

## **AGENDA PACKET**



**Tuesday, March 21, 2017 at 4:00 PM**

**Hainesport Municipal Building  
One Hainesport Centre  
Hainesport, NJ**

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**One Hainesport Center, Hainesport, NJ**  
**Tuesday, March 21, 2017 – 4:00 PM**

**AGENDA**

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. 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. Approval of Minutes
  - A. Adoption of the **February 21, 2017** Meeting Minutes.....Pages 1-13
  - B. Adoption of the **February 21, 2017** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s Report..... Pages 14-47
  - A. Lost Time Accident Frequency Reports. .... Page 18
  - B. Certificates of Insurance..... Pages 19-27
  - C. 2016 Safety Incentive Program Awards.....Page 28
  - D. 2017 Optional Safety Budget ..... Page 29
  - E. 2017 Wellness Incentive.....Page 30
  - F. Employment Practices Liability Coverage Update ..... Page 31
  - G. EPL Allowance..... Page 32
  - H. EPL Helpline – Authorized Contact List ..... Page 33
  - I. Financial Fast Track Report ..... Page 34
  - J. Regulatory Filing Checklists ..... Pages 35-36
  - K. Capehart & Scatchard Updates ..... Pages 37-42
  - L. Statutory Bond Status ..... Page 43
  - M. Skateboard Park Approval Status.....Page 44
  - N. Elected Officials Training – Invite.....Pages 45-46
  - O. Inclement Weather Policy



P.	Financial Disclosure Form	
Q.	Property Appraisals	
R.	Safety Breakfast Kickoff – RSVP.....	Page 47
S.	Technology Risk Assessments	
T.	New Fund Commissioner Orientation	
U.	Website	
V.	New Member Activity	
IX.	Solicitor’s Report	
X.	Safety Director’s Report	
A.	Activity Report.....	Pages 48-56
B.	Bulletin: First Responder Safe Lifting.....	Pages 57-58
C.	MELJIF: Safe Patient Lifting.....	Page 59
D.	2016 Vehicle Deaths Highest in Nine Years.....	Page 60
E.	S-ERVE.....	Page 61
XI.	Claims Administrator’s Report	
A.	Lessons Learned from Losses –March 2017.....	Page 62
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 63-64
B.	Corner Connection .....	Pages 65-69
C.	Exercise: Lower Back Pain.....	Page 70
XIII.	Managed Health Care Report	
A.	Summary Report .....	Page 71
B.	Average Number of Days to Report a Claim.....	Page 72
C.	Transitional Duty Summary Report.....	Page 73
D.	PPO Savings & Penetration Reports.....	Pages 74-75
E.	Paid Provider by Specialty.....	Page 76
F.	Top 5 Provider by Specialty.....	Page 77
G.	Nurse Case Management Report.....	Page 78
XIV.	Treasurer’s Report as of February 28, 2017 .....	Pages 79-106
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	March Bill List .....	Page 99
F.	Motion to adopt the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XV.	Committee Reports	
A.	Joint Coverage Committee Meeting Minutes – February 28, 2017.....	Pages 107-119
1.	Motion authorizing the Executive Director to bind additional excess Cyber Liability Coverage limits from XL Catlin & Beazley Insurance – <b>Motion – All in Favor</b>	
XVI.	MEL/RCF/E-JIF Reports	
A.	MEL Committee Meeting Report – March 1, 2017.....	Pages 120-123
B.	RCF Committee Meeting Report – March 1, 2017.....	Pages 124-125
C.	EJIF Committee Meeting Report – March 1, 2017.....	Pages 126-127



XVII. Miscellaneous Business

Nothing to Report

<p><b>The next meeting will be held on Tuesday, April 18, 2017 @ 4:00 PM at the Hainesport Municipal Bldg, Hainesport, NJ</b></p>
---

XVIII. Meeting Open to Public Comment

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

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

XIX. Closed Session – Resolution 2017- \_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion - Roll Call**

A. Professionals' Reports

1. Claims Administrator's Report
  - a. Review of PARs over \$10,000
2. Executive Director's Report
3. Safety Director's Report
4. Solicitor's Report

B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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



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

**FEBRUARY 21, 2017**

***OPEN SESSION MINUTES***

---

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, February 21, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

***ROLL CALL***

Amanda Somes, **Bass River Twp**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhrer, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
John Browne, *Alternate*, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Richard Brook, **Florence Twp**  
Mike Mansdoerfer, **Lumberton Twp**  
Donna Kilburn, *Alternate*, **Hainesport Twp**  
Mike Fitzpatrick, **Mansfield Twp**  
Kathy Burger, **Medford Twp**  
Meredith Tomczyk, **Mt. Laurel Township**  
Mary Picariello, **North Hanover Twp**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**



Absent Fund Commissioners were:

Patricia Hansell, **Fieldsboro Borough**  
Meghan Jack, **Riverside Twp**  
Kathy Hoffman, **Southampton Twp**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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.

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

### ***OATHS OF OFFICE***

Oath of Office were administered by Mr. DeWeese to those Fund Commissioners who were not present at the January Reorganization meeting.

### ***CONDUCT OF MONTHLY MEETING***

Motion by Mr. McMahon, seconded by Ms. Tomczyk, 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 Keller presented the meeting minutes of the January 17, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Ms. Tomczyk, to approve the meeting minutes of the January 17, 2017 meeting of the Fund as presented. Commissioner Dougherty 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 Keller presented the Closed Session Meeting Minutes of the January 17, 2017 meeting of the Fund for approval.

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

Motion by Mr. McMahon, seconded by Ms. Tomczyk, to approve the Closed Session minutes of the January 17, 2017 meeting of the Fund as presented. Commissioner Dougherty abstained. Motion carried.

The Closed Session minutes of the January 17, 2017 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 January 17, 2017 meeting were collected at this time.

### ***EXECUTIVE DIRECTOR'S REPORT***

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

***Lost Time Accident Frequency Report***– Mr. Forlenza stated that the Lost Time Accident Frequency Summary and Statewide Recap for December, 2016 would be included in next month's report.

***Certificates of Insurance*** - Mr. Forlenza asked that the Certificates of Insurance issued for the month of January, 2017 be included as part of the meeting and was included in the agenda packet.

***2017 Optional Safety Budget*** - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

***2017 Wellness Incentive Program Allowance*** – Mr. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 27, 2017. He stated that the deadline for claiming or encumbering the funds was November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

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

***Employment Practices Liability Compliance***– Mr. Forlenza asked members to review the attached status report for the member's individual deductibles.

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

***Financial Fast Track*** – Mr. Forlenza reported that the FFT valued as of December 31, 2016 will be included in next month's agenda.

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



***Elected Officials Training*** – Mr. Forlenza stated that the Fund is sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation loss funding premium. The sign-in sheets from the previous classes can be found on the JIF's website. The last training date is scheduled on the following date:

March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

***Police Accreditation Announcement*** – Mr. Forlenza stated that an email was sent to all the Clerks and RMCs regarding reimbursement for the Police Accreditation program fees. If the town or city has an operating Police Department, the email asked that it be forwarded to the Police Chief.

***Financial Disclosure Form*** – Mr. Forlenza stated that in 2014, the Division of Local Government Services implemented a new "online" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the BURLCO JIF. He stated that newly appointed Fund Commissioners that have not received their PIN# yet should contact his office.

***Payroll Audits*** – Mr. Forlenza stated that a letter was emailed to all the Clerks, with a copy to the Fund Commissioner, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2016 payrolls. He noted that these payroll figures will serve as the basis for the 2018 workers' compensation excess premiums. He noted that a spreadsheet that included employee counts by payroll classification was attached to the email. He asked the members to review and update the spreadsheet and send the required payroll data to the auditors either via mail or electronically.

***Property Appraisals*** – Mr. Forlenza stated that each member will receive a notification from his office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once the members respond, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those who are not receiving a physical inspection in 2017 will have their building and contents values trended accordingly.

***PRIMA/AGRIP Conferences*** – Mr. Forlenza stated that BURLCO JIF members will be eligible to attend two (2) AGRIP Conferences and the annual PRIMA Conference this year. The 2017 Budget includes funding for four (4) attendees in total. He noted that the BURLCO JIF adopted an Attendance Conference Policy that establishes guidelines for commissioners to attend. He noted that those fund commissioners who had first priority for attendance were sent information on the AGRIP conferences from his office. Information on the PRIMA conference will be emailed by the end of the month.

***2017 Safety Kickoff Breakfast – Save the Date*** – Mr. Forlenza stated that On April 4, 2017, the BURLCO JIF will hold its 26<sup>th</sup> Annual Safety Breakfast at Indian Springs Country Club in Marlton, New Jersey. The breakfast will begin at 8:30am. He noted that a save the date was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants on January 11, 2017. The invitation and response forms will be emailed out in early March.



***Safety Coordinator & Claim Coordinator Roundtable*** – Mr. Forlenza stated that the BURLCO JIF will be sponsoring a Safety Coordinator and Claims Coordinator roundtable on February 23, 2017 at Indian Springs Country Club, Marlton, New Jersey. The Wellness Coordinators are also invited to attend.

***Community Safety Leadership: Management of Social Events*** – Mr. Forlenza stated that his office mailed out hardcopies of the Community Safety Leadership booklet to the clerk of each member town, asking them to distribute a copy to the Fund Commissioner and the Safety Coordinator. A copy was also mailed to each Risk Management Consultant. He noted that members should reference the booklet when planning community events.

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

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

### ***SOLICITOR'S REPORT***

***Closed Cases*** – Mr. DeWeese reported that there were three (3) closed case(s) for the month of February, 2017.

*Angelini vs. Township of Hanover*

*Berk & Berk at Hunters Glen, LLC vs. Township of Delran*

*Graham vs. Township of Delran*

***Bona fide offers***– Mr. DeWeese reported that the Fund saved \$6,492.24 on seven (7) files in 2016 utilizing this program.

### ***SAFETY DIRECTOR'S REPORT***

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

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

***Safety Director's Bulletins*** – He noted that there were three (3) bulletin(s) recently released; *Snow Emergency, MVR Checks Reminder and OSHA Recording Keeping Reminder*.

***MSI Training Programs*** – He noted that the upcoming MSI training programs for February, March and April, 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.

***Safety & Claims Coordinators Roundtable***– Mr. Saville stated that the Safety and Claims Coordinators Roundtable will be held on February 23, 2017.

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



## ***CLAIMS ADMINISTRATOR'S REPORT***

### ***Lessons Learned from Losses – February***

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the Lessons from Losses for this month is on Demolition of Unfit Structures. He noted 10 steps municipalities should follow when demolishing unfit structures.

1. Issue notice to the owner stating the charges.
2. State the time and place of the hearing related to the charges.
3. Notify the owner that they will be given the right to answer the complaint.
4. The owner shall be given the right to appear in person and give testimony at the time and place fixed in the complaint.
5. The Rules of Evidence prevailing in the Courts shall not be controlling in the hearing.
6. If the municipality finds the building unfit for human habitation or occupancy, they must state in writing their findings in support of such determination to be served upon the owner. This order sent to the owner requiring repair, alteration or improvement must allow a reasonable period of time for these actions.
7. If the owner fails to repair or improve the building and the condition is such that it is a danger to persons near the premises, then the owner will be required to remove or demolish said structure.
8. The municipality can repair or improve the building themselves, or cause it to be vacated, or post a placard indicating that the building is unfit and any occupation is unlawful and prohibited.
9. If the owner fails to comply with an order to remove or demolish the building, the municipality may remove or demolish the building after advertising and receiving bids for such work.
10. Any related costs, not recouped from the sale of any building materials shall be a municipal lien against the property.

