



AGENDA PACKET



Tuesday, June 20, 2017 at 4:00 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, June 20, 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 **May 16, 2017** Meeting Minutes.....Pages 1-12
 - B. Adoption of the **May 16, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-41
 - A. Lost Time Accident Frequency Reports.Page 16
 - B. Certificates of Insurance.....Page 17
 - C. 2016 Safety Incentive Program Awards.....Page 18
 - D. 2017 Optional Safety BudgetPage 19
 - E. 2017 Wellness Incentive.....Page 20
 - F. Employment Practices Liability Coverage UpdatePage 21
 - G. EPL/Cyber Risk Management Budget.....Page 22
 - H. EPL Helpline – Authorized Contact List.Page 23
 - I. Financial Fast Track ReportPage 24
 - J. Regulatory Filing ChecklistsPages 25-26
 - K. Capehart & Scatchard UpdatesPages 27-32
 - L. Statutory Bond StatusPage 33
 - M. Skateboard Park Approval Status.....Page 34
 - N. Renewing Members
 - O. Member Visitation

P.	Fireworks – MEL Bulletin 2017-08.....	Pages 35-41
Q.	Technology Risk Assessments	
R.	Website	
S.	New Member Activity	
IX.	Solicitor’s Report	
X.	Safety Director’s Report	
A.	Activity Report	Pages 42-47
B.	Bulletin: Training Seasonal Employees.....	Pages 48-49
C.	MEL Safety Institute: New Hires.....	Page 50
XI.	Claims Administrator’s Report	
A.	Lessons Learned from Losses –June 2017.....	Page 51
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 52
B.	Corner Connection	Pages 53-56
C.	Exercise: 20 Minute Workout	Page 57
D.	Shout Out: Lumberton.....	Page 58
E.	Firefighters Ad-Hoc Meeting Minutes – May 16, 2017.....	Pages 59-62
F.	Fire Department Training.....	Pages 63-65
XIII.	Managed Health Care Report	
A.	Summary Report	Page 66
B.	Average Number of Days to Report a Claim.....	Page 67
C.	Transitional Duty Summary Report.....	Page 68
D.	PPO Savings & Penetration Reports.....	Pages 69-70
E.	Paid Provider by Specialty.....	Page 71
F.	Top 5 Provider by Specialty.....	Page 72
G.	Nurse Case Management Report.....	Page 73
XIV.	Treasurer’s Report as of May 31, 2017	Pages 74-102
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	June Bill List	Page 103
F.	Motion to adopt the Payment Register & Bill List– Motion – Roll Call	
XV.	Committee Reports	
A.	Finance Committee Meeting Minutes – May 18, 2017.....	Pages 104-125
1.	Resolution Accepting the Annual Audit Report for the Period Ending December 31, 2016 – Motion - Roll Call	Pages 114-115
2.	Resolution Authorizing the Transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund – Motion - Roll Call	Page 126
3.	Resolution Authorizing the Transfer of the 2016 Deductible line to the Property Funds Line – Motion - Roll Call	Page 127
B.	Safety Committee Meeting Report – June 20, 2017.....	Verbal

XVI. MEL/RCF/E-JIF Reports

- A. MEL Report – June 1, 2017.....Pages 128-131
- B. RCF Report – June 1, 2017.....Pages 132-134
- C. EJIF Report – June 1, 2017.....Page 135

XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, July 18, 2017 @ 4:00 PM at the Hainesport Municipal Bldg, Hainesport, NJ</p>
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XVIII. Meeting Open to Public Comment

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

XIX. Closed Session – Resolution 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**

MAY 16, 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, May 16, 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**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Linda Dougherty, **Edgewater Park Twp**
Meredith Tomczyk, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
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
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt

Absent Risk Management Consultant agencies were:

Conner Strong & Buckelew

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the April 18, 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 Ms. Jack, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the April 18, 2017 meeting of the Fund as presented. Commissioner Hatcher abstained. Motion carried.

The Closed Session minutes of the April 18, 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 April 18, 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 March, 2017 are included in his report.

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

2016 Safety Incentive Program Awards – 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 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. 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.

Employment Practices Liability Compliance– Mr. Forlenza asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible.

EPL/Cyber Risk Management Budget – Mr. Forlenza stated that the JIF has budgeted \$200 for each member to help offset employment practices and cyber security related expenses. This budget can be a valuable resource in addressing these areas of exposures. He noted to contact his office with any questions.

EPL Helpline – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Forlenza noted that the Financial Fast Track Report for March, 2017 is included in his report. The JIF's surplus position as of March 31, 2017 was **\$10,799,732**.

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

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

Statutory Bond Status – Mr. 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.

Skateboard Park Approval Status– Mr. Forlenza stated that a report listing the current status of all approved skateboard parks or those under construction is included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town's facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

Financial Disclosure Statement – 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. He reminded the members that all FDS's must be submitted by May 30th.

Member Visitation – Mr. Forlenza stated that a representative from his office would be contacting the twelve (12) members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant and members of the Governing Body. This meeting is a time to discuss the member's participation in the JIF and the many programs available.

Technology Risk Assessment – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. As of May 9, 2017, twenty three (23) reports have been sent to the members. Once all the reports have been delivered, a webinar will be scheduled so that common questions can be addressed. In addition, training, policies and procedures to address the greatest areas of need will be developed.

Website (www.burlcojif.org) – Mr. Forlenza noted that the JIF has a website that contains very useful information for the members:

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

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 no closed case(s) for the month of May, 2017.

Article: Small Cell Facilities – Mr. DeWeese distributed an article from the New Jersey League of Municipalities magazine regarding small cell facilities. He stated that if a municipality has not been approached yet by an installation company; expect to be very soon. He stated that the two (2) primary recommendations which should be considered are:

- Review your zoning and code ordinances that relate to this type of activity
- Develop a standard license agreement for each of the companies trying to put these facilities in your municipality

He stated that many of these companies are very aggressive as to how they are approaching municipalities and very aggressive in the timetables that they are seeking. The FCC has adopted a “Shot Clock” that deals with the timetables; a location of a new pole requires the towns to make a determination in 150 days; an existing location reduces the requirement to 90 days. If a town does nothing, there are no penalties, but the companies will file suit stating that the town has not complied with the timetables.

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 and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that recently there were two (2) bulletin(s) issued; *Benefits of CCV Lateral Sewer Lines and Playground Safety*.

MSI Training Programs – He noted that the upcoming MSI training programs for May, June and July 2017 were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to pre-register employees that are attending the training.

MSI Training Administrators – Mr. Saville stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – May

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 Surveillance. He stated that it is estimated that workers compensation fraud costs top out at \$7.2 million per year nationally. He noted that surveillance can be expensive but it is an invaluable tool. He noted that hours spent waiting for a claimant to be spotted can increase costs but a thorough investigation completed prior to surveillance can help control costs. He noted that if any member becomes suspicious that the cause of a claim or cause of the injuries become questionable, they should contact his office as soon as possible.

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 worked together to offer their employees a Joint Municipal 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 Municipal Wellness Day on May 23, 2017.
- Westampton, Beverly City and Edgewater Park all have presentations planned.
- Delanco completed their Walking Challenge from March 1 to May 1, 2017. A reward ceremony will be held in May.
- Southampton planning to start a "Maintain Don't Gain" challenge.
- Edgewater Park and Florence have a yearlong "Maintain Don't Gain" Challenge.
- Westampton is planning a Water Challenge in June.
- Lumberton has a yearly incentive for wellness participation involving employees earning tickets for participating in various activities throughout the year and earn a chance to win a prize at the end of the year.
- Firefighters Ad Hoc Committee – Meetings have not been well attended and Ms. Schiffer is considering cancelling the meetings and just working with those towns that are interested.
- **May Wellness Newsletter** - She noted that the March 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 *April 2017*.

Lost Time v. Medical Only Cases

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

	<i>April</i>	<i>YTD</i>
<i>Lost Time</i>	2	8
<i>Medical Only</i>	14	35
<i>Report Only</i>	4	19
<i>Total Intakes</i>	20	62
<i>Report Only % of Total</i>	20.0%	30.6%
<i>Medical Only/Lost Time Ratio</i>	88:12	81:19
<i>Average Days to Report</i>	0.4	2.3

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	416
<i>Transitional Duty Days Worked</i>	353
<i>% of Transitional Duty Days Worked</i>	84.9%
<i>Transitional Duty Days Not Accommodated</i>	63
<i>% of Transitional Duty Days Not Accommodated</i>	15.1%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	70
<i>Original Provider Charges</i>	\$103,295
<i>Re-priced Bill Amount</i>	\$39,342
<i>Savings</i>	\$63,953
<i>% of Savings</i>	61.9%
<i>Participating Provider Penetration Rate - Bill Count</i>	100.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	100.0%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.1%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99.8%

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 **April 30, 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 \$17,182.37. This generated an average annual yield of 1.13%. After including an unrealized net gain of \$10,538.58 in the asset portfolio, the yield was adjusted to 1.83 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$124,691.42 as it relates to market value of \$14,847,384.60 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$14,923,255.63.

Our asset portfolio with Wilmington Trust consists of eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$52,484.98	\$55,040.68
Overpayment Reimbursements	\$100.00	

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

Delran Township	\$73,625.00
Chesterfield Township	\$1,047.00
Bordentown City	\$22,500.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,623,288.24 to a closing balance of \$17,734,676.37 showing a decrease in the Fund of \$888,611.87.

Loss Run Payment Register – April, 2017

Mr. Tontarski stated that report included in the agenda packet 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 \$121,720.74. The claim detail shows 195 claim payments issued.

Bill List – May, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the **May, 2017 Bill List** in the amount of \$127,237.90.

Chair Keller entertained a motion to approve the *April, 2017 Loss Run Payment Register* and the *May 2017 Bill List* as presented.

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *April, 2017 Loss Run Payment Register* and the *May 2017 Bill List* as presented.

ROLL CALL Yeas

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

JOINT PAR/COI SUB-COMMITTEE – April 25, 2017

Mr. Forlenza stated that the Joint PAR/COI Sub-Committee met on April 25, 2017 and the meeting minutes were distributed to the members. He stated that the meeting was lengthy and his office, along with Qual Lynx will be working on updates to the Certificate of Insurance and PAR guidelines. Once the updates are completed, the Committee will meet again to review them and a report will be given at the Executive Committee meeting.

MEL/RCF/E-JIF REPORT

2017 MEL Risk Management Consultant Accreditation Program

Ms. Jack stated that any RMC interested in the Risk Management Consultant Accreditation Program should contact the MEL.

Resolution 2017-23: Extend the Flood Insurance Program

Chair Keller entertained a motion to adopt the resolution to extend the flood insurance program.

Motion by Ms. Jack, seconded by Mr. McMahon, to adopt Resolution 2017-23, Urging the Representatives from the State of New Jersey to support the Legislative Action to Re-Authorize and Extend the National Flood Insurance Program (NFIP). All in favor. Motion carried.

