and that she enjoyed working on the MEL for the last 26 years.

2017 Reorganization - The MEL conducted its 2017 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Robert Landolfi	Central Fund
Secretary	2	Richard Hirsh	Atlantic Fund
	3	Mauro Tucci	Suburban Essex Fund
	4	Carol Byrne	Bergen Fund
	5	Joseph Wolk	Camden Fund
	6	Charles Cuccia	South Bergen
	7	James Gildea	Suburban Fund
	1	Robert Law	Trico JIF
	2	Thomas Nolan	Monmouth JIF
	3	William Cottman	NJPHA Fund
	4	Joseph D'Arco	NJSI
	5	Paul Shives	Ocean Fund
	6	Scott Carew	PMM Fund
	7	Jon Rheinhardt	Morris Fund
		Meghan Jack	Burlco JIF
		Cynthia Ege	PAIC
		Andrew Brannen	Mid Jersey JIF
		James Carbin	First Responders JIF
-		Bernie Rutkowski	NJUA Fund

2017 MEETING SCHEDULE:

	2017 Meeting Schedule	
March 1, 2017	Forsgate Country Club	11:15 am
February 17, 2017	Princeton Marriott	9:00 am
June 7, 2017	Forsgate Country Club	11:15 am
September 6, 2017	Forsgate Country Club	11:15 am
October 18, 2017	Forsgate Country Club	11:15 am
November 15, 2017	Atlantic City Convention Center	5:00 pm
January 3, 2018	Forsgate Country Club	11:15 am

2017 Standing Committees Chairpersons

Management Committee	Robert Landolfi
Coverage Committee	Richard Hirsch
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Carol Byrne
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2017 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2015, 2016 & 2017 in January of 2015. Resolution reflected professional fees for 2017.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Genesis is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owed aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager's memorandum on the renewal is attached to this report.

Underwriting Manager said the MEL's sub-limit on flood coverage has been increased by \$100,000,000.

Risk Management Plan - The Board of Fund Commissioners adopted the 2017 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2017 as well as other changes - as noted in Underwriting Manager's renewal memorandum.

Legislative Committee: The committee met on November 16, 2016 and submitted the minutes of its meeting. Committee Chairman Hirsch said Assembly A-4234 (Burzichelli) / S-2663 (Sweeney) - which would allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs – has been approved by the Senate and is expected to be posted for a vote in the Assembly in January.

Management Committee: Management Committee met and submitted its recommendation at the November meeting to award Marketing Consultant contracts to Acrisure and Princeton Strategic Communications. Discussion on third candidate tabled for further discussion.

Ad-hoc Risk Management Information/Operating System – A 2^{nd} RFQ was released with a deadline to respond on December 1, 2016. The Ad-hoc committee has scheduled January

19th to interview the prospective vendors. Board authorized the Management Committee to award the contract(s) subject to confirmation at the next Board of Commissioners meeting.

Coverage Committee: Board accepted the December meeting minutes of the Coverage Committee met on December 20th. Underwriting Manager said the Coverage Committee completed its review of the auto and casualty policies.

Audit Committee: Baker Tilly has submitted a draft of its Internal Audit on Claims. Once the report is finalized, a meeting of the Audit Committee will be scheduled. Committee will also review Internal Audits for Reinsurance, Underwriting, Contracts and EDP.

Elected Officials Seminars: VCS is in the process of converting this year's Elected Officials Seminar to an online version, pursuant to the MEL's contract for the preparation of online courses. The Board voted to extend the MEL's Elected Officials Seminar credit to Elected Officials and Chief Operating Officers that complete the Online Elected Officials Seminar Training.

RCF: The Residual Claims Fund met and held its 2017 Reorganization meeting on for Wednesday, January 4, 2017 at 10:30. The Board voted to re-appoint Commissioner Cottman to serve as the Municipal Excess Liability Joint Insurance Fund's 2017 representative to the Municipal Excess Liability Residual Claims Fund.

Annual MEL Commissioner Retreat: The Board of Fund Commissioners annual one-day retreat has been scheduled for 9:00 am on February 17, 2017 in the Princeton Forrestal Marriott.