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:

- Ms. Schiffer stated that Chesterfield, Bordentown City and Fieldsboro are planning to work together to offer their employees a Joint Municipality Wellness Day on April 26, 2017.
- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton are planning to work together to offer their employees a Joint Municipality Wellness Day on May 23, 2017.
- Pemberton Township is planning a wellness day in September.
- Florence Township is having a year long “Maintain Don’t Gain” Challenge; the initial cost will be \$1.00 to participate. Weigh-ins take place once a month. Those who gain contribute an extra \$1.00 per pound. If you maintain, your name goes into a drawing at the end of the



year; lose weight and your name goes in twice. The prize is the money collected plus \$75 gift card to a health conscience restaurant.

- 2017 Wellness Funds: Members should have received notification on their Wellness Funds for 2017. She asked the members to try to work together early in the year to allocate the funds.
- Firefighters Ad Hoc Committee – Meetings will be held quarterly. The first meeting is scheduled for February 21<sup>st</sup> @ 7pm at the Emergency Service Training Building in Westhampton.
- **February Wellness Newsletter** - She noted that the February Wellness Newsletter was included in her report.

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 *January 2017*.

#### **Lost Time v. Medical Only Cases**

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

	<b><i>Jan</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>0</i>	<i>0</i>
<i>Medical Only</i>	<i>7</i>	<i>7</i>
<i>Report Only</i>	<i>3</i>	<i>3</i>
<i>Total Intakes</i>	<i>10</i>	<i>10</i>
<i>Report Only % of Total</i>	<i>30.0%</i>	<i>30.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>100:00</i>	<i>100:00</i>
<i>Average Days to Report</i>	<i>10.7</i>	<i>10.7</i>

#### ***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>97</i>
<i>Transitional Duty Days Worked</i>	<i>42</i>
<i>% of Transitional Duty Days Worked</i>	<i>43.3%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>55</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>56.7%</i>

#### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:



<b><i>PPO Penetration Rate</i></b>	<b><i>Jan</i></b>
<i>Bill Count</i>	93
<i>Original Provider Charges</i>	\$66,400
<i>Re-priced Bill Amount</i>	\$29,910
<i>Savings</i>	\$36,489
<i>% of Savings</i>	55.0%
<i>Participating Provider Penetration Rate - Bill Count</i>	95.7%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97.2%
<i>EPO Provider Penetration Rate - Bill Count</i>	77.6%
<i>EPO Provider Penetration Rate – Provider Charges</i>	82.9%

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 **January 31, 2017**, a copy of which was provided to the membership in the agenda packet.

#### **Investment Interest**

Interest received or accrued for the current month totaled \$11,235.76. This generated an average annual yield of .81%. After including an unrealized net gain of \$13,550.00 in the asset portfolio, the yield was adjusted to 1.78 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$137,760.00 as it relates to market value of \$8,862,240.00 vs. the amount invested.

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

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$337.00	337.00
Overpayment Reimbursements	\$.00	\$.00
FY 2017 Premium Receipts	\$553,974.00	\$553,974.00
FY 2017 Approp. Refund	\$200.00	\$200.00

#### **Claim Activity for the Period**

Claim activity for the period for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$146,171.02. The claim detail includes 190 checks.

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



Delran Township	\$73,477.00
Chesterfield Township	\$1,045.00
Bordentown City	\$10,455.00

### Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,700,752.22 to a closing balance of \$16,651,255.59 showing a decrease in the Fund of \$49,496.63.

### Loss Run Payment Register

Chair Keller entertained a motion to approve the *January 2017 Loss Run Payment Register* as presented.

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the *January 2017 Loss Run Payment Register*.

### ROLL CALL Yeas

Amanda Somes, **Bass River Twp**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
John Browne, *Alt*, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Richard Brook, **Florence Twp**  
Mike Mansdoerfer, **Lumberton Twp**  
Donna Kilburn, *Alt*, **Hainesport Twp**  
Mike Fitzpatrick, **Mansfield Twp**  
Kathy Burger, **Medford Twp**  
Meredith Tomczyk, **Mt. Laurel Township**  
Mary Picariello, **North Hanover Twp**  
Scott Pearlman, *Alt*, **Palmyra Borough**  
Debbie Vallari, *Alt*, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.



***Bill List –February, 2017***

For the Executive Committee’s consideration, Mr. Tontarski presented the ***February 2017 Bill List*** in the amount of \$516,918.28.

Chair Keller entertained a motion to approve the ***February 2017 Bill List*** as presented.

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the ***February 2017 Bill List*** totaling \$516,918.28.

**ROLL CALL      *Yeas***

Amanda Somes, **Bass River Twp**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
John Browne, *Alt*, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Richard Brook, **Florence Twp**  
Mike Mansdoerfer, **Lumberton Twp**  
Donna Kilburn, *Alt*, **Hainesport Twp**  
Mike Fitzpatrick, **Mansfield Twp**  
Kathy Burger, **Medford Twp**  
Meredith Tomczyk, **Mt. Laurel Township**  
Mary Picariello, **North Hanover Twp**  
Scott Pearlman, *Alt*, **Palmyra Borough**  
Debbie Vallari, *Alt*, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

***Nays:***            None

***Abstain:***        None

Motion carried by unanimous vote.

***RMC Bill List –February, 2017***

For the Executive Committee’s consideration, Mr. Tontarski presented the ***February 2017 RMC Bill List*** in the amount of \$74,196.00.

Chair Keller entertained a motion to approve the ***February 2017 RMC Bill List*** as presented.

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



Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the *February 2017 RMC Bill List* totaling \$74,196.00.

**ROLL CALL      *Yeas***

Amanda Somes, **Bass River Twp**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
John Browne, *Alt*, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Richard Brook, **Florence Twp**  
Mike Mansdoerfer, **Lumberton Twp**  
Donna Kilburn, *Alt*, **Hainesport Twp**  
Mike Fitzpatrick, **Mansfield Twp**  
Kathy Burger, **Medford Twp**  
Meredith Tomczyk, **Mt. Laurel Township**  
Mary Picariello, **North Hanover Twp**  
Scott Pearlman, *Alt*, **Palmyra Borough**  
Debbie Vallari, *Alt*, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:*            None  
*Abstain:*        None

Motion carried by unanimous vote.

**COMMITTEE REPORTS**

No reports.

***MEL/RCF/E-JIF REPORT***

***2017 MEL Coverage Bulletin***

Mr. Forlenza stated the 2017 MEL Coverage Bulletins can be found on the MEL's website, [www.njmel.org](http://www.njmel.org). He noted that they will not be distributed to the membership by mail; you can request an electronic or hard copy from the Underwriting Manager or his office.

***MISCELLANEOUS BUSINESS***

***Next Meeting***



Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, March 21, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

***Resolution #2017-18 – Honoring Mike Mansdoerfer***

Chair Keller read Resolution 2017-18, Honoring Mike Mansdoerfer into the minutes and thanked him for his years of service as Fund Commissioner and Chairman of the BURLCO JIF.

Motion by Ms. Tomczyk, seconded by Mr. Cramer, to approve Resolution 2017-18. All in favor. Motion carried.

***PUBLIC COMMENT***

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

Chair Keller opened the meeting to the public for comment.

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

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

***EXECUTIVE SESSION MEETING – Resolution #2017-19***

Chair Keller 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. McMahon, seconded by Ms. Tomczyk, to Adopt ***Resolution #2017-19***. 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 Keller entertained a motion to reopen the public portion of the meeting.

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

***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>General Liability</i></b>	<b><i>Property</i></b>	<b><i>Auto Liability</i></b>
<i>1207807</i>	<i>2017092637</i>	<i>1195460</i>
<i>1214987</i>	<i>1264274</i>	

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



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

**ROLL CALL      *Yeas***

Amanda Somes, **Bass River Twp**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Dean Buhner, **Bordentown Twp**  
Glenn McMahon, **Chesterfield Twp**  
John Browne, *Alt*, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Linda Dougherty, **Edgewater Park Twp**  
Richard Brook, **Florence Twp**  
Mike Mansdoerfer, **Lumberton Twp**  
Donna Kilburn, *Alt*, **Hainesport Twp**  
Mike Fitzpatrick, **Mansfield Twp**  
Kathy Burger, **Medford Twp**  
Meredith Tomczyk, **Mt. Laurel Township**  
Mary Picariello, **North Hanover Twp**  
Scott Pearlman, *Alt*, **Palmyra Borough**  
Debbie Vallari, *Alt*, **Pemberton Borough**  
Dennis Gonzalez, **Pemberton Township**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

***Nays:***            None

***Abstain:***        None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There were no claims presented for authorization to abandon subrogation.

***MOTION TO ADJOURN***

Chair Keller entertained a motion to adjourn the February 21, 2016 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Ms. Tomczyk, to adjourn the February 21, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:56pm.

---

Brenda Smith,  
*Recording Secretary for*

---

***Glenn McMahon, ACTING SECRETARY***





To: Fund Commissioners  
From: Paul J. Miola, CPCU, ARM, Executive Director  
Date: March 21, 2017  
Re: **Executive Director's Report**

-----

**A. Lost Time Accident Frequency Report – (pg. 18)**

The January 2017 Lost Time Accident Frequency Summary and the Statewide Recap for the January 2017 is attached for your review.

**B. Certificates of Insurance (pgs. 19-27)**

A summary of the Certificates of Insurance issued during February 2017 are attached for your review.

**C. 2016 Safety Incentive Program Awards (pg. 28)**

A letter from our office describing how to collect your 2016 Safety Incentive Awards money was emailed out on or about March 10. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

**D. 2017 Optional Safety Budget (pg. 29)**

A letter from our office describing how to collect your 2017 Optional Safety Budget allowance was e-mailed on or about January 24, 2017. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

**E. 2017 Wellness Incentive Program Allowance (pg. 30)**

A report detailing the available balance for each member for the 2017 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 27, 2017. If you have any questions on how to utilize your 2017 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.**

**F. Employment Practices Liability Coverage – (pg. 31)**

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



**G. EPL Allowance (pg. 32)**

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

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

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

**I. Financial Fast Track Report (pg. 34 )**

The Financial Fast Track Report as of December 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of December 31, 2016 was \$10,570,666

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

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

**K. Capehart & Scatchard Updates (pgs. 37-42)**

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

**L. Statutory Bond Status (pg. 43)**

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

**M. Skateboard Park Approval Status (pg. 44)**

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 **2017-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.



#### **N. Elected Officials Training – Invite (pgs. 45-46)**

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, January 31, 2017 and February 16, 2017 are posted on the JIF website. The remaining training has been scheduled on the following date:

March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

#### **O. 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](http://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](http://www.burlcojif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

#### **Q. Financial Disclosure Form**

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at 856-446-9136. Additional information will be sent out via email once the Executive Director's office is notified.

#### **R. Property Appraisals**

On or about February 8, 2017, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2017 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 24, 2017.

#### **S. 2017 Safety Kickoff Breakfast – RSVP (pg. 47)**

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 were emailed out on or about March 2, 2017.



## **T. Technology Risk Assessment**

The Technology Risk Assessments undertaken by Pivot Point Security are being completed. Once complete, the individual member reports will then be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultant. At that time, a webinar will be scheduled so that common member questions can be addressed. In addition, it is anticipated that training and policies and procedures to address the greatest areas of need will be developed. In the meantime, please do not hesitate to contact the Executive Director's office if you have any questions.

## **U. New Fund Commissioner Orientation**

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 16, 2017 at 2:30 PM at Hainesport Municipal Building. An email notification with further details will be sent out to all Fund Commissioners and RMC's late April.

## **V. WEBSITE ([WWW.BURLCOJIF.ORG](http://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!

## **W. New Member Activity**

Nothing to Report.