RCF Committee Meeting – March 1, 2017

Mr. Matchett stated that the 2017 MEL & MR HIF Educational Seminar was held on April 21, 2017 and it was well attended. The seminar qualified for an extensive list of continuing education credits. He also noted that early result of the Residual Claims Fund Audit are very good.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, June 20, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2017-24

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. Jack, to Adopt ***Resolution #2017-24***. 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 Ms. Jack, seconded by Mr. McMahon, 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.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2017099773</i>	<i>1214987</i>	<i>2017098364</i>
<i>001251885</i>		<i>2017096803</i>
<i>001238514</i>		
<i>001220912</i>		
<i>001229747</i>		

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

Motion by Mr. McMahon, seconded by Ms. Jack, 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 Buhrer, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) abandonment of Subrogation claim(s) presented in Closed Session.

#001229747 - \$813.44

Motion by Mr. McMahon, seconded by Mr. Gonzalez, to approve the claim(s) presented for Abandonment of Subrogation.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhrer, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Tom Sahol, *Alternate*, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
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Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the May 16, 2016 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the May 16, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50pm.

Brenda Smith,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: June 20, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pg. 16)

The April 2017 Lost Time Accident Frequency Summary is attached for your review.

B. Certificates of Insurance (pg. 17)

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

C. 2016 Safety Incentive Program Awards (pg. 18)

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. 19)

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. 20)

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. 21)

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/Cyber Risk Management Budget (pg. 22)

The JIF has budgeted \$200 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pg. 23)

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. 24)

The Financial Fast Track Report as of April 30, 2017 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 April 30, 2017 was **\$10,887,721.**

J. Regulatory Filing Checklists (pgs. 25-26)

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. 27-32)

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. 33)

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. 34)

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. Renewing Members

Renewal letters were emailed to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2018. These members are: Bass River Township, Beverly City, Bordentown Township, Delran Township, Hainesport Township, Mount Laurel Township, North Hanover Township, Palmyra Borough, Riverside Township, Shamong Township, Springfield Township, and Woodland Township. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 18, 2017.

O. Member Visitation

Beginning this month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

P. Fireworks – MEL Bulletin 2017-8 (pgs. 35- 41)

The July 4th holiday is quickly approaching. As a reminder, if your municipality is planning a Fireworks display, **coverage for this event is not automatic**. To secure coverage you must comply with the terms and conditions outlined in **MEL Coverage Bulletin 2017-08**. In addition, please do not wait until the last minute before seeking coverage for this event, as the Fund Underwriter needs time to review all documentation submitted to determine compliance with **MEL Coverage Bulletin 2017-08**. Please do not hesitate to contact the Executive Director's office or Fund Underwriter's office if you have any questions.

Q. Technology Risk Assessment

The Technology Risk Assessments undertaken by Pivot Point Security are nearing completion. As of May 9, 2017, 23 of the 27 member reports have been sent (hard copy & email) to the members. Once all reports have been delivered, 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.

R. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

R. 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					1,650.00									1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00														0.00	2,275.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
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					2,275.00									2,275.00	0.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00				2,600.00										2,600.00	0.00	
Mount Laurel	2,600.00			2,600.00											2,600.00	0.00	
North Hanover	1,975.00														0.00	1,975.00	
Palmyra	1,975.00				1,975.00										1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														0.00	1,650.00	
Wrightstown	1,650.00				1,650.00										1,650.00	0.00	
Total By Line	\$52,825.00	\$0.00	\$0.00	\$11,800.00	\$9,525.00	\$7,875.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,200.00	\$23,625.00	

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						760.34									760.34	739.66	
Mount Laurel	1,500.00						1,046.25									1,046.25	453.75	
North Hanover	750.00															0.00	750.00	
Palmyra	750.00															0.00	750.00	
Pemberton Boro	500.00				200.00	275.98										475.98	24.02	
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					250.00										250.00	500.00	
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	\$200.00	\$525.98	#####	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		2,926.47	18,323.53	

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 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid in 2018	Remaining Balance
Bass River	200.00														200.00
Beverly	200.00														200.00
Bordentown City	200.00														200.00
Bordentown Twp.	200.00														200.00
Chesterfield	200.00														200.00
Delanco	200.00														200.00
Delran	200.00														200.00
Edgewater Park	200.00														200.00
Fieldsboro	200.00														200.00
Florence	200.00														200.00
Hainesport	200.00														200.00
Lumberton	200.00														200.00
Mansfield	200.00														200.00
Medford	200.00														200.00
Mt. Laurel	200.00														200.00
North Hanover	200.00														200.00
Palmyra	200.00														200.00
Pemberton Boro	200.00														200.00
Pemberton Twp.	200.00														200.00
Riverside	200.00														200.00
Shamong	200.00														200.00
Southampton	200.00														200.00
Springfield	200.00														200.00
Tabernacle	200.00														200.00
Westampton	200.00														200.00
Woodland	200.00														200.00
Wrightstown	200.00														200.00
Total By Line	\$5,400.00	\$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	\$5,400.00

Must be used by December 31, 2017

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

BULLETIN MEL 17-08

Date: January 1, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Fireworks Displays and Amusement Ride Requirements

The bulletin does not apply to the members of the NJUA JIF, members of NJPHA JIF and “workers compensation only” members of the First Responders Insurance Fund.

This will serve as an annual reminder for members of the Fund that there are fireworks displays and amusement ride requirements dealing with insurance to be provided by the fireworks and amusement ride contractors. An outline of these requirements is enclosed along with the Hold Harmless Agreement wording to be provided by the fireworks contractor and amusement ride contractor in favor of the member entity.

“Bouncy houses” and the like are also considered amusement rides and are formally known as “Type 4 Air Supported Structures”. The ownership, operation and maintenance of Type 4 Air Supported Structures is excluded from coverage. If you own such a structure, please consult with your risk management consultant to secure the appropriate liability coverage in the commercial market.

You should consider the following two nuances when contracting with vendors providing these devices: 1) The vendor may try to just drop-off the device for you to setup; 2) The vendor may not include personnel to oversee the devices. Both of these nuances would fall within the exclusion and not be covered by the Fund. Please note, oversight of the structures are considered “operation”.

Water Tag and Laser Tag as activities do not fall within the above category of amusement rides; however, there is the potential for the tag courses to be considered a Type 4 Air Supported Structure. Most courses are designed with numerous inflated shapes, which the participants do not go on, in or under. Please review with counsel and the amusement vendor for clarification on the type of inflatable.

The liability of member entities associated with fireworks displays and amusement rides are a major concern to the Fund. It is imperative you adhere to the enclosed requirements. In order to ensure compliance with the Fund's insurance requirements, if necessary, please have your contractor or contractor's insurance company call the MEL Underwriting Manager, so we can discuss these requirements with them in more detail.

As respects to the Hold Harmless Agreement wording, all blank spaces should be completed. Please note, paragraph three should be completed, dated and signed by an authorized representative of the contractor and witnessed to authenticate the signature of the authorized contractor representative. Any additional Hold Harmless/Indemnification wording included in the contract shall not contradict/negate the Hold Harmless Agreement noted above.

Page Two
BULLETIN MEL 17-08

Any certificate of insurance requests from member entities, such as use of a private parking lot for spectator parking, will not be processed until the member entity meets the MEL fireworks display and amusement ride insurance requirements.

Please note that there is no longer a requirement for a Surety Bond from the fireworks contractor.

If you have any questions on this bulletin, 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: Risk Management Consultants
Fund Professionals
Fund Executive Directors

**2017 FIREWORKS DISPLAY/AMUSEMENT RIDE REQUIREMENTS
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

The following information must be filed with and approved by the MEL Underwriting Manager prior to the event:

- 1) Copy of contract between the fireworks/amusement ride contractor and the member entity. As respects to fireworks displays, some of the contracts we see with the various contractors are silent or ambiguous as to who is responsible for policing the fireworks display and searching for and disposing of unfired fireworks. When submitting your fireworks paperwork to us for approval we will be looking closely at each contract for this. If the contract is silent or ambiguous as to who is responsible for policing the fireworks display and searching for and disposing of unfired fireworks, we will be requesting that you obtain an addendum to the contract or a letter from the contractor on their letterhead stating that they will be responsible for policing the fireworks display and searching for and disposing of unfired fireworks.
- 2) Certificate of insurance from contractor to include the following information:
 - General liability limits of \$1,000,000 per occurrence combined single limit for bodily injury and property damage with at least \$2,000,000 general aggregate. Contractual liability must be included.
 - Automobile liability limits of \$1,000,000 per occurrence combined single limit for bodily injury and property damage with no aggregate.
 - Workers Compensation at Statutory limits
 - Employers Liability at minimum limits of \$500,000.
 - Umbrella liability limits of \$4,000,000 are strongly recommended, sitting excess of the General Liability, Automobile Liability and Employers Liability coverages.
 - The member entity and any associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insureds on the General Liability, Automobile Liability and Umbrella Liability coverages.
 - Rain date, if applicable, should also be shown on the description section of the certificate of insurance.
- 3) An executed hold harmless agreement in favor of the member entity must be signed by the fireworks/amusement ride contractor. Enclosed is suggested hold harmless agreement wording to be used by the fireworks display contractor and amusement ride contractor. The Fund will not accept a "Null and Void" clause in favor of the contractor as part of the hold harmless agreement. Any additional hold harmless/indemnification language in any agreement contradictory to the wording enclosed shall be removed.
- 4) As respects to mechanical amusement rides/devices, the contractor will need to provide proof of registration of its amusement ride equipment, as well as a copy of the contractor's permit application for the rides being utilized for the member sponsored event. Once the equipment is delivered to the event site, the member should confirm that the actual permit is affixed to the equipment. To confirm that the amusement vendor is registered, as required by the State, the member can visit the NJDCA website at http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf.

- 5) As stated above, mechanical amusement rides/devices are required to be licensed by the State of New Jersey. Mechanical amusement rides/devices are defined as any amusement ride required to be licensed by the State of New Jersey which includes any mechanical device or devices, including but not limited to water slides exceeding 15 feet in height, which carry or convey passengers along, around, or over a fixed or restricted route or course for the purpose of giving its passengers amusement, pleasure, thrills or excitement; and any passenger or gravity propelled ride when located in an amusement area or park in which there are other amusement rides. Mechanical amusement rides/devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

- Small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.
- The rental or lease of Inflatables – Inflatables are considered an amusement ride. DCA’s web site lists rental firms and those inflatables that already have a DCA permit. Be sure the inflatable you want to rent is on the list.

http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf

A ride inspection must take place prior to using the inflatable.

NOTES: The attached checklist can be used as a guide in making sure that a complete submission is being made by the member to the MEL Underwriting Manager.

The fireworks display/amusement ride submissions should be e-mailed to MELUnderwritingSvcCntr@connerstrong.com or faxed to (732) 736-5274 for review and approval no later than three weeks prior to the event. If you have any questions please contact the MEL Underwriting Manager team.