Claims Committee: The Claims Review Committee met on November 30, 2016 and is scheduled to meet immediately following the Board meeting. The Board accepted the November meeting minutes of the committee. Committee will meet again following the MEL's reorganization.



Municipal Excess Liability Residual Claims Fund

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

January 4, 2017

Memo to:	Burlington County Municipal Joint Insurance Fund
From:	Commissioner Matchett
Re:	Topics Discussed at the RCF Reorganization Meeting

Reorganization: The Residual Claims Fund reorganized on January 4, 2017. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the Executive Committee.

2017 Executive Committee
David Matchett, Burlco JIF, Chairman
Brian Bigler, NJUA JIF, Secretary
Tom Nolan, Monmouth JIF
William Cottman, MEL JIF
Madeline Cook, NJPHA JIF
Joseph Wolk, Camden JIF
Paul Shives, Ocean JIF

The Fund also elected the following alternates for the 2017 Fund Year:

2017 Alternate Executive Committee
Joseph Catenaro, Suburban Essex, JIF
James Gildea, Suburban Muni JIF
Richard Hirsch, Atlantic JIF
Scott Carew, PMM JIF
Robert Landolfi, Central JIF
Robert Law, Trico JIF
Gregory Franz, South Bergen JIF
Paul Tomasko, Bergen JIF
Jon Rheinhardt, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-17 Fund Professionals & Professional Service Agreements

Resolution 2-17 Fiscal Management Plan

Resolution 3-17 Public Meeting Procedures

Resolution 4-17 Fund Records Program

Resolution 5-17 Risk Management Plan

Fund Professionals & Professional Service Agreements: The Board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2015, 2016 and 2017. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2017; annual amounts were reflected in Resolution 1-17.

2017 Fund Professionals		
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services	
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services	
Attorney	Fred Semrau, Esq of Dorsey & Semrau	
Excess Claims Supervisor	CB Claims LLC	
Treasurer	Charles Cuccia	
Actuary	The Actuarial Advantage	
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.	
Asset Manager	Wilmington Trust	
Banking Manager	Investors Bank	
Claims Data Consultant	Qual-Lynx	

The Board of Fund Commissioners confirmed the following appointments:

Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. Commissioner Gregory Franz was designated as the additional RCF Commissioner signatory.

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2017 Meeting Schedule & 2018 Reorganization		
March 1, 2017	Forsgate Country Club	10:30 am
June 7, 2017	Forsgate Country Club	10:30 am
September 6, 2017	Forsgate Country Club	10:30 am
October 18, 2017	Forsgate Country Club	10:30 am
January 3, 2018	Forsgate Country Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. In addition to the above, the RCF Claims Committee will meet via teleconference at 9:00AM on May 3, 2017, July 5, 2017 and November 29, 2017; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – <u>www.njmel.org</u>.

Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Risk Management Plan: The Board adopted the 2017 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Committee Appointments: Chairman Matchett made the following appointments to the RCF Committees:

Claims Committee Commissioner Rheinhardt was added to the committee.

Claims Committee: The Claims Committee met November 30, 2016 and also at 9:00 am on the day of the Commissioners' meeting. Minutes of the November meeting were enclosed under separate cover. The next claims meeting is scheduled for March 1, 2017 at 9:00 am.

Investments: Two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The bills were passed by the Senate on December 19, 2016 and are scheduled to be reviewed by the Assembly.

Acknowledgement of Service: Executive Director announced the retirement of James J. Kickham of PERMA as of January 1, 2017 and indicated the MEL would be making a presentation honoring his service.

Fund Attorney: The Fund Attorney reported there are 8 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

Inclement Weather Procedure: A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chairman to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Next Meeting: The next meeting of the RCF will be March 1, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.



New Jersey Municipal Environmental Risk Management Fund

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

DATE:	January 4, 2017
TO:	Burlington County Municipal Joint Insurance Fund
FROM:	Commissioner Jack
SUBJECT:	Summary of Topics Discussed at E-JIF Meeting

2017 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2017 Executive Committee and the 2017 Fund Professionals.