**Burlington County Municipal Joint Insurance Fund  
2016 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	Aug 2017	Sept 2017	Oct 2017	Nov 2017	Dec 2017	Paid in 2018	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00														0.00	1,650.00	
Delanco	1,650.00														0.00	1,650.00	
Delran	2,275.00														0.00	2,275.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,650.00														0.00	1,650.00	
Florence	2,275.00														0.00	2,275.00	
Hainesport	1,650.00			1,650.00											1,650.00	0.00	
Lumberton	2,275.00														0.00	2,275.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00														0.00	2,600.00	
Mount Laurel	2,600.00			2,600.00											2,600.00	0.00	
North Hanover	1,975.00														0.00	1,975.00	
Palmyra	1,975.00														0.00	1,975.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00														0.00	1,975.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00														0.00	1,975.00	
Woodland	1,650.00														0.00	1,650.00	
Wrightstown	1,650.00														0.00	1,650.00	
Total By Line	\$52,825.00	\$0.00	\$0.00	\$11,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,800.00	\$41,025.00	

**Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018**



Burlington County Municipal Joint Insurance Fund 2017 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2017	February 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00															0.00	1,595.00
Delran	2,660.00															0.00	2,660.00
Edgewater Park	1,595.00															0.00	1,595.00
Fieldsboro	750.00															0.00	750.00
Florence	2,660.00															0.00	2,660.00
Hainesport	995.00															0.00	995.00
Lumberton	2,660.00															0.00	2,660.00
Mansfield	1,595.00															0.00	1,595.00
Medford	4,645.00															0.00	4,645.00
Mount Laurel	4,645.00															0.00	4,645.00
North Hanover	1,595.00															0.00	1,595.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00															0.00	4,645.00
Riverside	2,660.00															0.00	2,660.00
Shamong	995.00															0.00	995.00
Southampton	1,595.00															0.00	1,595.00
Springfield	995.00															0.00	995.00
Tabernacle	995.00															0.00	995.00
Westampton	1,595.00															0.00	1,595.00
Woodland	995.00															0.00	995.00
Wrightstown	995.00															0.00	995.00
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		0.00	51,295.00

**Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018**



Burlington County Municipal Joint Insurance Fund 2017 Wellness Incentive Program																		
Member Municipality	Opening Balance	January 2017	February 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00															0.00	1,000.00	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00			393.90												393.90	356.10	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00															0.00	750.00	
Fieldsboro	500.00															0.00	500.00	
Florence	1,000.00															0.00	1,000.00	
Hainesport	500.00															0.00	500.00	
Lumberton	1,000.00															0.00	1,000.00	
Mansfield	750.00															0.00	750.00	
Medford	1,500.00															0.00	1,500.00	
Mount Laurel	1,500.00															0.00	1,500.00	
North Hanover	750.00															0.00	750.00	
Palmyra	750.00															0.00	750.00	
Pemberton Boro	500.00															0.00	500.00	
Pemberton Twp.	1,500.00															0.00	1,500.00	
Riverside	1,000.00															0.00	1,000.00	
Shamong	500.00															0.00	500.00	
Southampton	750.00															0.00	750.00	
Springfield	500.00															0.00	500.00	
Tabernacle	500.00															0.00	500.00	
Westampton	750.00															0.00	750.00	
Woodland	500.00															0.00	500.00	
Wrightstown	500.00															0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$393.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		393.90	20,856.10	

Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018





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

To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

\*\*\*\*\*

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

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

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

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

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

**Wednesday, December 7, 2016 – Merighi's Savoy Inn, Vineland**

**Tuesday, January 31, 2017 – Nicolosi's Caterers, West Deptford**

**Thursday, February 16, 2017 – Merighi's Savoy Inn, Vineland**

**Wednesday, March 29, 2017 – O'Connor's, Eastampton**

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

cc: Risk Management Consultants



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

**ELECTED OFFICIALS RISK MANAGEMENT SEMINAR**

**REGISTRATION FORM**

Please Print

Course Date/Location: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Municipality: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_

**Forward the completed form to:**

**Ms. Sheila Ortiz**

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

**E-Mail:** Sheila\_Ortiz@ajg.com

**Fax:** (856) 446-9149



# 26<sup>th</sup> ANNUAL SAFETY CELEBRATION BREAKFAST



## Come Join the BURLCO JIF to:

Celebrate Your 2016 Safety Accomplishments

Strengthen Your Resolve for 2017

Share Safety Ideas with Others

Learn from Real Life Experiences

## Tuesday, April 4, 2017

**Program begins at 8:30 a.m.**

### LOCATION:

**Indian Springs Country Club**

115 South Elmwood Rd, (2<sup>nd</sup> floor), Marlton, NJ 08053  
(856) 596-1106

*Please RSVP electronically by [Clicking This Link](#)*

*no later than March 28, 2017*

### **IMPORTANT:**

*Should you not be able to attend for any reason please advise our office "ASAP"  
as payment is on a per person basis.*

### Invitation extended to:

Fund Commissioners, Elected Officials,  
Safety Coordinators, Supervisors,  
Claims Coordinators, Safety Delegates,  
Safety Committee Reps,  
Risk Management Consultants

**Questions email: [sheila\\_ortiz@ajg.com](mailto:sheila_ortiz@ajg.com)**

**A SECOND**  
CAN CHANGE YOUR LIFE



CELEBRATE - MOTIVATE - ACTIVATE



**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:** March 1, 2017

**Service Team:**

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

**FEBRUARY ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Bass River – Conducted a Loss Control Survey on February 6
- Township of Bordentown – Conducted a Loss Control Survey on February 1
- Township of Pemberton – Conducted a Loss Control Survey on February 13

**JIF MEETINGS ATTENDED**

- Fund Commissioners Meeting – February 21
- Regional Training: Safety and Claims Coordinators Roundtable Meeting – February 23
- Police Chief Ad Hoc Meeting – February 24

**MEL VIDEO LIBRARY**

The following members used the MEL Video Library during February. **Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and telephone number: 856-552-4900. To either view the full video catalog or rent videos, use the above website or NJMEL.org.**

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Borough of Palmyra	1



## **MEL MEDIA CATALOG**

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

## **NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES**

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

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

The following Safety Director Bulletins and alerts were distributed by e-mail during February. 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 - Message from the Safety Director – Drones – February 6
- Ø BURLCO JIF - Regional Training- Active Shooter in the Workplace: Considerations for Municipalities – February 9
- Ø BURLCO JIF - Message from your Safety Director- S:ERVE – February 13
- Ø BURLCO JIF - Safety & Claims Coordinators' Regional Roundtable Training Reminder – February 15
- Ø BURLCO JIF - SD Bulletin - "First Responders - Safe Lifting and Moving of Patients" - February 21

## **UPCOMING EVENTS**

- Safety Committee/Executive Committee – March 21, 2017

## **MSI TRAINING PROGRAMS**

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

Below are upcoming MSI training programs scheduled for March, April and May of 2017. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
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
3/1/17	Township of Galloway	Employee Conduct/Violence Prevention	9:00 - 10:30 am
3/1/17	Township of Galloway	Fire Extinguisher	10:45 - 11:45 am
3/2/17	Township of Lacey #4	Back Safety/Material Handling	8:30 - 9:30 am
3/2/17	Township of Lacey #4	Fire Extinguisher	9:45 - 10:45 am
3/2/17	Township of Lacey #4	Hearing Conservation	11:00 - 12:00 pm



DATE	LOCATION	TOPIC	TIME
3/3/17	Borough of Tinton Falls	PPE	7:30 - 9:30 am
3/7/17	Township of Manchester	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
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
3/22/17	Township of Manchester	Excavation/Trenching/Shoring	8:30 - 12:30 pm



DATE	LOCATION	TOPIC	TIME
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
3/24/17	Township of Evesham #4	Landscape Safety	8:30 - 11:30 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
3/28/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
3/28/17	Township of Voorhees #1	Fire Extinguisher	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
4/3/17	Township of Stafford	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/3/17	Township of Stafford	Driving Safety Awareness	10:45 - 12:15 pm
4/3/17	Township of Stafford	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
4/3/17	Township of Pemberton	Landscape Safety	8:00 - 11:00 am
4/4/17	Jackson Twp. MUA	Flagger/Work Zone	8:30 - 12:30 pm
4/4/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
4/4/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
4/4/17	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/5/17	Township of Burlington #3	BBP	8:00 - 9:00 am
4/5/17	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
4/5/17	City of Margate #4	Playground Safety Inspections	8:30 - 10:30 am
4/5/17	City of Margate #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/6/17	Township of Middletown #5	Fall Protection Awareness	8:30 - 10:30 am
4/6/17	Township of Middletown #5	Asbestos, Lead, Silica Health Overview	10:45 - 11:45 am
4/6/17	Township of Middletown #5	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
4/6/17	Township of Winslow	LOTO	8:30 - 10:30 am
4/7/17	Township of Colts Neck	Fire Safety	8:30 - 9:30 am
4/7/17	Township of Colts Neck	Fire Extinguisher	9:45 - 10:45 am
4/7/17	Township of Colts Neck	Confined Space Awareness	11:00 - 12:00 pm
4/7/17	Township of Colts Neck	BBP	12:30 - 1:30 pm



DATE	LOCATION	TOPIC	TIME
4/7/17	Township of Willingboro	Flagger/Work Zone	8:30 - 12:30 pm
4/10/17	Borough of Glassboro #1	Driving Safety Awareness	8:00 - 9:30 am
4/10/17	Township of Hamilton #3	PPE	8:30 - 10:30 am
4/10/17	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
4/10/17	Township of Hamilton #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
4/11/17	Township of Toms River	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/11/17	Township of Toms River	BBP	10:15 - 11:15 am
4/11/17	Logan Township MUA #1	Fire Safety	8:30 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Extinguisher	9:45 - 10:45 am
4/12/17	Township of Lacey #4	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
4/12/17	City of Vineland	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/13/17	Borough of Beach Haven #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/17	Township of Pennsville #1	BBP	8:30 - 9:30 am
4/13/17	Township of Pennsville #1	Hearing Conservation	9:45 - 10:45 am
4/17/17	Middletown SA	HazCom w/GHS	8:30 - 10:00 am
4/17/17	Middletown SA	BBP	10:15 - 11:15 am
4/17/17	Township of Cherry Hill #4	Heavy Equipment	8:30 - 11:30 am
4/18/17	Borough of Red Bank	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
4/18/17	Borough of Clementon #3	Special Events Management	8:30 - 10:30 am
4/18/17	City of Brigantine #3	LOTO	8:30 - 10:30 am
4/18/17	City of Brigantine #3	HazCom w/GHS	10:45 - 12:15 pm
4/19/17	Western Monmouth UA	CSE-Permit Required /wClassroom Demo	8:30 - 12:30 pm
4/19/17	Township of Washington	Flagger/Work Zone	8:30 - 12:30 pm
4/19/17	Township of Galloway	Heavy Equipment Safety	9:00 - 12:00 pm
4/20/17	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:30 pm w/lunch brk
4/20/17	City of Sea Isle City #1	CEVO-EMS-Evening	4:00 - 8:00 pm
4/21/17	Township of Manchester	DDC-6	8:30 - 3:00 pm w/lunch brk
4/21/17	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/24/17	Borough of Union Beach #2	PPE	8:30 - 10:30 am
4/24/17	Borough of Union Beach #2	HazCom w/GHS	10:45 - 12:15 pm
4/24/17	Township of Winslow	DDC-6	8:30 - 3:00 pm w/lunch brk
4/24/17	Township of Cherry Hill #4	Jetter/Vacuum Safety	8:30 - 10:30 am
4/24/17	Township of Upper	LOTO	8:30 - 10:30 am
4/24/17	Township of Upper	Shop & Tool Safety	10:45 - 11:45 am
4/24/17	Township of Upper	HazCom w/GHS	12:30 - 2:00 pm
4/25/17	Township of Toms River	Playground Safety Inspections	8:30 - 10:30 am