FIREWORKS DISPLAY
HOLD HARMLESS AGREEMENT

Between the Borough/Township/City/County of _____
and _____ (Contractor).

WITNESSETH:

1. _____ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of _____ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the manufacture, installation, firing or disassembly of any pyrotechnic equipment or device and/or the supervision and presentation thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: _____

General Liability: _____

Automobile Liability: _____

Umbrella Liability: _____

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: _____ Date: _____ Rain Date: _____

Dated: _____ Signed: _____

Authorized Signature of the Contractor

Witness: _____

AMUSEMENT RIDES

HOLD HARMLESS AGREEMENT

Between the Borough/Township/City/County of _____
_____ and _____ (Contractor).

WITNESSETH:

1. _____ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of _____ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the installation, operation, use, or disassembly of any amusement ride equipment or device and/or the supervision thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: _____

General Liability: _____

Automobile Liability: _____

Umbrella Liability: _____

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: _____ Date: _____ Rain Date: _____

Dated: _____ Signed: _____

Authorized Signature of the Contractor

Witness: _____

MEL UNDERWRITING MANAGER SUBMISSION CHECKLIST

TOWN: _____

JIF: _____

VENDOR: _____

DATE OF EVENT: _____

RAIN DATE (IF APPLICABLE): _____

RMC OR MUNICIPALITY E MAIL ADDRESS: _____

_____ (1) Copy of Complete Contract (As respects to fireworks, the contract should indicate that the Fireworks Contractor is responsible for the inspection, clean up and disposal of any unexploded aerial shells or live components, as required under NFPA 1123, 1995 edition, Section 4-1.12).

_____ (2) Hold Harmless Agreement

_____ (3) Certificate of Insurance for General Liability naming member as Additional Insured

_____ (4) Certificate of Insurance for Workers Compensation and Automobile

_____ (5) A letter from the Fireworks contractor indicating that they are responsible for the inspection, clean up and disposal of any unexploded aerial shells or live components, as required under NFPA 1123, 1995 edition, Section 4-1.12. THIS LETTER IS ONLY NECESSARY IF THE CONTRACT, AS STATED IN (1) ABOVE, DOES NOT INCLUDE THIS STATEMENT. (This applies to Fireworks Displays only).

_____ (6) Proof of registration of amusement ride equipment, as well as, a copy of the contractors permit application for the rides being utilized for the member sponsored event. Once the equipment is delivered to the event site, the member should confirm that the actual permit is affixed to the equipment. (This applies to Amusement rides only).

The fireworks display/amusement ride submissions should be e-mailed to MELUnderwritingSvcCntr@connerstrong.com or faxed to (732)736-5274 for review and approval no later than three weeks prior to the event. If you have any questions please contact the MEL Underwriting Manager team.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: June 8, 2017

Service Team:

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MAY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Florence – Conducted a Loss Control Survey on May 30
- Township of Woodland – Conducted a Loss Control Survey on May 31
- Borough of Wrightstown – Conducted a Loss Control Survey on May 31

JIF MEETINGS ATTENDED

- BURLCO Retreat – May 4
- Fund Commissioners Meeting – May 16
- Regional Training: Roadway, Sign & Walkway Program – May 25

MEL MEDIA LIBRARY

The following members used the MEL Media Library during May. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view the full media catalog or rent videos, use the above website or NJMEL.org.**

Municipality

of Videos

No Videos Viewed during the Month of May

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 May. 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 - Management of Special Events Webinar – May 1
- Ø BURLCO JIF - Regional Training Reminder - Roadway, Sign & Walkway Program – May 5
- Ø BURLCO JIF - SD Bulletin - Training Summer Seasonal Employees – May 15
- Ø BURLCO JIF - Regional Training Reminder - Roadway, Sign & Walkway Program – May 18
- Ø BURLCO JIF - Regional Training Reminder - Roadway, Sign & Walkway Program – May 22
- Ø BURLCO JIF - SD Message Spring Cleaning – May 23
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, June 2017 – May 23

UPCOMING EVENTS

- Safety Committee Meeting – June 20
- Executive Committee Meeting – June 20
- Police Chief Ad Hoc Meeting – June 22

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 (afelip@jamontgomery.com).

Below are upcoming MSI training programs scheduled for June, July and August 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 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
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Manchester	Flagger/Work Zone	8:30 - 12:30 pm
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/6/17	Township of Barnegat #1	Driving Safety Awareness	11:15 - 12:45 pm

DATE	LOCATION	TOPIC	TIME
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/6/17	Township of Barnegat #1	LOTO	9:00 - 11:00 am
6/7/17	City of Wildwood Crest #1	Sanitation/Recycling Safety	10:00 - 12:00 pm
6/7/17	Western Monmouth UA	Hearing Conservation	10:45 - 11:45 am
6/7/17	Western Monmouth UA	Back Safety/Material Handling	12:00 - 1:00 pm
6/7/17	City of Wildwood Crest #1	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/7/17	Western Monmouth UA	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/7/17	Borough of Lavallette #1	Flagger/Work Zone	8:30 - 12:30 pm
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/9/17	Township of Colts Neck	Fall Protection Awareness	10:45 - 12:45 pm
6/9/17	Township of Colts Neck	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
6/14/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/14/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
6/14/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
6/14/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/15/17	Township of Middletown #5	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
6/15/17	Township of Moorestown	Fire Extinguisher	10:15 - 11:15 am
6/15/17	Township of Middletown #5	Fire Extinguisher	10:45 - 11:45 am
6/15/17	Township of Middletown #5	Back Safety/Material Handling	12:00 - 1:00 pm
6/15/17	Township of Moorestown	HazCom w/GHS	8:30 - 10:00 am
6/15/17	Township of Middletown #5	LOTO	8:30 - 10:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/16/17	Borough of Union Beach #2	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/19/17	Township of Hamilton #3	Confined Space Awareness	11:00 - 12:00 pm
6/19/17	Township of Hamilton #3	BBP	12:30 - 1:30 pm
6/19/17	Township of Hamilton #3	Fire Safety	8:30 - 9:30 am
6/19/17	Township of Hamilton #3	Fire Extinguisher	9:45 - 10:45 am
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/21/17	Township of Ocean (Waretown)	Confined Space Awareness	11:00 - 12:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	City of Sea Isle City #1	CEVO-EMS-Evening	5:00 - 9:00 pm
6/21/17	City of Millville #1	Special Events Management	8:30 - 10:30 am
6/21/17	Township of Ocean (Waretown)	Fire Safety	8:30 - 9:30 am
6/21/17	Township of Ocean (Waretown)	Fire Extinguisher	9:45 - 10:45 am
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
6/28/17	Ocean County College #3	Toolbox Talks	1:30 - 3:00 pm
6/28/17	Ocean County College #3	Accident Investigation	10:45 - 12:45 pm
6/28/17	Borough of Magnolia #1	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
6/28/17	Ocean County College #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
6/29/17	Jackson Twp. BOFC #3	PPE	8:30 - 10:30 am
6/30/17	Borough of Tinton Falls	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
6/30/17	Township of Dennis	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
7/6/17	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/6/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm
7/10/17	Borough of Union Beach #2	Heavy Equipment Safety	8:30 - 11:30 am
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/12/17	City of Millville #1	Driving Safety Awareness	1:00 - 2:30 pm
7/12/17	Ocean County College #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
7/12/17	Ocean County College #3	Driving Safety Awareness	10:45 - 12:15 pm
7/12/17	City of Millville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
7/12/17	Ocean County College #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/12/17	City of Millville #1	Office Safety	8:30 - 10:30 am
7/13/17	City of Ocean City #1	BBP	1:00 - 2:00 pm
7/13/17	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/13/17	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/17/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
7/17/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/19/17	Two River Water Reclamation Authority	Jetter/Vacuum Safety	8:30 - 10:30 am
7/19/17	Lower Township MUA	LOTO	8:30 - 10:30 am
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
7/24/17	Township of Upper	Hearing Conservation	10:45 - 11:45 am
7/24/17	Township of Upper	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/24/17	Township of Upper	PPE	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/26/17	Ocean County College #3	Back Safety/Material Handling	10:45 - 11:45 am
7/26/17	Ocean County College #3	BBP	12:00 - 1:00 pm
7/26/17	Ocean County College #3	Sanitation/Recycling Safety	8:30 - 10:30 am
7/26/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm
8/1/17	Township of Manchester	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm
8/8/17	Township of Barnegat #1	Heavy Equipment Safety	9:00 - 11:00 am
8/9/17	City of Millville #1	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
8/9/17	Ocean County College #3	Hearing Conservation	10:45 - 11:45 am
8/9/17	City of Millville #1	Driving Safety Awareness	10:45 - 12:15 pm
8/9/17	Ocean County College #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
8/9/17	Ocean County College #3	PPE	8:30 - 10:30 am
8/9/17	City of Millville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/10/17	City of Ventnor #1	DDC-6	9:00 - 3:30 pm w/lunch brk
8/11/17	Township of Colts Neck	Shop & Tool Safety	10:45 - 11:45 am
8/11/17	Township of Colts Neck	HazCom w/GHS	12:30 - 2:00 pm
8/11/17	Township of Colts Neck	LOTO	8:30 - 10:30 am
8/14/17	Township of Upper	Fall Protection Awareness	10:45 - 12:45 pm
8/14/17	Township of Upper	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
8/15/17	Borough of Red Bank	Heavy Equipment Safety	8:00 - 11:00 am
8/16/17	Lower Township MUA	Heavy Equipment Safety	8:30 - 11:30 am
8/17/17	City of Ventnor #1	DDC-6	9:00 - 3:30 pm w/lunch brk
8/18/17	Township of Little Egg Harbor #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/22/17	Township of Middletown #5	CMVO	8:30 - 12:30 pm
8/23/17	Ocean County College #3	Driving Safety Awareness	1:00 - 2:30 pm
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
8/23/17	Ocean County College #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
8/23/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
8/23/17	Ocean County College #3	Office Safety	8:30 - 10:30 am
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am
8/24/17	Township of Pennsville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
8/30/17	Borough of Rumson #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
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			

Going and Coming Rule

Perhaps the single largest source of litigation under the NJ Workers' Compensation Act stems from the "going and coming rule". This rule indicates that routine travel to and from work is not compensable.

Also called the Premises Rule, it states; *Employment shall be deemed to commence when an employee arrives at the employer's place of employment to report for work and shall terminate when the employee leaves the employer's place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be **away** from the employer's place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer.*



- The key word in the statute when it comes to a "special mission" is, **away** from the employer's place of employment. A simple way to think of a limitation on the special mission exception is that one is covered under Workers' Compensation while doing authorized business.
- Is the employee traveling to or from an area where he or she is to perform their "prescribed job duties"?
- Some deviations are acceptable, such as stopping to eat, smoke or attend to some human need.
- The NJ Supreme Court has ruled that the legal analysis to be applied to an accident to an on-premises employee is the same as that for an off-premises employee.