		2017	
Chairman:	Central	Robert Landolfi	
Secretary:	Sub Essex JIF	Joe Catenaro	
Executive Committee:	Monmouth	Thomas Nolan	
	Camden	Joe Wolk	
	Sub-Muni	Jim Gildea	
	PMM	Scott Carew	
	Trico	Robert Law	
	Ocean	Paul Shives	
Alternates:			
#1	South Bergen	Greg Franz	
#2	Bergen	Paul Tomasko	
#3	Burlco	Meghan Jack	
#4	NJUA	Bernie Rutkowski	
#5	Morris	Greg Poff	

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2017 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – At the January 2015 meeting, the EJIF board awarded professional service agreements in accordance

with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2015, 2016 and 2017. Contract Addendums will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2017. During the October 19, 2016 EJIF meeting, the Board of Fund Commissioners adopted the 2017 Budget which included a 2% increase for certain professional's compensation for the 2017 fund year.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services	
Fund Attorney	Fred Semrau, Esquire	
Fund Treasurer	Charles Cuccia	
Asset Manager	Wilmington Trust	
Fund Auditor	Nisivoccia LLP	
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew	
Actuary	AON Worldwide, Inc.	
Environmental Engineer	PS&S and First Environment (As per the agreed pricing as a result	
of the 2016 RFQ process for the 2017 fund year. This will be a 1 year appointment with the		
Fund reserving the right to renew for one additional year.)		
Claims Administrator	Peter King, Esquire	

2017 STANDING COMMITTEES - Five standing committees were established for the 2017 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

REINSURANCE - The Underwriting Manager indicated that we are renewing our reinsurance coverage with Liberty IU. The Executive Committee authorized the fund's Underwriting Managers to purchase \$1,000,000 in increased limits for a total limit of \$9,000,000. A summary is as follows:

REINSURANCE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage	
COMPANY:	Liberty Insurance Underwriters Inc., A, XV Best Rated	
LIMIT OF LIABILITY:	\$ 9,000,000 Pollution Incident Limit\$ 9,000,000 Aggregate Limit	
SELF INSURED RETENTION:	\$3,000,000 Aggregate of All Losses Incurred	

2017 MEETING SCHEDULE:

March 1, 2017	Forsgate Country Club	10:50 am
June 7, 2017	Forsgate Country Club	10:50 am
September 6, 2017	Forsgate Country Club	10:50 am
October 18, 2017	Forsgate Country Club	10:50 am
November 15, 2017	Sheraton Hotel-Atlantic City	12:00 pm
January 3, 2018	Forsgate Country Club	10:50 am

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2017 - ___

Commemorating the Fund's 25^{TH} anniversary

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

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund find it appropriate to commemorate 25 years of successful inter-local cooperation and shared services amongst members of the Fund; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund commenced operations on January 1, 1991 with eleven charter members; the City of Beverly, Township of Cinnaminson, Township of Delanco, Township of Delran, Township of Florence, Township of Hainesport, Township of Riverside, Township of Riverton, Township of Shamong, Township of Springfield, and Township of Tabernacle who, when challenged with an unfavorable market for their insurance, decided to join together to avoid the high costs and limited coverage associated with traditional insurance for fire and property, liability and workers compensation risks; and

WHEREAS, municipalities participating in the Burlington County Municipal Joint Insurance Fund have saved their local taxpayers millions of dollars in the form of lower premiums and the return of nearly \$7.4 million dollars in surplus distributions; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund wishes to recognize Fund Commissioners, past and present, for their dedication and unwavering determination to ensure the Fund's success.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2017, that this body does hereby recognize and commemorate 2017 as the 25th year of the successful operation of the Burlington County Municipal Joint Insurance Fund; and

BE IT FURTHER RESOLVED that the members of the Burlington County Municipal Joint Insurance Fund wish to celebrate this 25th Anniversary as a milestone event for the operation of the Fund; and

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the Mayor and Council of all municipalities participating in the Burlington County Municipal Joint Insurance Fund for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

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ATTEST:

SECRETARY

DATE:

CHAIR