DATE	LOCATION	TOPIC	TIME
4/25/17	Township of Toms River	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/25/17	Township of Washington	Landscape Safety	8:30 - 11:30 am
4/25/17	Township of Washington	Playground Safety Inspections	12:00 - 2:00 pm
4/25/17	City of Ocean City #1	Fall Protection Awareness	8:30 - 10:30 am
4/25/17	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
4/26/17	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/26/17	City of Burlington #2	HazMat Awareness w/HazCom	8:30 - 11:30 am
4/27/17	Township of Middletown #5	Landscape Safety	8:30 - 11:30 am
4/27/17	Township of Middletown #5	Playground Safety Inspections	12:00 - 2:00 pm
4/27/17	City of Vineland	Heavy Equipment	8:30 - 11:30 am
4/27/17	City of Vineland	Confined Space Awareness	11:45 - 12:45 pm
4/28/17	Township of Little Egg Harbor #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/28/17	Township of Evesham #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/28/17	Township of Evesham #4	Back Safety / Material Handling	10:15 - 11:15 am
4/28/17	Township of Evesham #4	Shop & Tool Safety	11:30 - 12:30 pm
5/1/17	Township of Toms River	Flagger/Work Zone	8:30 - 12:30 pm
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Township of Barnegat #1	Ladder Safety/Walking Surfaces	9:00 - 11:00 am
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Borough of Eatontown #2	Landscape Safety	8:30 - 11:30 am
5/3/17	Borough of Eatontown #2	Shop & Tool Safety	11:45 - 12:45 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/3/17	City of Millville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/3/17	City of Millville #1	BBP	11:45 - 12:45 pm
5/4/17	Borough of Point Pleasant Beach	Fire Safety	8:30 - 9:30 am
5/4/17	Borough of Point Pleasant Beach	Fire Extinguisher	9:45 - 10:45 am
5/4/17	Jackson Twp. BOFC #3	LOTO	8:30 - 10:30 am
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/4/17	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
5/4/17	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
5/5/17	Township of Colts Neck	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Colts Neck	Playground Safety Inspections	12:00 - 2:00 pm
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/8/17	Township of Stafford	PPE	8:30 - 10:30 am
5/8/17	Township of Stafford	Hearing Conservation	10:45 - 11:45 am
5/8/17	Township of Stafford	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
5/8/17	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/9/17	Jackson Twp. MUA	HazMat Awareness w/HazCom	8:30 - 11:30 am



DATE	LOCATION	TOPIC	TIME
		GHS	
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Borough of Lavallette #1	Flagger/Work Zone	8:30 - 12:30 pm
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/10/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
5/11/17	Township of Manchester	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/11/17	Borough of Avalon #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/12/17	Township of Little Egg Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/15/17	Township of Hazlet	Sanitation/Recycling Safety	8:30 - 10:30 am
5/15/17	Township of Hazlet	CDL-Driver Safety Regulations	10:45 - 12:45 pm
5/15/17	Township of Upper	Landscape Safety*	8:30 - 11:30 am
5/15/17	Township of Upper	Playground Safety Inspections	12:00 - 2:00 pm
5/17/17	Western Monmouth UA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/17/17	Borough of Wildwood Crest #1	Driving Safety Awareness	10:00 - 11:30 am
5/17/17	Borough of Wildwood Crest #1	Back Safety/Material Handling	11:45 - 12:45 pm
5/18/17	Township of Ocean	Office Safety	8:30 - 10:30 am
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	BBP	12:30 - 1:30 pm
5/22/17	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
5/22/17	Township of Egg Harbor #5	Hearing Conservation	10:45 - 11:45 am
5/23/17	Township of Manchester	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
5/23/17	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Two River Water Reclamation Authority	Forklift Train-the-Trainer	8:30 - 11:30 am
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am
5/24/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/24/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
5/25/17	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
5/25/17	City of Somers Point #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk



<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
5/31/17	Borough of Rumson #1	BBP	8:30 - 9:30 am
5/31/17	Borough of Rumson #1	Hearing Conservation	9:45 - 10:45 am
5/31/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/31/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm



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



# Lessons Learned from Losses

## Ladder Safety

### Monthly Newsletter - March 2017

- 43% of fatal falls in the last decade have involved a ladder according to the CDC.
- 164,000 people receive emergency room treatment each year in the United States due to ladder related injuries according to the World Health Organization.
- 15% of all occupational deaths are from ladder related falls/injuries.
- Over the last 10 years, ladder-related injuries have increased by 50%.
- OSHA believes 100% of ladder accidents are preventable with proper training and equipment.



#### The 4 main types of ladder accidents are;

- Selecting the wrong type of ladder
- Using worn or damaged ladders
- Incorrect placement of ladders
- Incorrect use of ladders



A 68 year old custodian was working alone in a mostly empty building and was attempting to remove a 25lb TV bracket from a wall. He was on an 8' fiberglass step ladder and removed 2 or 3 bolts when the bracket shifted, as if on a hinge, throwing him off balance causing him to fall. Because the building was mostly empty and he had trouble getting connectivity on his cell phone, help was slow to reach him. He suffered punctured lungs, broken ribs, a brain bleed and developed pneumonia shortly after the fall. He came perilously close to succumbing to his injuries. The total claim is at almost \$900,000

The claim example illustrates the necessity for all employees using ladders to do so with great care. 3 points of contact must maintained at all times and a job should not be undertaken if it is meant for 2 or more people. Is there other equipment on hand that is a safer option?



# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
FROM: Debby Schiffer, JIF Wellness Director  
DATE: March 21, 2017 at Hainesport Municipal Building  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### MARCH ACTIVITY & PLANNED EVENTS

#### 2017 Wellness Days:

Continue to plan two joint municipal wellness days. Vendors have been invited and are responding. Save the Date flyers have been distributed..

- 1) Chesterfield, Bordentown City, Fieldsboro (planned for April 26<sup>th</sup>)
- 2) Medford, Tabernacle, Lumberton, Shamong and Southampton (planned for May 23<sup>rd</sup>)

#### Presentations:

- Lumberton – March presentation on healthy gut from Go With Your Gut
- Medford – March presentation from Apex Acupuncture
- Palmyra– March presentation from ShopRite Dietitian
- Pemberton Township – March presentation on movement to offset sitting all day
- Southampton – March presentation from ShopRite Dietitian

*Some municipalities are already planning future lectures:*

*Delran, Edgewater Park, Florence, Lumberton, North Hanover, Medford, Palmyra*

#### New Employee Needs Assessment:

Chesterfield  
Westampton  
North Hanover

#### Walking Challenge underway:

Delanco

#### Challenges Planned going forward:

North Hanover – Water challenge in April; Walking challenge in September  
Lumberton – Walking challenge in October

#### Other ideas:

- **Earn tickets** for participating in various activities (including JIF safety training) throughout the year and earn for a chance to win prize at end of year (Lumberton Township).
- **Healthy Taste of Town Restaurants** – invite local restaurants (not chains) to bring a healthier version of one of their lunch items for employees to taste
- **Fresh Fruit or Produce** for office/departments to share.
- **Challenge by Department** (weight loss, walking, water, etc.)
- **1,000 minute Club Challenge** – walk 1,000 minutes over a 6-week challenge to win (that's about 33 minutes 5x/week)
- **My Life Check through American Heart Association:** The **My Life Check®** is a health assessment and improvement tool that encourages you to take actions and form habits to improve your heart health.  
**How it works:** Employees complete an assessment, get a Heart Health Score with recommendations to make improvements, and track their own progress. The tool works on desktop and mobile devices.  
<https://mlc.heart.org/#/>
- **April 5<sup>th</sup> National Walking Day** – Encourage employees to wear or bring sneakers and join together to walk during their lunch break.

#### Reminder: 2017 Wellness Funds:

Let's please try to work together early in the year to allocate these funds so we don't miss out or feel pressured at the end of the year to spend them.



**March Wellness Connection Newsletter**

March is National Nutrition Month! Check out my Newsletter attached featuring information on the importance of protein, changing our attitude towards food, spotlight on ginger and calcium and more!

The Exercise of the Month highlights a few simple stretches to incorporate into your routine to help minimize back pain.

**Fire Fighters Ad Hoc Committee** – Meetings will be held Quarterly. First meeting was held on February 21<sup>st</sup> at 7pm at the Emergency Service Training Building in Westampton. Attendees from JIF: Medford, Southampton, Wrightstown. Next meeting scheduled for May 16<sup>th</sup>.

**Final Note:**

Remember I will always try to attend your Safety Committee Meeting if you would like me present to help address wellness issues.





**Burlington County Municipal JIF  
Managed Care Summary Report  
2017**

<b>Intake</b>	<b>February-17</b>	<b>February-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
# of New Claims Reported	13	19	24	41
# of Report Only	5	4	8	17
% Report Only	38.5%	21.1%	33.3%	41.5%
# of Medical Only	5	14	13	22
# of Lost Time	3	1	3	2
Medical Only to Lost Time Ratio	63:37	93:07	81:09	92:08
Average # of Days to Report a Claim	1.2	1.4	5.1	1.5

<b>Nurse Case Management</b>	<b>February-17</b>	<b>February-16</b>
# of Cases Assigned to Case Management	18	19
# of Cases >90 days	15	13

<b>Savings</b>	<b>February-17</b>	<b>February-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	124	133	211	228
Provider Charges	\$218,192	\$80,638	\$276,049	\$194,931
Repriced Amount	\$64,073	\$34,531	\$90,411	\$101,092
Savings \$	\$154,118	\$46,107	\$185,638	\$93,838
% of Savings	70.6%	57.2%	67.2%	48.1%

<b>Participating Provider Penetration Rate</b>	<b>February-17</b>	<b>February-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	92.7%	96.2%	93.8%	96.1%
Provider Charges	96.3%	98.1%	96.4%	97.1%

<b>EPO Penetration Rate</b>	<b>February-17</b>	<b>February-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	85.1%	97.2%	81.9%	94.9%
Provider Charges	96.6%	99.0%	94.8%	95.1%

<b>Transitional Duty Summary</b>		<b>2017 YTD</b>	<b>2016 YTD</b>
% of Transitional Duty Days Worked		50.7%	48.0%
% of Transitional Duty Days Not Accommodated		38.9%	52.0%



March 6, 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 February 28, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. 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 \$ 11,777.02. This generated an average annual yield of .80%. However, after including an unrealized net gain of \$3,780.00 in the asset portfolio, the yield is adjusted to 1.06% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$133,980.00 as it relates to current market value of \$ 8,866,020.00 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 \$ 2,156.70 w/YTD Total \$ 2,493.70 (detailed in my report)  
Overpayment Reimbursements \$ 256.60  
FY 2017 Premium Receipts \$ 2,816,912.00  
FY 2016 Approp. Refund \$ 885.00



#### 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 \$ 148,945.71. The claims detail shows 221 claim payments issued.