-Example; an employee is a pump station operator and his job duties take him to various sites around the municipality. On the date of injury, the employee stopped along his route to get his personal mail from the post office. As the claimant was returning to his municipal vehicle, he slipped and fell and was seriously injured, requiring multiple surgeries. The claim was denied as not compensable, which was upheld by the trial judge, the Appellate Division and the Supreme Court.

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: June 20, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JUNE ACTIVITY & PLANNED EVENTS

May Wellness Day Recap:

Successfully carried out our second multi-Municipal Employee Health Fair May 23rd: Medford, Tabernacle, Lumberton, Shamong and Southampton – Overall it was an excellent event. Good variety of vendors participated. Mammo Van was utilized. Attendance not as high as we had hoped given the multiple municipalities. But those who participated were active and positive in responses. Consensus is that we would like to do this again next year with some new ideas.

Scheduled Presentations:

Bordentown City – Chair Yoga demonstration June
Delran Twp – “Movement vs. Exercise: Combating the Sitting Disease” June
Edgewater Park- “Movement vs. Exercise: Combating the Sitting Disease” June
Palmyra Fire Dept - “Movement vs. Exercise: Combating the Sitting Disease” June

Challenges:

Pemberton Township – Two separate groups participating in a 12-week Wellness Challenge: Police and Administrative Staff. Employees earn points for doing different categories of exercise weekly (i.e. cardio, core or resistance training, stretching, etc). Earn 50 points = win a prize. Earn 100 points = win a prize.

Westampton – Water Challenge

Yearly Incentive for Wellness Participation:

Lumberton - 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. This month's “In the Spotlight”.

Other ideas:

- **Delanco Police Department** – interested in having Dr. Sigafos in to offer several presentations on Stress management for the Police officers.
- **North Hanover Fire Department** – Interested in starting a fitness program. Working together on the details. Scheduled to meet with Personal Trainer from local fitness center to determine a possible “game plan”.
- **Mansfield Fire Department** – Possibly interested in offering a smoking cessation class. I have reached out to the American Lung Association.

June Wellness Connection Newsletter This month is Men's Health Month. Contents of this newsletter pertains to topics directed to men. **Exercise of the Month** is a 20-minute “summer preparedness” workout you can do at home. It's straight forward but if you have any questions on form or how to modify a move, please reach out to me.

Fire Fighters Ad Hoc Committee – Meeting minutes from May 16th will be included in your agenda package. The next meeting is scheduled for September 19th at the Emergency Service Training Center in Westampton at 7pm.



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

Intake	May-17	May-16	2017 YTD	2016 YTD
# of New Claims Reported	12	14	75	90
# of Report Only	2	4	21	29
% Report Only	16.7%	28.6%	28.0%	32.2%
# of Medical Only	10	10	46	56
# of Lost Time	0	0	8	5
Medical Only to Lost Time Ratio	100:00	100:00	85:15	92:08
Average # of Days to Report a Claim	1.2	9.0	1.9	2.7

Nurse Case Management	May-17	May-16	
# of Cases Assigned to Case Management	17	17	
# of Cases >90 days	15	16	

Savings	May-17	May-16	2017 YTD	2016 YTD
Bill Count	115	161	522	692
Provider Charges	\$84,490	\$205,757	\$674,609	\$878,775
Repriced Amount	\$29,193	\$73,515	\$252,148	\$396,853
Savings \$	\$55,298	\$132,242	\$422,462	\$481,848
% of Savings	65.4%	64.3%	62.6%	54.8%

Participating Provider Penetration Rate	May-17	May-16	2017 YTD	2016 YTD
Bill Count	98.3%	93.2%	96.6%	90.9%
Provider Charges	98.3%	95.9%	98.1%	91.5%

Exclusive Provider Panel Penetration Rate	May-17	May-16	2017 YTD	2016 YTD
Bill Count	95.6%	90.2%	89.2%	91.0%
Provider Charges	95.8%	95.3%	95.6%	93.3%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		92.80%	50.1%
% of Transitional Duty Days Not Accommodated		7.20%	49.9%

June 8, 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 May 31, 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 \$ 17,461.27. This generated an average annual yield of 1.19%. However, after including an unrealized net gain of \$14,776.58 in the asset portfolio, the yield is adjusted to 2.20% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$109,914.84 as it relates to current market value of \$ 14,862,161.18 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,914,544.85.

Our asset portfolio with Wilmington/Trust consists of 8 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,687.55 w/YTD Total \$ 63,728.03 (detailed in my report)
Overpayment Reimbursements \$ 92.50

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 \$ 175,874.49. The claims detail shows 198 claim payments issued.

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

Delran Township	\$73,625.00
Chesterfield Township	\$ 1,047.00
Bordentown City	\$22,500.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,734,676.37 to a closing balance of \$ 17,496,322.27 showing a decrease in the fund of \$ 238,354.10. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report
Calendar Year 2017**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MOUNT LAUREL TWP.	1264498	MOUNT LAUREL TWP.	PR	2016	125.00	
1/9	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	204.00	
1/9	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JAN						337.00	
TOTAL-YTD							337.00
2/1	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
2/1	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	227.30	
2/1	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	100.00	
2/2	PEMBERTON TOWNSHIP	Z39400	PEMBERTON TOWNSHIP	PR	2016	1,709.40	
2/16	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-FEB						2,156.70	
TOTAL-YTD							2,493.70
3/17	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	62.00	
TOTAL-MAR						62.00	
TOTAL-YTD							2,555.70
4/3	TABERNACLE	Z43871	TABERNACLE	PR	2016	4,095.17	
4/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	9.50	
4/3	PEMBERTON TOWNSHIP	Z31745	DANIEL MATTHEWS	WC	2015	9.50	
4/5	MEDFORD TOWNSHIP	Z44050	MEDFORD TOWNSHIP	PR	2016	1,279.50	
4/9	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	11,259.56	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	35,701.75	
4/25	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
TOTAL-APR						52,484.98	
TOTAL-YTD							55,040.68
5/1	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
5/9	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	5,868.30	
5/11	PEMBERTON BOROUGH	Z49725	PEMBERTON BOROUGH	PR	2016	300.00	
5/12	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
5/12	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
5/17	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
5/22	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	70.00	
5/22	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	70.05	
5/23	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	105.00	
5/24	RIVERSIDE TOWNSHIP	Z45790	RIVERSIDE TOWNSHIP	PR	2016	2,113.00	
TOTAL-MAY						8,687.35	
TOTAL-YTD							63,728.03

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

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,736,962.31	18,623,288.24	17,734,676.37	
RECEIPTS:				
Interest Income (Cash)	1,304.30	-11,483.42	55,725.24	65,888.91
Premium Assessment Receipts	186,629.00	0.00	0.00	3,557,514.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	0.00	0.00	0.00
Fund Year 2016	0.00	52,435.98	8,331.30	63,132.98
Fund Year 2015	0.00	19.00	71.00	90.00
Fund Year 2014	125.00	0.00	92.50	217.50
Fund Year 2013	0.00	100.00	0.00	108.00
Closed Fund Year	62.00	30.00	285.05	497.05
Total Subrogation & Reimb.Receipts	187.00	52,584.98	8,779.85	64,045.53
FY 2017 Appropriation Refunds	0.00	0.00	0.00	200.00
FY 2016 Appropriation Refunds	177.00	0.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	188,297.30	41,101.56	64,505.09	3,688,711.43

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2017	77,804.46	18,494.39	99,405.31	219,134.01
Fund Year 2016	59,466.28	65,503.66	31,795.07	277,510.14
Fund Year 2015	19,907.75	17,535.48	9,707.76	130,546.97
Fund Year 2014	54,634.21	15,280.95	32,851.85	163,527.21
Fund Year 2013	6,670.75	4,221.38	1,861.50	19,280.20
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	218,483.45	121,035.86	175,621.49	809,998.53

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,687.92	122,558.75	71,854.37	479,213.89
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	0.00	0.00	130,719.82
M.E.L. Premium FY 2017	0.00	396,515.32	0.00	793,030.64
POL/EPL Policy Premium FY 2017	0.00	274,694.50	4,382.00	550,537.00
Exp. & Cont. Charges FY 2016	11,800.00	14,025.00	51,001.53	106,344.06
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	884.00	0.00	884.00
Total Bill List Payments	83,487.92	808,677.57	127,237.90	2,083,143.05
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	301,971.37	929,713.43	302,859.39	2,893,141.58

Closing Balance for the Period:

18,623,288.24	17,734,676.37	17,496,322.07	
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Account Net Cash Change During the Period:

Operating Account	-105,585.48	-6,871,654.44	-292,242.13	-3,050,101.96
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-6,838.59	427.97	39,111.25	-2,117,299.37
Asset Management Account	-1,250.00	5,982,614.60	14,776.58	6,013,471.18
Claims Imprest Account	0.00	0.00	0.00	-50,000.00
Expense & Contingency Account	0.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	-113,674.07	-888,611.87	-238,354.30	795,569.85

Proof: 0.00 0.00 0.00

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JUNE 2017

	Payee	FY 2017	FY 2016	JIF Appropriation	Description
1	PERMA	6,667.25		Prof Services/Admin. Consultant	April, May, June 2017 Fees
2	The Actuarial Advantage	10,489.00		Prof Services/Administration	April 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00		Prof Services/Administration	June 2017 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	463.12		Misc/Postage/Copies/Faxes	May 2017 postage/copies expenses
5	The DeWeese Law Firm, P.C.	5,417.00		Prof Services/Attorney	June 2017 Fees
6	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	June 2017 Fees
7	Brenda Smith	360.00		Misc/Recording Secretary	June 2017 Fees
8	J. A. Montgomery Risk Control Services	9,841.00		Prof Services/Safety Director	June 2017 Fees
9	Tom Tontarski	894.00		Prof Services/Treasurer	June 2017 Fees
10	Conner Strong & Buckelew	633.00		Prof Services/Underwriting Mgr	June 2017 Fees
11	Conner Strong & Buckelew	163.47		Misc/Meeting Expense/Dinner Mtg	Refreshments for JIF regional training 5/25/17; Roadway, sign and walkway program
12	Conner Strong & Buckelew	1,042.00		Misc/Performance Bond (TPA)	Policy#B6024103; 5/1/17-5/1/18; Ex Dir, Treasurer and QL
13	Joyce Media	225.00		Misc/JIF Website	June 2017 Fees
14	Debby Schiffer	2,421.00		Wellness Program	June 2017 Fees
15	Bowman & Company, LLP	4,275.00		Prof Services/Payroll Auditor	#76776; Final installment for WC audit
16	Bowman & Company, LLP		13,881.00	Prof Services/Auditor	#76784; Final installment for 12/31/16 audit
17	EXIGIS LLC	4,004.00		Exposure Data Mgmt System	2 of 2 project fees; upload photos for property
18	Iron Mountain	58.30		Misc/Record Retention Service	#NWG1516 Storage 6/1-6/30; Service 4/26- 5/23/17
19	Township of Medford	760.34		Wellness Program	5/23/17 wellness fair items
20	Mount Laurel Township	1,046.25		Wellness Program	Wellness breakfast and chair massages
21	Richard Brook	1,187.51		Misc/PRIMA/AGRIP	Hotel/expenses for PRIMA
22	Dennis Gonzalez	327.18		Misc/PRIMA/AGRIP	Airfare for PRIMA
23	TOTAL	\$95,086.42	\$13,881.00		

JIF BILL LIST TOTAL

\$108,967.42



*Finance Committee Meeting
Thursday, May 18, 2017
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Thursday, May 18, 2017 at 2:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**
Mike Mansdoerfer, **Lumberton Township**
Kathy Burger, **Medford Township**
Meredith Tomczyk, **Mt. Laurel Township**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*
Jim Miles, CPA, Bowman & Company LLP, *Fund Auditor*
Dennis Skalkowski, CPA, Bowman & Company LLP, *Fund Auditor*

Those unable to attend were:

Richard Brook, **Florence Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Paul Keller, *Fund Chair*, **Springfield Township**
Linda Dougherty, **Edgewater Township**

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

Report on Audit of Financial Statements – 12/31/16

Mr. Skalkowski distributed drafts of the Audit of Financial Statements for the Fund Year ended 12/31/16.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, are a review of the internal processes. He noted no concerns. He stated that pages 7-10 is the *Management's Discussion and Analysis* report and will be completed by Arthur J. Gallagher, but all other required reports are complete.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* increased by \$1,161,799. He explained that under *Assets, Investment in Joint Ventures* is the BURLCO JIF's net worth in the MEL and RCF, accounts for a large portion of the change. He stated that these values are broken out on page 25. He further explained that *Note 6, Equity Interest*, matches the total of investment in joint ventures on page 11. Mr. Skalkowski then discussed how the *Change in Joint Ventures*, Under *Non-Operating Revenue*, page 12, shows the change in the BURLCO JIF's share from 2015 to 2016.

Mr. Forlenza noted that the wording *Due to MEL* under *Liabilities* is the 2016 MEL Retrospective program. He reminded the members that this is treated as a liability since it is a potential liability and cannot be released to surplus for 10 years.

Mr. Skalkowski then reviewed page 12, *Statement of Revenue (Exhibit A-2)* with the members. He noted that this is full detail of the expenses for the 2016 Fund Year.

Mr. Skalkowski stated that page 13, *Statement of Cash Flows (Exhibit A-3)*, is a basic statement showing the movement of money in and out of the Fund and includes comparative statements for 2015 to 2016.

Mr. Skalkowski reviewed page 22, *Note 4, Investments*, which is a highlight of all investments.

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 23. He stated that at the end of each year the Actuary establishes reserves on known claims and IBNR factors on unknown claims. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/2016* is \$5,254,477 versus \$6,065,295 at 12/31/2015. Mr. Skalkowski reported that *Schedule 1*, page 29 details this by Line of Coverage.

Mr. Skalkowski then explained how the *Historical Balance Sheet*, page 32, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/2016 is \$10,571,000.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He also noted that there were no findings or recommendations included in the audit.

Mr. Forlenza suggested that a MEL Retrospective schedule be added to the audit as well since it is a liability and will need to be accounted for on a year by year basis. Mr. Skalkowski will add this schedule as directed.

Mr. Skalkowski commented that the audit process was very smooth and without issue.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee and left the meeting at this time.

Resolution to Accept 2016 Audit – June Executive Committee Meeting

Mr. Forlenza directed the Committee to a draft Resolution *Accepting the 12/31/16 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Mr. Forlenza stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Mr. Forlenza indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Mr. Forlenza asked if there were any questions, their being none, he continued.

Escheat Process/Unclaimed Property Report 6/30 filing due 10/31

Mr. Forlenza reported that last year the State Auditors informed his office that the Fund Treasurer needed to file the unclaimed property schedule on an annual basis even when there is nothing to escheat. The Fund Treasurer began this process with the June 30, 2015 valuation and has filed accordingly for the June 30, 2016 report. Mr. Forlenza noted that filing the unclaimed property report using the June 30th valuation date will be added to the Scope of Services section of the Fund Treasurer's contract.

Finance Committee Charter – Emailed on 05/02/17

Mr. Forlenza reminded the Committee that the Finance Committee Charter was emailed with the meeting notice on May 2, 2017. Mr. Forlenza asked the members of the Committee if they had any suggested changes at this time noting that any suggestions can be sent to the Finance Chair, Mr. Hatcher following today's meeting. The Committee agreed there were no suggested changes to the current Charter.

RCF JIF

Mr. Forlenza reviewed with the Committee the performance of BURLCO JIF claims, valued as of 12/31/16, that have been transferred to the RCF, which includes Fund Years 1993 through 2012. He noted that each Fund Year is broken out by line of coverage; however, property is not included because it is not transferred to the RCF. He explained that the Fund does not transfer the property exposures to the RCF since property claims are normally paid out quickly and there is always a chance of a subrogation recovery which the JIF would receive rather than the RCF.

Mr. Forlenza added that the net incurred provides a depiction of what the true valuation is as of 12/31/16. He then reviewed the spreadsheets with the members noting the overall difference between the total net incurred at the time of transfer vs. the net incurred at 12/31/2016 which is approximately 4.2%. He reported that the average across all three funds with which he works is approximately 5.0%, so this figure is good. Mr. Forlenza noted that if the Fund went to the commercial market to transfer the liability, the premium would be in excess of 30% based on estimates from brokers.

Mr. Forlenza then reviewed the report highlighting claims paid and reserves changes over the prior year broken out by Fund Year and line of coverage. Mr. Forlenza asked if the Committee would like to see just the summary by line of coverage instead of an entire sheet inclusive of each individual Fund Year. The Committee agreed to review this information in the future by LOC with a summary total.

Interim Financial Summary December 31, 2016

Mr. Forlenza referenced the Interim Financial Summary as of December 31, 2016 included in the agenda packet and asked the Committee if they would like him to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2017, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2017 report.

Interim Financial Summary March 31, 2017

Mr. Forlenza reviewed the Historical Operating Results Summary valued as of March 31, 2017. He reviewed each line of coverage for Fund Years 2013 through 2017 and made the following observations:

All Fund Years – Mr. Forlenza noted that as of 03/31/17 there was a total of \$99,956,305 in contributions. The Fund has paid \$79,998,118 in Claims and Payments, including excess insurance. Investment income totals \$3,633,608 with a return surplus of \$7,197,369, leaving the JIF with a Cash Position of \$16,394,425. The Fund currently maintains \$3,650,635 in Case Reserves in the open years with \$2,018,083 in IBNR for a Net Current Surplus of \$10,725,707 which is a slight increase of \$154,707 since 12/31/16.

Fund Year 2017 – Mr. Forlenza noted there was \$1,958,801 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,152,600 in Claims and Payments, including excess insurance. There is investment income of \$1,734. This leaves the Fund Year with a Cash Position of \$805,935. There are Case Reserves of \$197,013 and \$584,495 in IBNR, resulting in surplus of \$24,427. Mr. Forlenza reminded the Committee that the deficit in the EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the EPL premium. There are 61 claims for the period.

Fund Year 2016 – Mr. Forlenza noted there was a total of \$7,887,845 in contributions to date. The Fund has paid out \$4,756,842 in Claims and Payments, including excess insurance. Investment income totals -\$8,469, resulting in a Cash Position of \$3,122,534. The Fund currently maintains \$1,084,189 in Case Reserves and \$995,861 in IBNR for a Net Current Surplus position of \$1,042,484, which is an increase of \$270,757 since 12/31/16. There were 20 new claims reported in the period. He commented that since there is a deficit in the Property line cash position, he is recommending an interfund transfer of \$120,000 from Deductible line to the Property line. He noted that if the Committee agrees, they will present the transfer resolution at the June Executive Committee meeting. The Committee agreed.

Mr. Hatcher inquired if there was an upward trend in Property losses based upon the negative cash position of this line of coverage. Mr. Forlenza explained that 2016 is still developing; however, he is concerned that the Actuary is not showing a positive cash flow from subrogation recoveries so this line is likely to deteriorate further as these claims settle out. He further noted that the Bordentown City DPW fire that occurred at the end of 2016 is also impacting these figures as this loss penetrated the Fund's \$100,000 property SIR. Finally, Mr. Forlenza noted that many JIFs around the State are seeing increases in property claims.

Fund Year 2015 – Mr. Forlenza noted there is a total of \$7,895,259 in contributions to date. The Fund has paid out \$5,479,686 in Claims and Payments, including excess insurance. Investment income totals \$8,600, resulting in a Cash Position of \$2,424,173. The Fund currently maintains \$1,165,865 in Case Reserves and \$243,840 in IBNR for a Net Current Surplus position of \$1,014,468, which is an increase of \$86,420 since 12/31/16. There was one (1) new GL claim reported in the period. Ms. Forlenza has contacted Qual-Lynx to determine why this changed and is awaiting a response. Once she receives an update, the Committee will be notified.

Fund Year 2014 – Mr. Forlenza noted there is a total of \$7,872,148 in contributions to date. The Fund has paid out \$5,078,680 in Claims and Payments, including excess insurance. Investment income totals \$21,015, resulting in a Cash Position of \$2,814,483. The Fund currently maintains \$796,407 in Case Reserves and \$145,948 in IBNR for a Net Current Surplus of \$1,872,128, which has deteriorated by \$226,884 since 12/31/16. There were no new claims reported in the period.

Fund Year 2013 – Mr. Forlenza stated there is a total of \$7,801,699 in contributions to date. For this year, the Fund has paid out \$5,515,104 in Claims and Payments, including excess insurance. Investment income totals \$26,809 resulting in a Cash Position of \$2,313,404. The Fund currently maintains \$407,161 in Case Reserves and \$47,939 in IBNR for a Net Current

surplus position of \$1,858,304, which has deteriorated by \$17,581 since 12/31/16. There were no new claims reported in the period. He noted that this Fund Year will be transferred to the RCF valued as of the June 30, 2017; therefore, his office will be contacting Qual-Lynx to make certain that all reserves on open claims are properly set.

Closed Years Contingency Fund – Mr. Forlenza noted that for the Closed Years Fund (1991-2012) there were \$66,542,553 in Total Contributions, \$58,015,206 in Total Payments, and \$3,583,865 in Investment Income. He stated that \$7,197,369 has been returned in surplus. The total surplus of \$4,913,843 in the Closed Years Fund is an increase of \$17,514 since 12/31/16, which is a result of investment income.

MEL JIF Retrospective Contingency Fund– Mr. Forlenza stated that attached is the new MEL JIF Retrospective summary. He noted that the money collected for potential MEL liability for Fund Year 2016 is \$90,709, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$54, however, will be allocated to the surplus line as it is true income.