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

Delran Township	\$73,500.00
Chesterfield Township	\$ 1,045.00
Bordentown City	\$10,459.00

#### 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 \$ 16,651,255.59 to a closing balance of \$ 18,736,962.31 showing an increase in the fund of \$ 2,085,706.72. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

#### BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer







**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2017**

	<u>January</u>	<u>February</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	16,700,752.22	16,651,255.59	
<b>RECEIPTS:</b>			
Interest Income ( Cash )	14,785.77	5,557.02	20,342.79
Premium Assessment Receipts	553,974.00	2,816,911.99	3,370,885.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation & Reimb. Receipts:			
Fund Year 2017	0.00	0.00	0.00
Fund Year 2016	329.00	2,036.70	2,365.70
Fund Year 2015	0.00	0.00	0.00
Fund Year 2014	0.00	0.00	0.00
Fund Year 2013	8.00	0.00	8.00
Closed Fund Year	0.00	120.00	120.00
Total Subrogation & Reimb. Receipts	337.00	2,156.70	2,493.70
FY 2017 Appropriation Refunds	200.00	0.00	200.00
FY 2016 Appropriation Refunds	0.00	885.00	885.00
Late Payment Penalties	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00
Other	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	569,296.77	2,825,510.71	3,394,807.48

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2017	1,623.48	21,806.37	23,429.85
Fund Year 2016	58,056.90	62,688.23	120,745.13
Fund Year 2015	44,258.92	39,137.06	83,395.98
Fund Year 2014	40,063.72	20,696.48	60,760.20
Fund Year 2013	2,165.00	4,361.57	6,526.57
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	146,168.02	148,689.71	294,857.73

Total Net Claim Payments

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,270.25	141,842.60	213,112.85
Property Fund Charges FY 2017	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	130,719.82	130,719.82
M.E.L. Premium FY 2017	396,515.32	0.00	396,515.32
POL/EPL Policy Premium FY 2017	0.00	271,460.50	271,460.50
Exp. & Cont. Charges FY 2016	3,189.81	26,327.72	29,517.53
Property Fund Charges FY 2016	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	1,650.00	20,763.64	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00
Total Bill List Payments	472,625.38	591,114.28	1,063,739.66
Net Bank Services Fees	0.00	0.00	0.00
Other	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	618,793.40	739,803.99	1,358,597.39

**Closing Balance for the Period:**

16,651,255.59	18,736,962.31
---------------	---------------

Account Net Cash Change During the Period:

Operating Account	2,137,450.37	2,081,929.72	4,219,380.09
NJ Cash Management Account	0.00	0.00	0.00
Investment Account	-2,150,000.00	0.00	-2,150,000.00
Asset Management Account	13,550.00	3,780.00	17,330.00
Claims Imprest Account	-49,997.00	-3.00	-50,000.00
Expense & Contingency Account	-500.00	0.00	-500.00
<b>Total Change in Account Net Cash:</b>	-49,496.63	2,085,706.72	2,036,210.09

**Proof: 0.00 0.00**



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - MARCH 2017**

	<b>Payable to:</b>	<b>FY 2017</b>	<b>FY 2016</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Arthur J. Gallagher Risk Management Services, Inc.	<b>28,398.00</b>		Prof Services/Administration	March 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>189.54</b>		Misc/Postage/Copies/Faxes	Feb 2017 postage/copies expenses
3	The DeWeese Law Firm, P.C.	<b>5,417.00</b>		Prof Services/Attorney	March 2017 Fees
4	Qual-Lynx	<b>16,414.00</b>		Prof Services/Claims Admin.	March 2017 Fees
5	Brenda Smith	<b>360.00</b>		Misc/Recording Secretary	March 2017 Fees
6	J. A. Montgomery Risk Control Services	<b>9,841.00</b>		Prof Services/Safety Director	March 2017 Fees
7	Tom Tontarski	<b>894.00</b>		Prof Services/Treasurer	March 2017 Fees
8	Conner Strong & Buckelew	<b>633.00</b>		Prof Services/Underwriting Mgr	March 2017 Fees
9	Joyce Media	<b>225.00</b>		Misc/JIF Website	March 2017 Fees
10	Debby Schiffer	<b>2,421.00</b>		Wellness Program	March 2017 Fees
11	4imprint, Inc.	<b>1,385.28</b>		Safety Incentive Program	Beach towels for JIF; Inv#5196224
12	Arc Reprographics	<b>124.86</b>		Misc/Office Supplies	Inv#269378 Large Envs/Inv#269581 check env
13	Arc Reprographics	<b>122.29</b>		Police Defense & Training/EPL	Inv#269414; Elected officials HO 2/16/17
14	Iron Mountain	<b>55.28</b>		Misc/Record Retention Service	Inv#NMU9548 service 1/25/17-2/21/17; storage 3/1-31/17
15	Marco's Inc	<b>1,549.40</b>		Safety Incentive Program	2/28/17 SC/CC roundtable
16	Merighi's Savoy Inn	<b>889.74</b>		Police Defense & Training/EPL	Elected officials 2/16/17 (\$3558.97 split with 3)
17	OfficeMax Contract, Inc	<b>32.33</b>		Misc/Office Supplies	PO#182129925 voucher tab dividers
18	PRIMA	<b>1,180.00</b>		Misc/PRIMA/AGRIP	PRIMA conf reg. 6/4-9/17 Brook/Gonzalez
19	Renault Winery and Tuscany House	<b>172.30</b>		Misc/Meeting Expense/Dinner Mtg	Inv#5288-1; 2/28/17 Joint coverage mtg
20	Armando Riccio, LLC	<b>500.00</b>		Police Defense & Training/EPL	2/16/17 Elected Officials training
21	Michael J. Ward, LLC	<b>500.00</b>		Police Defense & Training/EPL	1/31/17 Elected Officials training
22	Bass River Township		<b>1,650.00</b>	Safety Incentive Program	Claimed as direct check for safety
23	Delanco Township	<b>383.90</b>		Wellness Program	Pedometers, fruit and supplies for wellness 2/16/17
24	Hainesport Township		<b>1,650.00</b>	Safety Incentive Program	Claimed as direct check for safety
25	Mt Laurel Township		<b>2,600.00</b>	Safety Incentive Program	Claimed as direct check for safety
26	Pemberton BOROUGH		<b>1,650.00</b>	Safety Incentive Program	Claimed as direct check for safety
27	Pemberton TOWNSHIP		<b>2,600.00</b>	Safety Incentive Program	Claimed as direct check for safety
28	Shamong Township		<b>1,650.00</b>	Safety Incentive Program	Claimed as direct check for safety
	<b>TOTAL</b>	<b>\$71,687.92</b>	<b>\$11,800.00</b>		

<b>JIF BILL LIST TOTAL</b>	<b>\$83,487.92</b>
----------------------------	--------------------





**Atlantic, Burlington, & Gloucester, Salem, Cumberland Counties**  
**Municipal Joint Insurance Fund Joint Coverage Committee Meeting**  
February 28, 2017 at 9:00 AM  
Tuscany House  
72 N. Breman Avenue  
Egg Harbor City, NJ 08215

A Joint Coverage Committee meeting of the Atlantic (ACMJIF), Burlington (BURLCO), and Gloucester, Salem, Cumberland Counties (TRICO) Municipal Joint Insurance Funds was held on February 28, 2017 at 9:00 AM at the Tuscany House / Renault Winery, Egg Harbor, NJ. Those in attendance were:

**ACM JIF**

Peter Miller, *Coverage Committee Chair*, **Egg Harbor Township**  
Lauren Vitelli, **West Cape May Borough**  
Rich Hirsch, **Longport Borough**  
Chris Powell, **Hardenbergh Insurance**  
Stowell Fulton, **Atlantic Associates**  
Rich Gerber, **Gerber Insurance**

**BURLCO JIF**

Richard Brook, *Coverage Committee Chair*, **Florence Township**  
Kathy Burger, **Medford Township**  
Steve Walsh, **EJA/ Capacity Insurance**  
Mike Avalone, **Conner Strong & Buckelew**

**TRICO JIF**

Mike Razze, *Coverage Committee Chair*, **Pitman Borough**  
Maureen Abdill, **Pilesgrove Township**  
John Sutherland, **J. Graham Chesney, Inc.**  
Helen Goodwin, **Hardenbergh Insurance**  
Chris Powell, **Hardenbergh Insurance**

**Administrator's Office**

Paul J. Miola, CPCU, Executive Director, **Arthur J. Gallagher Risk Management Services**  
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher Risk Management Services**  
Kris Kristie, Sr. Account Representative, **Arthur J. Gallagher Risk Management Services**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Services**

**Underwriting Manager's Office**

Joseph Hrubash, Underwriting Manager, **Conner Strong & Buckelew**  
Edward Cooney, Account Executive, **Conner Strong & Buckelew**

Unable to attend were:

**ACMJIF**

Robert Campbell, **Downe Township**  
Peter Hanway, **BCA Insurance Group**



Robert Connor, **William Mints Insurance**

**BURLCOJIF**

Mary Picariello, **North Hanover Township**  
Kathy Hoffman, **Southampton Township**  
Donna Mull, **Pemberton Borough**  
Tim Irons, **TC Irons**

**TRICOJIF**

Beth Reilly, **Alloway Township**  
Debra Fourre, **Glassboro Borough**  
Doris Hall, **Logan Township**  
Richie Raine, **Pennsville Borough**  
Bill Bittner, **Westville Borough**  
Robert Yerka, **Woodbury Heights**  
Ilene Laursen, **Conner Strong & Buckelew**

These minutes may not represent the order in which some items were discussed. The meeting was called to order at 9:01 AM.

**I. 2017 Coverage Renewal**

Mr. Forlenza indicated that today's meeting is an opportunity for Mr. Hrubash and Mr. Cooney to discuss the common coverage issues impacting all local JIF's as well as the MEL.

Mr. Forlenza referred the Committee to MEL Bulletin 17-02 on pages 1-3 of the agenda packet. The Bulletin outlines the results of the 2017 renewal. Mr. Cooney then highlighted a few items from the MEL Bulletin with the Committee. He mentioned that Zurich provides *Property / Equipment Breakdown Coverage* along with *Excess Flood and Earth Movement Coverage*.

Mr. Cooney mentioned that last year the MEL purchased \$25 million excess of Zurich's \$50 million for flood coverage. For 2017, the MEL opted to purchase an additional \$25 million in coverage; which brings the total to \$100 million in flood coverage.

Mr. Miola asked Mr. Cooney to explain to the Committee members what Zurich paid out in claims over the past few years compared to premiums. Mr. Cooney stated that the biggest claims that were paid out were generated from "Superstorm Sandy". Including the "Sandy" claims over the past 5-6 years the fund is at a 220% Loss Ratio; which means Zurich paid out 220% more than they received in premiums over the past six years. However, outside of the "Sandy" claims the Loss Ratio is between 40 & 50%.

Mr. Hrubash mentioned that the MEL increased the flood limit to \$100,000,000 while increasing the named storm wind limit from \$125,000 to \$150,000. The new limits were approved by the MEL Coverage Committee and Re-Insurance Committee.

Mr. Cooney mentioned that he and Mr. Hrubash met with approximately 15 insurance brokers in London. He noted that feedback that was received regarding the MEL programs was very positive. During the meeting, they discussed "Superstorm Sandy" claims and how much was paid on those claims. Mr. Cooney indicated that the insurance brokers were impressed on how the MEL handled those claims and seemed interested to add them to their portfolio.

Mr. Hrubash commented that for several years he tried to avoid conducting business with brokers from London due to the time difference and the amount of time they would be able to process



claims. However, after visiting London and having discussions with the decision makers they would be a respectable back-up carrier should an issue arise with our current carrier.

Mr. Cooney reported that the MEL negotiated a two (2) year deal with Genesis and Munich Re for Excess Liability and Optional Excess Liability Coverage. He noted that Genesis provides the primary coverage up to the first \$5 million. They guaranteed a 5% rate decrease, which was reflected in the 2017 budget for a total of \$1 million in savings. Munich Re whom provides the excess coverage limits above Genesis agreed to a rate decrease of 2% this year and a flat rate next year. Mr. Cooney noted that Munich also is including coverage for owned drones with a \$5 million sublimit. Munich also agreed to increase its aggregate from \$40 million to \$50 million.

Mr. Cooney indicated that the current agreement for Public Officials / Employment Practices Liability coverage is in the second year of a two-year commitment with QBE with a pre-agreed 5% statewide program increase for 2017. Changes in the premium differed amongst each JIF based on loss frequency & severity. Mr. Cooney commented that these claims continue to be the most difficult to manage. He noted that the newest claims developing in this area are "Land Use" claims. Mr. Miola mentioned that many of these claims contain supposed RLUIPA violations. He explained that RLUIPA is a federal law that indicates very clearly that towns cannot discriminate against religious organizations for any reason, unless there is a severe violation of code.

Mr. Hrubash explained that there is an ongoing claim involving the proposed construction of a mosque where the applicants have appeared before the local planning board 39 times during a four (4) year period before the application was ultimately denied. Mr. Miola commented that his office has a land use attorney presenting at this year's Elected Officials Seminars to discuss land use cases. He noted that it is important for the elected officials, many of which are also members of their local land use boards, to understand their role on these quasi-judicial boards. Mr. Hrubash indicated that when XL began providing this coverage in 2011, they adopted the MEL's manuscript policy form; however, that have since moved to XL's form to better define the policy coverage and exclusions. He further stated that beginning in 2017, QBE made some changes to the policy to better define coverage for land use matters.

Mr. Cooney explained that currently the QBE policy provides no coverage for land use matters where the demand is solely for injunctive relief. In cases where damages are being sought, there is a \$150,000 sublimit which should provide enough coverage to handle claims where the land use board acted properly; however, the applicant is not happy with the decision. He noted that the 2017 policy changes also clarifies reporting requirements by removing the limitation on the number of days a claim must be reported in, and uses the more favorable "as soon as practicable" language. Finally, other reporting language is modified so notice of a "potential claim" will bring back future related claims to the period when the "potential claim" was reported.

Mr. Hrubash mentioned that the MEL Financials were released yesterday as of 12/31/2016 showing that the MEL Surplus is up to \$21 million. He noted that losses in this line of coverage were having a detrimental impact on the MEL financials. When the MEL transferred the EPL/POL coverage to the commercial market in 2011, the MEL surplus was down to \$4 million.

Finally, Mr. Cooney reviewed the Privacy / Cyber Liability coverage with the Committee. He noted that cyber liability coverage was renewed with XL Catlin for 2017 at the expiring terms and conditions. Besides the expiring options, XL Catlin has offered new higher limit options of the \$10 million aggregate with a \$5 million per occurrence sublimit and a \$25,000 deductible. In addition, higher limit options are available with Beazley Insurance including a \$20 million aggregate and \$10 million per occurrence sublimit.



Mr. Brook asked if there is coverage for Affordable Housing claims. Mr. Cooney responded that there is an increasing concern regarding Affordable Housing requirements for new developments. He noted that a lot of the commercial builders have been suing towns citing Affordable Housing requirements. Mr. Cooney stated that the MEL will defend a claim depending on the severity and monetary damage, not just the injunctive release portion. Discussions ensued.

*(A copy of the MEL Bulletin 17-02 will be included with the Minutes from today's meeting.)*

## **II. EPL/POL Coverage**

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2011-2016 valued as of December 31, 2016 that were included in the agenda packet. Mr. Forlenza then reviewed the performance of each JIF individually over the six year period and by line of coverage (EPL vs. POL claims). He noted the EPL/POL Six Year Average Loss Ratio for the ACM JIF is 69.0%; BURLCO is 37.1% and TRICO is 43.7%.

Mr. Forlenza then noted that the Finance Committee's in all three (3) JIFs have moved toward charging those towns that have poor performance in this coverage area higher premiums, higher deductibles and co-insurance requirements. He also mentioned that his office has a good working relationship with QBE, Summit Risk and Public Risk Underwriters and is able to discuss specific member's performance.

Mr. Forlenza then referred the Committee to pages 10 through 12 of the agenda packet to a copy of each Fund's member's compliance status for the MEL EPL/POL Risk Management Program. He indicated that all members in all three (3) JIFs with the exception of one (1) town in the BURLCO JIF are in compliance with the program.

### **2017 Program Changes**

As discussed earlier in the meeting, there is now a sub-limit of \$150,000 on land use claims that are seeking damages. He then asked the Committee if they had any questions in this regard. No questions were entertained at this time.

### **Religious Land Use & Institutionalized Persons Act of 2000 ("RLUIPA") Claims**

As briefly discussed earlier in the meeting, Mr. Hrubash mentioned the increasing number of claims citing RLUIPA violations. He then went on to further explain the circumstances surrounding a claim in Northern New Jersey regarding the proposed construction of a mosque. He stated that the claim was held up for four (4) years due to disagreement regarding the amount of parking required. Mr. Hrubash indicated the claim will likely cost in excess of \$3.5 million. In addition, the U.S. Department of Justice is also becoming involved in the case. He stated that the town still has not approved the injunctive relief to allow construction of the facility. Discussion ensued.

### **Cyber Liability Coverage**

Mr. Cooney reported the most frequent Cyber Liability Claims are "ransomware" and "theft by deception". Mr. Cooney indicated there is coverage for "theft by deception" claims included in the crime policy. An example would be an employee receives an e-mail from a person they recognize asking for funds to be transferred to a different bank; however, the e-mail address is slightly different. The recipient assumes the email is legitimate and follows through on the request to transfer the funds.



He then explained that “ransomware” is covered through the cyber liability policy with XL Catlin. Mr. Cooney recommends all members need to be aware of these types of cyber-attacks and report them as soon as possible.

Mr. Hrubash mentioned that in a recent two week period, his office was notified of 4-5 ransomware claims in a North Jersey JIF. He reported that each member town took a different approach to handling the situation. Mr. Hrubash stated should a member have a claim to report it immediately or coverage will be jeopardized. He mentioned that the MEL has a contract with the Rutgers to work on a program on “Minimum Standards for Cyber Security” for the members to follow. Development of a program to educate the members on cyber security will be forthcoming.

Mr. Hrubash stated that during a recent MEL Commissioner Retreat there were discussing in regards to Cyber Risk Control and development of a Cyber Risk Committee. Mr. Cooney commented that there will be approximately 3-4 onboarding calls / webinars with the insurance companies. He then briefly mentioned the next steps and opportunities that will be available to the membership:

- Encourage IT Representatives to attend the webinars
- Risk Control Portal availability in conjunction with Beazley and XL Catlin
- Breach Coach services
- Data breach calculator

Ms. Abdill suggested developing a set of guidelines that the members can provide to their vendors in regards to required Cyber Liability coverage. Mr. Hrubash agreed with Ms. Abdill and will research the type of guidelines that should be put into place for vendors that municipalities utilize.

Mr. Hrubash mentioned that there is a 14 minute video on cyber related threats available via the MEL MSI. Mr. Miola indicated his ongoing concern regarding the need for training for rank and file employees who use municipal computers daily. He noted his opinion that the insurance carrier’s seem to wait for the claims to occur and do not provide risk management or loss control. Mr. Miola indicated that Mr. Cooney had discussions with the insurance carriers and they do provide risk management and loss control training to the members.

Mr. Miola stated that it is important to provide “phishing attack” training for the rank and file staff. He noted that “phishing attacks” are the biggest exposure and it still has not been addressed. Mr. Miola suggests that a 7-10 online training be developed for the employees regarding email safety, etc. he noted that he will continue to press this issue.

### **Technology Risk Audits**

Mr. Forlenza reported that Pivot Point is currently drafting the individual member reports as they complete their member visits. There are a few towns in the Burlington County JIF that have not had their scheduled visit. He mentioned that the ACM and TRICO JIF visits are all complete and the member reports are starting to arrive in his office. Mr. Forlenza further indicated that he and Mr. Miola have had discussions with Pivot Point to discuss the most common issues across all members and the next logical steps to address these exposures. He noted that Pivot Point is working on various approaches to address these exposures and should have some options available for his review within the next few weeks.

Mr. Forlenza also noted that another change he is recommending in each Fund is that they expand their existing EPL Budget Programs to allow the members to utilize these funds for cyber security related expenses. Currently, many members are not using these funds because they do not necessarily have EPL related expenses; therefore, if the EPL Budget can be expanded to cyber security related expenses, more members can utilize these resources.

Mr. Forlenza referred the Committee to page 13 of the agenda packet to review the claims handling procedures for cyber claims. He asked the RMC’s to remind their towns of the importance of the



claims reporting process. Mr. Hrubash commented that there will be more education and communication on this process over the next year. Mr. Forlenza asked Mr. Cooney to send the "Claims Handling" document to the members. Mr. Cooney indicated that he will send out the "Claim Handling" document.

### **2018 Coverage Options**

Mr. Cooney referred the Committee to page 15 to review the 2017 Cyber Coverage Options. He indicated that the member JIFs of the MEL now have the option to purchase higher limits. The higher limit options are provided via your current policy with XL Catlin up to \$10,000,000 and via a new insurer, Beazley, up to \$10,000,000 excess of XL Catlin's \$10,000,000. Mr. Cooney then briefly reviewed the detailed options with the Committee. Mr. Forlenza stated that the purchase of the additional limits is not expensive and there are funds in the 2017 Contingency line item to purchase these limits if directed by the Fund. Discussion ensued.

Following a brief discussion, Mr. Miola asked the Committee what coverage options they would like to recommend to the Executive Committee Meeting. The Committee members decided on the following coverage amounts:

- ACM JIF
  - Catlin (Option #2)
    - \$3,000,000 1<sup>st</sup> party; \$3,000,000 3<sup>rd</sup> party; \$6,000,000
    - \$846 per member
  - Beazley (Option #2)
    - \$3,000,000 1<sup>st</sup> party; \$3,000,000 3<sup>rd</sup> party; \$6,000,000
    - \$509 per member
- BURLCO JIF
  - Catlin (Option #1)
    - \$1,000,000 1<sup>st</sup> party; \$3,000,000 3<sup>rd</sup> party; \$6,000,000
    - \$600 per member
  - Beazley (Option #1)
    - \$1,000,000 1<sup>st</sup> party; \$3,000,000 3<sup>rd</sup> party; \$6,000,000
    - \$360 per member
- TRICO JIF
  - Catlin (Option #3)
    - \$3,000,000 1<sup>st</sup> party; \$5,000,000 3<sup>rd</sup> party; \$8,000,000
    - \$1,015 per member
  - Beazley (Option #3)
    - \$2,000,000 1<sup>st</sup> party; \$3,000,000 3<sup>rd</sup> party; \$5,000,000
    - \$400 per member

Mr. Miola indicated that these recommendation made by the Joint Coverage Committee will be presented at the Executive Committee Meeting for approval.

### **III. Risk Management Information Systems (RMIS)**

Mr. Forlenza indicated that the MEL has been utilizing Exigis as their Exposure Data Management vendor for over 3 years. During their interactions with Exigis, the MEL determined that they wanted to utilize a true Risk Management Information System which is not available from Exigis. As part of their normal three year RFQ process, the MEL issued an RFQ for an exposure data



management system with an option for the creation of a RMIS system. Mr. Forlenza indicated that the vendors had the opportunity to offer a data management system similar to Exigis or an exposure data management system and a RMIS system with the ability to load the MEL JIFs claims data from the various TPA's.

Mr. Forlenza indicated that his office was heavily involved in meetings with the responding vendors as well as the MEL and PERMA. He stated that the MEL Management Committee met yesterday and made a recommendation to the full board to execute a contract with Origami to create an exposure data management system along with a risk management information system.

Mr. Forlenza stated that the Fund will continue to use Exigis during 2017 and for the 2018 Renewal during the transition to Origami. Mr. Hrubash mentioned that Origami anticipates completing the development of the program in four (4) months.