A copy of the 03/31/17 Historical Operating Results are attached and incorporated herein.

Interfund Transfers

Mr. Forlenza stated that as noted above, an interfund transfer of \$120,000 from the 2016 Deductible line to the 2016 Property line is recommended. A resolution authorizing the transfers will be presented at the June Executive Committee meeting.

Transfer to the RCF

Mr. Forlenza stated that a copy of a Resolution to transfer the 2013 Fund Year to the RCF is contained in the agenda packet and will be attached to the minutes of today's meeting for consideration by the Executive Committee at June's Executive Committee meeting. The Committee agreed.

Preliminary Return of Surplus

BURLCO Dividend Release - Policy

Mr. Forlenza referred the Committee to a copy of the *Surplus Distribution Policy* included in the agenda. The policy serves as a guideline to the Fund in determining the amount of surplus to be released and various factors to be considered when contemplating releasing surplus from the Closed Years' Fund.

BURLCO Dividend Release Scenarios

Mr. Forlenza then directed the Committee to surplus release scenarios of \$600,000, \$700,000 or \$800,000 noting that last year the Fund released \$600,000. He highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario on each Member.

Mr. Forlenza noted that the Actuary stated that ideally the surplus should be a 2:1 ratio of the current budget to unencumbered surplus. He asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2017.

A brief discussion ensued regarding the amount to release. The Committee asked Mr. Forlenza to present updated surplus release scenarios for \$700,000 keeping the percentage of unencumbered JIF surplus around 10% and valued as of June 30, 2017 for the next meeting.

Mr. Forlenza commented that some member governing bodies have remarked about the amount of surplus the JIF currently holds. He further explained that he has been considering a process where the Fund would allocate a portion of the surplus as a revenue in the loss funding budget so the members would “borrow their own money to offset their loss funding assessment”, essentially anticipating surplus as revenue. He noted that this helps the current members who are good performers as it will reduce the overall Loss Funding needed to be allocated in the upcoming Budget.

Mr. Forlenza noted that releasing increasing amounts of surplus will not be sustainable into the future, so he began investigating other ways to utilize the surplus to the benefit of the members. He noted he needs to check the regulations to ensure that the JIF can anticipate surplus like a municipality.

Mr. Forlenza reminded the Committee while thinking about the amount of surplus to release, to be cognizant of the reductions in the loss funding in recent years which in turn reduces the surplus growth.

Mr. Mansdoerfer stated that if the Fund has some bad years and cannot release as much surplus as in prior years, the Fund will inform the members as to why this is occurring and that they will need to perform better to receive additional surplus in the future. He further stated that he feels it is better to distribute the surplus directly back to the members and allow them to manage these funds as they see fit. Several Committee members agreed.

EJIF Dividend

Mr. Forlenza reported that the 2016 EJIF dividend distribution chart is on page 33 of the agenda packet. He noted that late last year, the EJIF is released surplus from the 2005 Fund Year. The BURLCO JIF did not receive any of this surplus as they were not a member of the EJIF in 2005 Fund Year. Mr. Forlenza stated that BURLCO JIF joined the EJIF effective January 1, 2006.

2017 Retrospective Member Analysis – 03/31/17

Mr. Forlenza provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those not, in the Retrospective Program valued as of 12/31/16 and 03/31/17. He noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/17 valuations. Mr. Forlenza noted that 2014 is omitted from the report as no members qualified for the Retrospective Program for the 2014 Fund Year.

Bordentown City

Mr. Forlenza reviewed Bordentown City noting their participation in the Program in 2013, 2015 and 2016. He explained that their total paid claims exceeded their minimum loss funding in Fund Year 2013 and the City has been invoiced the full amount of \$29,395 with all payments received. He stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. He noted their loss ratio is 199.9% for Fund Year 2013. He noted that although their 2016 loss ratio is 222.4%, their total paid claims have not exceeded their minimum loss funding in this Fund Year, so they have not yet been invoiced.

Bordentown Township

Mr. Forlenza reviewed Bordentown Township noting their participation in the Program in 2013, 2016, and 2017. He explained that their total paid claims exceeded their minimum loss funding in the 2013 Fund Year and they have been invoiced \$32,507 with all payments received. He stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. He noted their 2013 loss ratio was 392.9% and was below 100% for both 2016 and 2017.

Chesterfield Township

Mr. Forlenza reviewed Chesterfield Township noting their participation in the Program in 2013. He noted that although they participated in 2013, their loss ratio for that year is 0%.

North Hanover Township

Mr. Forlenza reviewed North Hanover Township noting their participation in the Program in 2013. He explained that he has no concern with the performance of this Fund Year at this time since their loss ratio is 33.4%.

Mr. Mansdoerfer inquired if the amount in excess of the max funding affects the surplus for that year. Mr. Forlenza stated that the surplus is directly affected. He further noted that since the 2013 Fund Year is being transferred to the RCF, the amount exceeding the max loss funding will be included in the transferred amount.

Mr. Forlenza noted that on page 36 is the current payment log, noting the amount invoiced, if payment has been received, and the date received. All are paid to date.

Vendor Fee Request Letters

Mr. Forlenza presented the draft vendor fee request letter for the Committee's review. He first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Committee and Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals.

Mr. Forlenza then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Mr. Forlenza stated that the letters would go out shortly.

Fund Year 2018 Budget Process***Six Year Loss Ratio Summary as of March 31, 2017***

Mr. Forlenza directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. He indicated that these reports are for Fund Years 2011-2016 valued as of 03/31/2017. He noted that the Six Year Average Loss Ratio for the Fund is 66.2%. He then reviewed the individual years, by line of coverage with the Committee.

Mr. Forlenza then presented the MEL Loss Ratio Reports valued as of 03/31/2017 for Fund Years 2011- 2016. He noted that the Five Year Average Loss Ratio for the MEL is at 6.2% and Six Year Average Loss Ratio for the MEL is at 10.3%. He reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL

Retrospective Program. He also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level.

Next, Mr. Forlenza reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/2017 for Fund Years 2011-2016. He stated that prior to 2011, the MEL insured these claims. For Fund Years 2011-2014 these claims were insured with the carrier XL. For Fund Years 2015-current, these claims are insured with the carrier QBE. He noted that the Six Year Average Loss Ratio for EPL/POL is at 33.4% and the Five Year is 34.5%. Mr. Forlenza noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

Renewing Members for 2018

Mr. Forlenza informed the Committee that thirteen (13) members are up for renewal effective January 1, 2018 including: Bass River, Beverly, Bordentown Twp., Delran, Florence, Hainesport, Mt. Laurel Township, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland. Mr. Forlenza stated that to better balance the amount of loss funding renewing each year, they have asked Florence Township to renew one year early effective January 1, 2018 and Medford to also renew one year early, effective January 1, 2019.

Draft Preliminary Loss Funding Allocation

Mr. Forlenza reminded the members that last month they authorized him to release a preliminary 2018 loss funding figure to Mt. Laurel per their request. He stated that since it is Mt. Laurel's renewal year, he had the Actuary price them using the March 31, 2017 figures instead of June 30, 2017. The Actuary's preliminary loss funding figure for 2018 represents a reduction of 4.8% for 2018. He then directed the Committee to a Draft Assessment Allocation Strategy included in the agenda packet. He explained that several Committee members voiced their concern that any significant reduction due to Mt. Laurel should not negatively impact the renewing and non-renewing members of the Fund. Mr. Forlenza then reviewed the draft Assessment Allocation Strategy on page 64. He noted that the proposed reductions are similar to those that were provided renewing member last year. In addition, as the Fund placed the proposed 2017 loss funding reduction for Mt. Laurel in the 2017 Loss Fund Contingency, it allows the Fund to provide Mt. Laurel with the reduction in 2018 they deserve while protecting the remaining members of the Fund.

Mr. Matchett commented that the anomaly losses were not included in this spreadsheet. Ms. Forlenza stated they will be included at the next meeting.

Performance over 100%

Mr. Forlenza then directed the Committee to a spreadsheet in the agenda packet containing the six year average loss ratios for the renewing members. Mr. Forlenza noted that four renewing members: Bordentown Twp, North Hanover Twp, Shamong and Springfield, have a six year average loss ratio over 100%. He noted that he is unsure if any of these members' loss ratios are being driven by anomaly losses. In addition, if these numbers hold as of June 30, 2017, then a majority of the members will qualify for the *Reward/Revaluation Program*.

Operating Expense Allocation

Mr. Forlenza reminded the Committee that last year his office brought to the Committee's attention concerns regarding how operating expenses were allocated across the membership and the impact of the reward/revaluation program had on the allocation. He noted that this came to light last year when reviewing Mt. Laurel's proposed reduction in loss funding. He noted that in 2003 when Model OE was created, operating expenses were allocated by line item by member. He commented that certain expenses are per member fees, some are a

proportionate share of an applicable exposure, while others that are driven by proportionate share of loss funding. The concern is that a good performing and/or smaller member aren't necessarily paying their fair share of these operating expenses. He explained that by using a combination of loss funding and a fairly constant factor, such as payroll, the operating expenses can be allocated more equitably. He then directed members to page 68 where the Actuary, Administration, Attorney, Claims Administration, Contingency and Miscellaneous expenses are broken out by member. He presented several options for consideration: option 1 using 75% of loss funding to 25% payroll; option 2 using 50% of loss funding to 50% payroll; and option 3 using 25% of loss funding to 75% payroll to calculate these expenses (less Contingency and Miscellaneous).

Mr. Forlenza reviewed the options per member with the Committee. He explained that any of these options can be phased in over time. Mr. Matchett asked the Committee to consider using population instead. Mr. Forlenza was not certain the impact population would have on the allocations. Mr. Mansdoerfer commented that he didn't feel population would work, but suggested using a percentage of the JIF assessment. He explained that the first step would be to divide the fixed operating costs by number of members. Next he suggested taking the previous year's total JIF assessment and determine its percentage to the total variable costs in the budget and multiple that by the variable costs. Then add the figures together to obtain total operating expenses for the member. Mr. Hatcher commented that it would fluctuate on years when members have bad years. Mr. Hatcher inquired if the members with higher loss ratios utilize the Executive Director's office more frequently. Mr. Forlenza stated no, it depends on the member and how much the Risk Manager is involved. Mr. Forlenza will look at other factors that could be used to fairly allocate the operating expenses and present it at the next meeting.

Miscellaneous

Budget Amendment

Mr. Forlenza stated that a budget amendment will be presented at the July Executive Committee meeting to include the removal of the Mt Laurel PAWS exposure, EPL/POL deductible / co-insurance adjustments, Cyber limit increase, and RMC fee adjustments.

MEL and RCF Financial Fast Track – December 31, 2016

Mr. Forlenza directed the Committee to the MEL and RCF Financial Fast Track valued as of 12/31/2016 included in the agenda. He noted that the MEL's surplus position as of December 31, 2016 is \$21,091,737. He also reported that the RCF's surplus position as of December 31, 2016 is \$6,844,898. He commented that both Funds are healthy.