Ms. Abdill asked if all of the data in Exigis will be transferable to the new system. Mr. Forlenza responded that all the data will be easily transferable to the Origami system. Mr. Hrubash commented the difference with the two vendors is that Exigis had to build the data management system from scratch; where Origami is the leader in providing data, analytics and claims data exposures to pools around the country.

#### **IV. Coverage Updates**

Mr. Cooney referred the Committee to page 17 to MEL Bulletin 2017-28 "Coverage for Owned Drones". He then briefly reviewed the bulletin with the Committee.

Mr. Cooney stated that there is now coverage for drones that are owned by the municipality. He asked the members to ensure they are in compliance with FAA regulations and recommends discussing the development of a local policy or ordinance regarding the use of drones within the municipality with council members before actually operating the drone.

Mr. Miola stated that members can google "drone ordinances – NJ" to find sample policies that some towns around the State have adopted for the use of drones within their town.

#### **Vacant Buildings**

Mr. Cooney then directed the Committee to page 23 of the agenda to MEL Bulletin 17-10 "Reporting Requirements for Vacant, Historic, Builders Risk and Newly Acquired Locations". He mentioned that this bulletin is open to future changes; however, managing these risks is important. He noted that vacant properties are a growing area of exposure. Mr. Cooney then briefly reviewed the Reporting Requirements for vacant buildings with the Committee:

- Date of acquisition or possession
- Description and occupancy before vacancy
- Future plans for the building and time frame
- Whether or not utilities are connected
- Building security i.e., alarms, security guards, fence, lighting, etc.
- Scheduled weekly/daily maintenance visits
- Mortgagee / additional interest if any
- Street address or legal address (block and lot numbers and street and town)
- Insurable value of the building (actual cash value or replacement cost)
- Number of stories
- Square footage



- Building construction i.e.; masonry, frame, etc.
- Photo or Google maps link

### **Historic Buildings**

Following, Mr. Cooney then referred the Committee to page 26 to review the Historic Building requirements with the Committee:

- Date of acquisition or possession (must be reported within thirty (30) days of acquisition)
- Future plans for the building and time frame for such plans
- Whether or not utilities are disconnected
- Building security, such as alarms, security guards, fence, lighting, etc.
- Scheduled visits, with full internal and external walkthrough, plus routine law enforcement patrol (at least weekly)

Mr. Cooney then discussed “Safe Zone’s”; a meeting place for the public to exchange personal sales arranged via Craigslist, Facebook, etc. He stated that the Coverage Committee was concerned as to why member towns are volunteering locations within their towns as a “Safe Zone”. He noted that term “safe zone” implied that the town was guaranteeing a safe area for these exchanges to occur. Further review by the MEL solicitor seems to indicate that the municipality has Title 59 protections should a claim be generated from this activity. He then asked the Committee to contact him should there be any issues or concerns in this regard.

Mr. Miola indicated that he has asked members not to call the meeting location a “Safe Zone”; however, to call it an “Exchange Zone”. Mr. Miller asked how the Fund has Title 59 Immunities if the towns are telling random persons they are allowed to utilize their parking lots to conduct exchanges if the towns are not providing surveillance, supervision or security. Mr. Cooney responded that this issue was brought to the attention of MEL Council. Again, he indicated that the MEL asked that member towns do not use the word “Safe” and provide the proper risk control.

### **Bouncy Houses**

Mr. Cooney referred the Committee to page 29 to MEL Bulletin 17-08 in regards to *Fireworks Displays and Amusement Ride Requirements*. He stated that the MEL has been seeing a lot of claims resulting from the use of “Bouncy Houses”. Mr. Cooney commented that “Bouncy Houses” and other “air based amusements” are considered amusement rides and are formerly known as “Type 4 Air Supported Structures”. Mr. Cooney stated that the ownership, operation and maintenance of Type 4 Air Supported Structures is excluded from coverage. If the town owns such a structure, please consult with your risk management consultant to secure the appropriate liability coverage in the commercial market. In addition, if a town rents one of these amusements it is important that the liability remain with the company from which the amusement was rented.

Mr. Cooney mentioned that water tag and laser tag activities do not fall within the above category of amusement rides; however, there is the potential for the tag courses to be considered Type 4 Supported Structure. He added that most courses are designed with numerous inflated shapes, which the participants do not go on, in or under. Please review with your Solicitor, Risk Manager, and amusement vendor for clarification on the type of inflatable.



## **V. Ongoing Coverage Discussions**

Mr. Cooney stated that the MEL Coverage Committee has an extensive list of items they are reviewing. He indicated that one of the items the MEL is currently working is the evaluation of fire trucks, including extending Replacement Coverage for fire trucks past 15 years of age. Mr. Forlenza noted that VFIS, a main competitor to the JIF, offers their coverage to their fire districts.

Mr. Cooney also mentioned that the MEL Coverage Committee has been discussing "Shared Services" between public entities. He indicated that if both entities are within the MEL program, insurance coverage is not a concern. If the town is providing services to an outside entity or the town is receiving services from an outside entity then there are potential coverage concerns. Mr. Cooney stated if the public entity is receiving services, ensure there are proper insurance requirements, and if you are providing services there will be a gap in professional liability coverage. Therefore, ensure the professional liability coverage is address in a contract or purchase coverage separately.

### **Pollution**

Mr. Cooney reported that the MEL is working in conjunction with the EJIF and underwriting managers to clarify coverage to the members regarding pollution in transit. He will provide an update regarding coverage once complete. Mr. Miola explained that the auto policy currently covers pollution resulting from an overturned vehicle; i.e. gasoline, etc.; however, in cases where a vehicle is transporting a pollutant that spills, there is no coverage under the auto liability policy. This coverage is available via the E-JIF.

Mr. Hrubash noted that the ACM JIF is not part of the E-JIF and asked if the individual members purchase pollution coverage. Mr. Miola responded that each year his office offers to have the E-JIF make a presentation to the ACM JIF outlining the services and coverage offered through the program. In addition, several reminders go out each year to the ACM JIF members indicating that the ACM JIF does not provide environmental impairment liability coverage.

## **VI. Create Sub Committee – ACM, BURLCO, & TRICO**

Mr. Forlenza stated that his office has recommended the creation of a Sub-Committee to review the PAR format as well as the existing certificate of insurance guidelines. Mr. Forlenza explained that with the implementation of the new iVos System by Qual-Lynx, the Fund has the ability to change the format and the information included on the PAR. Mr. Forlenza suggested a sub-committee to be formed, made up of representatives from each of the 3 JIFs. The Committee would include the Claims Committee Chair from the ACM and TRICO JIF and the Coverage Committee Chair from each JIF and another Fund Commissioner from the BURLCO JIF as the BURLCO JIF does not have a Claims Review Committee. Mr. Forlenza indicated that he will speak with Mr. Keller, Fund Chair of the BURLCO JIF, to draft a representative to participate on the sub-committee. In addition, he has asked an RMC or two from each Fund, as well as Mr. DeWeese, Ms. Davidson, and Ms. MacLean to be part of the Committee.

Mr. Forlenza stated that the Certificate of Insurance (COI) Guidelines have not been updated since 2006 and feels that the Fund should review them for appropriate changes in verbiage and a review of the recommended coverage limits.

Mr. Forlenza stated that his office will coordinate the Sub-Committee meetings. Mr. Walsh, RMC for the BURLCO JIF volunteered to sit on the Sub-Committee as the RMC from the BURLCO JIF.



## **VII. Annual Coverage Reminders**

### **Quasi – Municipal Entities**

Mr. Forlenza referred the Committee to page 36 of the agenda packet to the Annual Coverage Reminder regarding Quasi Municipalities Entities. He reminded the Committee that coverage is provided for Quasi Municipal Entity Groups I and II; however, coverage is not provided to Groups III and IV. This is an ongoing issue that is revisited each year. Discussion ensued.

Mr. Razze commented in regards to “outside organizations” if these entities are established by ordinance by the municipality then it would **not** be considered an “outside organization”. Mr. Forlenza commented that Mr. Razze is correct and liability coverage would be provided.

Mr. Forlenza recommended that each town list the Quasi – Municipal Entities in Exigis and attach a copy of the ordinance or resolution creating the entity within Exigis.

### **Environmental Impairment Liability**

Mr. Forlenza then referred the Committee to page 37 of the agenda to the Coverage Reminder regarding Environmental Impairment Liability coverage. He indicated that this memorandum serves as the annual reminder that the ACM JIF does **not** provided Environmental Impairment Liability (EIL) coverage to its members.

Mr. Forlenza stated that the Executive Director’s office reviews the availability of this coverage with the ACM JIF Finance Committee to determine if the Fund would like to entertain proposals for this coverage through commercial insurers or membership in the EJIF.

Mr. Hrubash stated that one of the MEL objectives for 2017 is to educate Fund Commissioners and Risk Management Consultants about what the EJIF entails. He then encourages the ACM JIF members present to allow the EJIF to conduct a presentation to the ACM JIF members to ensure they understand the services and coverage available to members.

Mr. Miller asked if any Risk Management Consultants in the ACM JIF have identified any exposures with any members in this regard. Mr. Miola responded that he is not aware of any RMC’s that have recommended this coverage to the members they represent in the ACM JIF. Discussion ensued.

Following a brief discussion, Mr. Miller stated that when he provides his report at the ACM Executive Committee Meeting he will recommend to the Executive Committee that they allow the EJIF to conduct a presentation. Mr. Forlenza indicated that he will coordinate the meeting with EJIF and the ACM JIF later this year should the Executive Committee approve Mr. Miller’s recommendation.

## **VIII. Miscellaneous**

Mr. Forlenza mentioned that the 2017 Coverage Manuals will be issued in early March. Mr. Hrubash explained that the delay in issuing the coverage documents in the past was tied to the delay in receiving endorsements. He stated that any required endorsements will be sent out after the policies have been issued.

Mr. Forlenza indicated that the Named Stom Deductible Program was added to the Reorganization Resolution for ACM & BURLCO.

Mr. Forlenza then reported that he continues to receive questions from towns as to whether it is better for a town to create a Shade Tree Commission versus an advisory board. Mr. Forlenza stated



that Fred Semrau, MEL Solicitor, wrote an opinion that supported John Dorsey's original opinion that should a municipality want to create an entity with responsibility over shade trees; a Shade Tree Commission provides greater protection against potential liability claims.

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

There being no further business, the meeting concluded at 11:30 AM.

File:	ACM/BURLCO/TRICO/2017/Coverage Committee	Tab:	02/28/2017
	ACM/BURLCO/TRICO/GEN/Coverage Committee	Tab:	02/28/2017



**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632

**BULLETIN MEL 17-01**

**Date:** January 1, 2017  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew  
**Re:** 2017 MEL Coverage Bulletins

---

The 2017 MEL Coverage Bulletins will be available on the MEL's website ([www.njmel.org](http://www.njmel.org)) on Sunday, January 1, 2017. The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

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

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants



**2017 CHANGES**

- 17-01 MEL Coverage Bulletins
- 17-02 Property and Casualty Renewal Overview

**COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE**

- 17-03 Property / Equipment Breakdown
- 17-04 Workers Compensation
- 17-05 Casualty and Excess Public Officials / Employment Liability
- 17-06 Non-Owned Aircraft Liability
- 17-07 JIF Blanket Crime Coverage and MEL Excess Crime Coverage

**POLICY & PROCEDURE / GUIDELINES & REQUIREMENTS**

- 17-08 Fireworks Displays / Amusement Ride Requirements
- 17-09 Skateboard Facilities Guidelines and Coverage Requirements
- 17-10 Vacant, Historic, Builders Risk, Newly Acquired Reporting Requirements
- 17-11 Boiler & Machinery Inspections
- 17-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 17-13 Shared Services Insurance Requirement Guidelines
- 17-14 Employment Practices Liability (EPL) Program

**OPTIONAL COVERAGES AVAILABLE**

- 17-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 17-16 Quasi Entities
- 17-17 Excess Liability – Optional Limits
- 17-18 Excess POL/EPL – Optional Limits
- 17-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 17-20 Improvement Districts
  - a. All Other Member JIFs
  - b. Atlantic JIF
- 17-21 Tulip Program – Optional Tenant and Users Liability Insurance Program

**COVERAGE RESTRICTIONS**

- 17-22 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 17-23 "All Terrain Vehicle" Parks – Coverage Restriction Liability
- 17-24 Paintball Liability – Coverage Restriction Liability

**MEMBER JIF COMMERCIALLY INSURED COVERAGE**

- 17-25 Public Officials and Employment Practices Liability
- 17-26 Cyber Liability- Media Communication/Network Security/Privacy Liability

**OTHER BULLETINS**

- 17-27 MEL Underwriting Manager Team & Schedule
- 17-28 Unmanned Aircraft Systems ("Drones")





## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** March 1, 2017  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** March MEL Meeting

**MEL Financials:** Executive Director distributed the Financial Fast Track report, which reflects the Actuary's year-end financial review. The MEL's statutory surplus increased by \$6 million dollars during 2016. As of 12/31/2016, the MEL's statutory surplus stands at \$21 million. Executive Director said increase in profit is likely the result of safety, good weather, claims control and teamwork.

**Coverage Committee:** Minutes of the Coverage Committee's February 16<sup>th</sup> distributed and reviewed. Committee discussed several on-going items, including professional liability for shared services, quasi-municipal entities, underground piping and valuation for fire trucks.

At this time, the Board tabled the amendment to the "client's property endorsement" endorsement Coverage Committee had recommended concerning statutory bond coverage when towns engage independent contractors for statutory positions in response to suggestion that independent contractors be required to provide their own insurance. Executive Director said there could be difficulty with the determination that some independent contractors might actually be considered employees. Matter referred back to the Coverage Committee. (Committee agreed to endorse the specific persons in Morris JIF's member documents while matter is continued).

In addition, the Board referred review of the Coverage Committee Charter to the Management Committee with suggestion that committee be reduced in size (or a working sub-group can be formed) and effort be made to include more Fund Commissioners.

**2017 Risk Management Plan – Amendment:** Board accepted the recommendation of the Underwriting Manager and adopted a revision to the Risk Management Plan to reflect a requirement of the New Jersey Housing & Mortgage Finance Agency (HMFA) that impact members of NJPHA JIF.

**Risk Management Information/Operating System:** The Ad-hoc Committee, appointed to review the proposals recommends awarding the contract to Origami, which was the lowest cost responder and was the only responder with operational experience with the system



contemplated in the MEL's RFQ. Ad-hoc Committee gave its report to the Management Committee during its February 27<sup>th</sup> conference call. Board of Fund Commissioners accepted the recommendation as outlined in a memorandum submitted by the Ad-hoc Committee's Task Force. In addition, the Board agreed to extend its contract with Exigis to the end of the year, based on the fee submitted in its RFQ. This will allow an underwriting system to be in place while Origami implements its new underwriting and claims database.

**RCF January Report:** Enclosed is a copy of Commissioner Cottman's report on the RCF's January Reorganization.

Mr. Cottman is no longer serving as a Housing Authority Fund Commissioner; therefore, it would be appropriate to elect a Fund Commissioner to serve as the MEL's representative on the RCF Board. The Board elected John Clarke, NJPHA, to serve as the 2017 representative to the RCF.

**June 2017 meeting:** This year's PRIMA conference is scheduled from June 4-7<sup>th</sup> and may conflict with the scheduled June MEL meeting. The Board agreed to reschedule its June 7<sup>th</sup> meeting to Thursday, June 1<sup>st</sup> – Forsgate Country Club will remain as the meeting location.

**Cyber Liability:** The MEL had already awarded a contract to Marc Pfeiffer, Rutgers, for the next phase in Cyber Liability Risk Control. Based on recent "ransomware" activity, the MEL is worked with Marc to refocus the services and priorities (as per attached revised scope of services). Marc will be working closely with the Underwriting Manager's office; Commissioner Rheinhardt, Joe Hrubash & Paul Forlenza on risk control and to make sure all insurer resources are utilized. In addition, representatives from the MEL met with several vendors that provide risk control for this emerging risk.

Underwriting Manager said the first objective of the committee will be education on what to do when compromised and what resources are available – delivered via webinars.

**Marketing Committee:** In January, the Board appointed Princeton Strategic Communications and Acrisure to the new Marketing Consultant & Marketing Manager positions. The local JIF Executive Directors met with both firms on February 14<sup>th</sup> beginning the process of identifying goals, which includes new membership, membership retention and rebranding. Chairman Landolfi had suggested this committee include Fund Commissioners. Chairman Landolfi and Commissioners Cuccia and Hirsch volunteered to serve on this committee.

**Safety & Education Committee:** Minutes of the Committee's January 27<sup>th</sup> distributed to the Board of Fund Commissioners.

A Request for Qualifications was issued for Management & Supervisory Training Consultant with a deadline to respond by February 28th at 2PM; only response received was from current consultant – LaMendola Associates to develop and conduct 5 training sessions for beginning level managers and 5 training sessions for senior supervisors– each for 3 days at hourly rate of \$150 plus \$75 per hour for travel.



Executive Director said this year's annual grant to Rutgers for Crossing Guard Programs will be used towards the production of a video titled "Challenging School Crossings" providing guidance on protocols and practices for crossings at state highways, multi-lane crossings, crossings with challenging turning movements, rail crossings and any other crossings identified by the working group on this project. Executive Director said prior to issuing an annual grant to Rutgers, the MEL was writing and producing these courses and spent a good deal more on these projects.

Committee also recommended the MEL purchase additional credits from FirstNet to support member's use of the camp counselor suite. Cost to purchase 10,000 credits total \$42,500.

**Legislative Committee:** Minutes of the Committee's January 18, 2017 submitted for information.

Committee Chairman Cuccia said the bill that would allow the JIFs to expand investment opportunities has not been posted for a vote in the Assembly & urged members and JIFs to adopt Resolutions in support of this legislation. A memorandum has been distributed to members urging MEL members to contact the Assembly to support legislation that will allow the Joint Insurance Funds to expand their investment opportunities.

Executive Director said representatives from the Committee also met with Assemblyman Troy Singleton to discuss A4479, which would create the presumption that certain firefighters who develop cancer are eligible for workers' compensation and accidental disability benefits. Executive Director said he is optimistic that the Assemblyman will draft a bill that the MEL can support.

**Audit Committee:** A meeting of the Audit Committee has been scheduled for March 23<sup>rd</sup> to review Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP.

**2017 MEL & MR HIF Educational Seminar:** The 7th annual seminar is scheduled for Friday, April 21<sup>st</sup> beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Attached is the enrollment form.

**Elected Officials Training:** Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each elected official completing the course by May 1<sup>st</sup>. This course is now available online.

**League Magazine:** The latest in the series of "Power of Collaboration: to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

**Annual Retreat:** The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave



Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

**Claims Committee:** The Claims Review Committee met on January 4, 2017 and is scheduled to meet immediately following the Board meeting. Minutes of the January meeting were distributed to the Board.

Kathy Kissane introduced herself to the Board and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

**2017 Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms as both an MEL Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30<sup>th</sup>.

**Fund Attorney:** Fund Attorney provided the Board with a summary of a school board claim where school board was third parties into a claim against an amusement pier. Since allowing that claim to continue bypasses Title 59 immunities requiring claimant to provide Notice of Intent to sue within 90 days, the MEL submitted an Amicus Brief in support of the school board. Fund Attorney will keep the Board apprised.





## Municipal Excess Liability Residual Claims Fund

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

March 1, 2017

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF March Meeting

**2017 Fiscal Management Plan - Amendment:** Due to a personnel change, the previously adopted Fiscal Management Plan required an amendment to reflect the updated Claims Administrators for AmeriHealth Casualty Services, which services the Camden JIF. In addition, the firm for Robert Fisher, Esq. should reflect CB Claims LLC. The Board of Fund Commissioners approved the amendments to 2017 Fiscal Management Plan as presented; a filing will be made with State advising of the changes.

**Annual Retreat:** The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

**2017 MEL & MR HIF Educational Seminar:** The 7<sup>th</sup> annual seminar is scheduled for Friday, April 21<sup>st</sup> beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

**Claims Committee:** The Claims Review Committee met on January 4, 2017 and met the morning of the Commissioner's meeting. Minutes of the January meeting were distributed to the Board. Kathy Kissane introduced herself and said she will be replacing Kathy Tyler Schohl as Qual-Lynx's account manager to the MEL.

**Claims Audit:** Executive Director reported as part of the MEL Audit Universe there are a number of internal audits that completed recently including the claims audit focuses on certain MEL and RCF fund years. The results of the audit, once finalized, will be shared with the RCF JIF. The MEL Audit Committee is meeting on the 23<sup>rd</sup> of March to review the results.

**June 2017 meeting:** This year's PRIMA conference is scheduled from June 4-7<sup>th</sup> and may conflict with the scheduled June meeting. The Board of Fund Commissioners agreed to change the meeting date to Thursday June 1, 2017 - Forsgate Country Club will remain the location and the fund office will advertise the notice.



**2017 Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms as both an RCF Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30<sup>th</sup>.

**Fund Attorney:** Fund Attorney reported that one of the last remaining EPL/POL claims is progressing towards closure, which is down from approximately 300 that were left to be settled since that line of coverage was transferred out of the MEL.

**Next Meeting:** The next meeting of the RCF will be Thursday June 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: March 1, 2017

TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**ACTUARIAL IBNR REPORT-** Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2016.

**ENVIRONMENTAL ENGINEER CONTRACT ADDENDUM** – Several years ago, the Executive Committee approved the expansion of services by the Fund’s Environmental Engineers to assist membership with inspections of foreclosed properties and acquisitions. However, this wording did not make its way into their contract. The Executive Committee passed a motion approving a contract addendum to the Environmental Engineer’s contract noting that the assistance with inspections of foreclosed properties and acquisitions was to be an add on service and would not erode their not to exceed cap.

**LEGISLATIVE AGENT RFQ** – The contract between the E-JIF and its Legislative Agent expired 12/31/16. A motion authorizing the Executive Director to issue an RFQ for the position of Legislative Agent was passed by the Executive Committee.

**LEAGUE MAGAZINE ARTICLE** - The latest in the series of “Power of Collaboration” to appear in the League magazine highlights the services that the E-JIF provides to its membership. A copy of the article is attached to this report.

**E-JIF JUNE MEETING (DATE CHANGE)-** A motion was passed changing the date of the June 2017 meeting. The next meeting of the EJIF is scheduled for Thursday, June 1, 2017 at the Forsgate CC, Jamesburg.



# The Power of Collaboration



## 24/7 ENVIRONMENTAL PROTECTION: THE NJ MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

*Leaking underground storage tanks ... fuel and hydraulic spills ... landfill litigation ... midnight dumpers:* Municipalities throughout the country face these threats every day – with limited insurance protection if any at all.

In New Jersey, 305 municipalities and 72 utility authorities have coverage through a joint insurance fund known as E-JIF. Membership is limited to MEL affiliated joint insurance funds.

In operation since 1995, E-JIF has saved taxpayers more than \$60 million.

E-JIF provides a broad range of specialized environmental risk management services. A full service environmental consulting firm is ready to respond to emergencies 24/7. Audit and inspection services, continuing education, seminars, newsletters and environmental alerts are provided year-round.

*For more information, visit the E-JIF website at [www.njejif.org](http://www.njejif.org).*

## THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

*Committed to safety as a way of life at the workplace and in your community*

NJMEL.ORG