2017 RFPs

MEL RMIS/RMOS RFQ

Mr. Forlenza updated the Committee on the status of the MEL RFP for RMIS/RMOS noting that the RMOS (Risk Management Operating System) is similar to the Exigis system; whereas RMIS is a Risk Management Information System. He stated that based upon the results shown on page 75 in the agenda, Origami was awarded the contract. He explained that the Origami system will provide a system that handles exposure and claims data. He stated that the MEL just signed the contract with Origami. He noted that within the next few years, the JIF will move to Origami as well. Mr. Forlenza commented that loss data will be loaded into this new system which will be helpful in analyzing claims trends. He also noted that his office is involved in the system development process and is watching and waiting to see how the process evolves. Being that the Fund has a direct contract with Exigis; the BURLCO JIF will

not be pressured to move prematurely. Exigis will be utilized for the Exposure Review Process occurring in 2017 and will be re-evaluated prior to the process occurring in 2018.

Transition to iVOS

Ventnor/Carneys Point Claim

Mr. Forlenza stated that the first release of data from the new iVOS system was produced in March 2017 for 12/31/16. He noted that a few issues were discovered while reviewing the data, such as incorrect mapping for a Carney's Point claim. He explained that the mapping was done utilizing the tax id numbers for an exact match; however, it was discovered that a particular claim was entered into the system originally with the incorrect tax id number mapping it to Ventnor instead of Carney's Point. Qual-Lynx was alerted and corrected the claim as well as verifying that all other mapping was correct.

Mr. Forlenza also stated that there was a claim count variation between the reports generated from iVOS and the old AS400. He explained that after discussion with Qual-Lynx, it was determined that the report generated from the AS400 system recorded claims based upon the lines of coverage that were impacted. In other words, one incident that impacted two lines of coverage was recorded as two claims. The new report being generated from iVOS reflects one claim no matter the number of lines of coverage impacted and links them within the system under the same claim number. .

Mr. Forlenza noted that he spoke with the Actuary and Mr. Bause is now comfortable with the claim information released from the new iVOS system as he was able to tie the March claims expenses to the December claims expenses.

Next Meeting Date

Mr. Forlenza noted the next meeting will consist of discussions on Loss Funding Recommendations for 2018, as well as Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. He also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review. The next meeting will be Thursday, August 17, 2017 at 1pm.

Seeing no other business, the meeting was adjourned at 3:50pm.

File:	BURLCO/GEN/Finance Committee	Tab:	05/18/17
	BURLCO/2017/Finance Committee	Tab:	05/18/17

Resolution No. 2017 -

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 20, 2017 AT THE
HAINESPORT TOWNSHIP MUNICIPAL BUILDING, 1 HAINESPORT CENTRE,
RTE 537, HAINESPORT, NJ.

Fund Secretary

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2017

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
All Fund Years
March 31, 2017

	Total
Earned Contributions & MEL / RCF Dividends	\$99,956,305
Claims Paid (Net of Subrogation) & RCF Premiums	(31,964,058)
Excess Recoveries	164,333
Excess Insurance Premiums Paid	(26,809,003)
Operating Expenses Paid	(16,633,313)
Residual Claims Fund Premiums Paid	(4,756,077)
Total Payments	(79,998,118)
Position After Expenses	19,958,187
Investment Income (per treasurer)	3,633,608
Transfers	-
Return of Surplus	(7,197,369)
CASH POSITION	\$16,394,425
Case Reserves	(3,650,635)
Position After Case Reserves	12,743,790
IBNR Reserves	(2,018,083)
Aggregate Excess Recoverable	-
Net Current Surplus	10,725,707
Valued as of 12/31/16	\$10,571,000
NET CHANGE	\$154,707
Claim Count: 03/31/17 (Open Fund Years)	1,612
Claim Count: 12/31/16 (Open Fund Years)	1,530
Net Change	82

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
March 31, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$64,175	\$117,513	\$30,813	\$538,475	\$132,718	\$26,967	\$663,218	\$382,923	\$1,956,801
Other Contributions/Retro Payments									\$0
Total Contributions	\$64,175	\$117,513	\$30,813	\$538,475	\$132,718	\$26,967	\$663,218	\$382,923	\$1,956,801
Claims Paid (Net of Subrogation)	-	(2,978)	-	(71,411)	-	-	-	-	(74,389)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	-	(798,696)	-	(798,696)
Operating Expenses Paid	-	-	-	-	-	-	-	(279,515)	(279,515)
Total Payments	-	(2,978)	-	(71,411)	-	-	(798,696)	(279,515)	(1,152,600)
Position After Expenses	64,175	114,535	30,813	467,064	132,718	26,967	(135,477)	103,407	804,201
Investment Income (per treasurer)	-	-	-	-	1,734	-	-	-	1,734
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$64,175	\$114,535	\$30,813	\$467,064	\$134,452	\$26,967	(\$135,477)	\$103,407	\$805,935
Case Reserves	(62,935)	(24,572)	(2,900)	(106,606)	-	-	-	-	(197,013)
Position After Case Reserves	1,240	89,963	27,913	360,458	134,452	26,967	(135,477)	103,407	608,922
IBNR Reserves	(1,000)	(99,968)	(28,100)	(455,427)	-	-	-	-	(584,495)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$240	(\$10,006)	(\$188)	(\$94,969)	\$134,452	\$26,967	(\$135,477)	\$103,407	\$24,427
RECOMMENDED TRANSFERS									-
Valued as of 12/31/16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
NET CHANGE	240	(10,006)	(188)	(94,969)	134,452	26,967	(135,477)	103,407	24,427
Claim Count: 03/31/17 (Open Fund Years)	12	22	5	22					61
Claim Count: 12/31/16 (Open Fund Years)									0
Net Change	12	22	5	22					61

[2012 Property includes 10 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2017

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
March 31, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(355,832)	(17,934)	(13,048)	(775,042)	-	-	-	-	(1,161,856)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,227,974)	(1,227,974)
Total Payments	(355,832)	(17,934)	(13,048)	(775,042)	-	-	(2,367,012)	(1,227,974)	(4,756,842)
Position After Expenses	(80,748)	492,831	106,673	1,450,373	552,833	100,147	222,351	286,543	3,131,003
Investment Income (per treasurer)	(259)	0	(484)	(7,842)	6,556	(428)	(4,197)	(1,815)	(8,469)
Transfers		-	-						-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	(\$81,007)	\$492,831	\$106,189	\$1,442,531	\$559,389	\$99,719	\$218,154	\$284,728	\$3,122,534
Case Reserves	(35,242)	(152,418)	(12,380)	(884,149)		-	-	-	(1,084,189)
Position After Case Reserves	(116,249)	340,413	93,809	558,382	559,389	99,719	218,154	284,728	2,038,345
IBNR Reserves	-	(335,479)	(94,573)	(565,809)	-	-	-	-	(995,861)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	(\$116,249)	\$4,934	(\$764)	(\$7,427)	\$559,389	\$99,719	\$218,154	\$284,728	\$1,042,484
RECOMMENDED TRANSFERS	120,000				(120,000)				-
Valued as of 12/31/16	(\$99,677)	(\$25,235)	(\$7,764)	(\$133,427)	\$550,301	\$99,719	\$218,154	\$169,656	\$771,727
NET CHANGE	(16,572)	30,169	7,000	126,000	9,088	-	-	115,072	270,757
Claim Count: 03/31/17 (Open Fund Years)	73	111	37	162					383
Claim Count: 12/31/16 (Open Fund Years)	71	101	35	156					363
Net Change	2	10	2	6					20

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2015
March 31, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
Total Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$604,427	\$100,000	\$2,452,570	\$1,500,655	\$7,895,259
Claims Paid (Net of Subrogation)	(297,304)	(29,551)	(39,592)	(1,479,361)					(1,845,808)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,693)		(2,339,693)
Operating Expenses Paid								(1,294,184)	(1,294,184)
Total Payments	(297,304)	(29,551)	(39,592)	(1,479,361)	-	-	(2,339,693)	(1,294,184)	(5,479,686)
Position After Expenses	(46,104)	489,049	87,554	863,300	604,427	100,000	112,877	206,471	2,415,573
Investment Income (per treasurer)	141	(1,192)	(63)	1,171	6,857	(99)	1,171	614	8,600
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$52,037	\$487,857	\$87,491	\$864,471	\$511,284	\$99,901	\$114,048	\$207,085	\$2,424,173
Case Reserves	(13,660)	(135,695)	-	(1,016,510)		-	-	-	(1,165,865)
Position After Case Reserves	38,377	352,162	87,491	(152,039)	511,284	99,901	114,048	207,085	1,258,308
IBNR Reserves	-	(79,711)	-	(164,129)			-	-	(243,840)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$38,377	\$272,451	\$87,491	(\$316,168)	\$511,284	\$99,901	\$114,048	\$207,085	\$1,014,468
RECOMMENDED TRANSFERS									-
Valued as of 12/31/16	\$38,377	\$284,408	\$41,083	(\$351,168)	\$503,642	\$99,901	\$114,047	\$197,558	\$928,048
NET CHANGE	-	(11,957)	46,408	35,000	7,442	-	1	9,527	86,420
Claim Count: 03/31/17 (Open Fund Years)	91	105	42	161					399
Claim Count: 12/31/16 (Open Fund Years)	91	104	42	161					398
Net Change	0	1	0	0					1

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2017

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2014
March 31, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$260,100	\$563,550	\$134,300	\$2,418,250	\$597,045	\$89,225	\$2,360,995	\$1,447,652	\$7,871,117
Other Contributions/ Retro payments								\$1,031	\$1,031
Total Contributions	\$260,100	\$563,550	\$134,300	\$2,418,250	\$597,045	\$89,225	\$2,360,995	\$1,448,683	\$7,872,148
Claims Paid (Net of Subrogation)	(215,962)	(142,027)	(72,733)	(1,222,448)					(1,653,170)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,194,686)		(2,194,686)
Operating Expenses Paid								(1,230,825)	(1,230,825)
Total Payments	(215,962)	(142,027)	(72,733)	(1,222,448)	-	-	(2,194,686)	(1,230,825)	(5,078,680)
Position After Expenses	44,138	421,523	61,567	1,195,802	597,045	89,225	166,309	217,858	2,793,467
Investment Income (per treasurer)	(149)	822	416	6,289	10,244	243	1,416	1,734	21,015
Transfers	25,000				(25,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$68,989	\$422,345	\$61,983	\$1,202,091	\$582,289	\$89,468	\$167,725	\$219,592	\$2,814,483
Case Reserves	(2,013)	(445,761)	(34,959)	(313,674)					(796,407)
Position After Case Reserves	66,976	(23,416)	27,024	888,417	582,289	89,468	167,725	219,592	2,018,076
IBNR Reserves	-	(63,762)	(31,308)	(50,878)					(145,948)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$66,976	(\$87,178)	(\$4,284)	\$837,539	\$582,289	\$89,468	\$167,725	\$219,592	\$1,872,128
RECOMMENDED TRANSFERS									-
Valued as of 12/31/16	\$66,976	\$140,372	\$10,716	\$828,639	\$573,732	\$89,468	\$167,725	\$221,384	\$2,099,012
NET CHANGE	-	(227,550)	(15,000)	8,900	8,557	-	0	(1,792)	(226,884)
Claim Count: 03/31/17 (Open Fund Years)	86	136	51	158					431
Claim Count: 12/31/16 (Open Fund Years)	86	136	51	158					431
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2013
March 31, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$250,711	\$577,392	\$147,593	\$2,438,784	\$615,208	\$60,313	\$2,351,092	\$1,298,704	\$7,739,797
Other Contributions/Retro Payments					\$61,902				\$61,902
Total Contributions	\$250,711	\$577,392	\$147,593	\$2,438,784	\$677,110	\$60,313	\$2,351,092	\$1,298,704	\$7,801,699
Claims Paid (Net of Subrogation)	(169,045)	(238,150)	(326,299)	(1,482,155)					(2,215,649)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,102,663)		(2,102,663)
Operating Expenses Paid								(1,196,792)	(1,196,792)
Total Payments	(169,045)	(238,150)	(326,299)	(1,482,155)	-	-	(2,102,663)	(1,196,792)	(5,515,104)
Position After Expenses	81,666	339,242	(178,706)	956,629	677,110	60,313	248,429	101,912	2,286,595
Investment Income (per treasurer)	516	2,934	1,018	8,201	10,265	301	1,995	1,579	26,809
Transfers			180,000		(180,000)				-
Return of Surplus									-
CASH POSITION	\$82,182	\$342,176	\$2,312	\$964,830	\$507,375	\$60,614	\$250,424	\$103,491	\$2,313,404
Case Reserves	-	(94,744)	-	(312,417)					(407,161)
Position After Case Reserves	82,182	247,432	2,312	652,413	507,375	60,614	250,424	103,491	1,906,243
IBNR Reserves	-	(13,511)	-	(34,428)					(47,939)
Aggregate Excess Recoverable									-
Net Current Surplus/(Deficit)	\$82,182	\$233,921	\$2,312	\$617,985	\$507,375	\$60,614	\$250,424	\$103,491	\$1,858,304
RECOMMENDED TRANSFERS									-
Valued as of 12/31/16	\$82,182	\$259,759	\$2,312	\$616,985	\$500,117	\$60,614	\$250,424	\$103,491	\$1,875,884
NET CHANGE	-	(25,838)	-	1,000	7,258	-	-	-	(17,581)
Claim Count: 03/31/17 (Open Fund Years)	74	86	30	148					338
Claim Count: 12/31/16 (Open Fund Years)	74	86	30	148					338
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2017

	1991-2012
Earned Contributions & MEL / RCF Dividends	\$66,542,553
Claims Paid (Net of Subrogation)	(25,013,186)
Excess Recoveries	\$164,333
Excess Insurance Premiums Paid	(17,006,253)
Residual Claims Fund Premiums Paid	(4,756,077)
Operating Expenses Paid	(11,404,023)
Total Payments	(58,015,206)
Position After Expenses	8,527,347
Investment Income (per treasurer)	3,583,865
Transfers	\$0
Return of Surplus	(7,197,369)
CASH POSITION	\$4,913,843
Case Reserves - Property	\$0
Position After Case Reserves	4,913,843
IBNR Reserves - Property	\$0
Current Surplus/(Deficit)	\$4,913,843
Open Property Claim Count: 03/31/17	6
Open Property Claim Count: 12/31/16	6
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2017

Burlington County Municipal Joint Insurance Fund

Historical Operating Results Summary

MEL JIF RETRO Contingency Fund 2016

March 31, 2017

	Fund Year(s) 2016
Excess Insurance Premiums Paid	90,709
MEL JIF Retro Payments	0
Position After Expenses	90,709
Investment Income (per treasurer)	54
Transfers	
Return of Surplus	
CASH POSITION	\$90,763
MEL JIF Retro Potential Liability	(90,709)
Current Surplus/(Deficit)	\$54
Valued as of 12/31/16	\$0
NET CHANGE	\$54

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial,
Claims Administrator & Treasurer reports valued as of March 31, 2017

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2017

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	ME/LEJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,175	\$ 114,535	\$ 30,813	\$ 467,064	\$ 134,452	\$ 26,967	\$ (135,477)	\$ 103,407	\$ 805,935
Net Current Surplus/(Deficit)	\$ 240	\$ (10,006)	\$ (188)	\$ (94,969)	\$ 134,452	\$ 26,967	\$ (135,477)	\$ 103,407	\$ 24,427
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ 240	\$ (10,006)	\$ (188)	\$ (94,969)	\$ 134,452	\$ 26,967	\$ (135,477)	\$ 103,407	\$ 24,427

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	ME/LEJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (81,007)	\$ 492,831	\$ 106,189	\$ 1,442,531	\$ 559,389	\$ 99,719	\$ 218,154	\$ 284,728	\$ 3,122,534
Net Current Surplus/(Deficit)	\$ (116,249)	\$ 4,934	\$ (764)	\$ (7,427)	\$ 559,389	\$ 99,719	\$ 218,154	\$ 284,728	\$ 1,042,484
RECOMMENDED TRANSFERS	\$ 120,000	\$ -	\$ -	\$ -	\$ (120,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/16	\$ (99,677)	\$ (25,235)	\$ (7,764)	\$ (133,427)	\$ 550,301	\$ 99,719	\$ 218,154	\$ 169,656	\$ 771,727
NET CHANGE	\$ (16,572)	\$ 30,169	\$ 7,000	\$ 126,000	\$ 9,088	\$ -	\$ -	\$ 115,072	\$ 270,757

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	ME/LEJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 52,037	\$ 487,857	\$ 87,491	\$ 864,471	\$ 511,284	\$ 99,901	\$ 114,048	\$ 207,085	\$ 2,424,173
Net Current Surplus/(Deficit)	\$ 38,377	\$ 272,451	\$ 87,491	\$ (316,168)	\$ 511,284	\$ 99,901	\$ 114,048	\$ 207,085	\$ 1,014,468
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/16	\$ 38,377	\$ 284,408	\$ 41,083	\$ (351,168)	\$ 503,842	\$ 99,901	\$ 114,047	\$ 197,558	\$ 928,048
NET CHANGE	\$ -	\$ (11,957)	\$ 46,408	\$ 35,000	\$ 7,442	\$ -	\$ 1	\$ 9,527	\$ 86,420

FUND YEAR 2014	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	ME/LEJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 68,989	\$ 422,345	\$ 61,983	\$ 1,202,091	\$ 582,289	\$ 89,468	\$ 167,725	\$ 219,592	\$ 2,814,483
Net Current Surplus/(Deficit)	\$ 66,976	\$ (87,178)	\$ (4,284)	\$ 837,539	\$ 582,289	\$ 89,468	\$ 167,725	\$ 219,592	\$ 1,872,128
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/16	\$ 66,976	\$ 140,372	\$ 10,716	\$ 828,639	\$ 573,732	\$ 89,468	\$ 167,725	\$ 221,384	\$ 2,099,012
NET CHANGE	\$ -	\$ (227,550)	\$ (15,000)	\$ 8,900	\$ 8,557	\$ -	\$ 0	\$ (1,792)	\$ (226,884)

FUND YEAR 2013	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	ME/LEJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,182	\$ 342,176	\$ 2,312	\$ 964,830	\$ 507,375	\$ 60,614	\$ 250,424	\$ 103,491	\$ 2,313,404
Net Current Surplus/(Deficit)	\$ 82,182	\$ 233,921	\$ 2,312	\$ 617,985	\$ 507,375	\$ 60,614	\$ 250,424	\$ 103,491	\$ 1,858,304
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/16	\$ 82,182	\$ 259,759	\$ 2,312	\$ 616,985	\$ 500,117	\$ 60,614	\$ 250,424	\$ 103,491	\$ 1,875,884
NET CHANGE	\$ -	\$ (25,838)	\$ -	\$ 1,000	\$ 7,258	\$ -	\$ -	\$ -	\$ (17,581)

RESOLUTION 2017-

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2013	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/17
Less Net Claim Payments from 7/01/17 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 20, 2017.

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2017-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's cash analysis as of March 31, 2017 indicates the need for interfund transfers as follows:

Amount	From	To
\$120,000	2016 Deductible	2016 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson

Secretary

Date

ROLL CALL

VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2017.

As of the ____ day of _____, 2017, no objection has been received.

As of the ____ day of _____, 2017, written approval was received.

BY: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: June 1, 2017
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: June MEL Report

Carol Byrne: Fund Chairman and Executive Director presented Carol Byrne with flowers and an engraved silver plate in appreciation of her services to the JIFs and the MEL. Executive Director said Carol has been one of the longest serving Fund Commissioners and has served as the Bergen JIF Safety Committee Chair since 1990 and the MEL's Safety & Education Committee Chair since 2009.

Year-end Financial Reports: Fund Auditor submitted and reviewed the Audit Report as of December 31, 2016 noting the Fund's statutory surplus stands at \$27,248,970. Auditor said there was one finding: one TPA did not have a Service Organization Control (SOC) Report; and a recommendation that the TPA resolve disparity between the summary and detail report. Auditor said the Fund is in excellent financial condition. Fund Auditor may make an adjustment to increase the Fund's share of the Residual Claim Fund surplus based on efforts to confirm excess workers' compensation receivable amounts.

Actuary submitted and reviewed the Valuation Report as of December 31, 2016 and said reserves decreased compared to this time last year resulting from continued improvements in workers' compensation claims experience.

Audit Committee: Committee met on March 23rd to review the Internal Audits on Claims, Reinsurance, Underwriting, Treasury & Accounting, Contracts and EDP. A summary of the Internal Audits is attached for information.

Management Committee: Committee met on April 26th. Board of Fund Commissioners accepted the Audit Committee's recommendation to include a Servicing Organization Controls (SOC II), or equivalent, in the Fund's Request for Qualifications form for Third Party Administrators.

The Fund Attorney has drafted a Liability Alert concerning outdated Municipal Sign Ordinances. Board accepted recommendation for the MEL retain special counsel to draft an updated model ordinance.

Fund Attorney said he has completed a draft of the Zoning and Planning Board training program and will be reviewing it with the Executive Director before finalizing.

Executive Director reported that the Underwriting Manager is working with QBE Specialty Insurance (carrier for POLEPL) to get a program to offer optional excess land use coverage as respects to the POL/EPL policy. Once QBE Specialty completes, a bulletin will be distributed to members.

Public Officials/Employment Practices Liability Run-off: Board of Commissioners adopted a Resolution to add claims administrator to the Fund's contract with Fund Attorney to assume the claims handling of the Public Officials/Employment Practices run-out of approximately ten open claims for a fee of \$15,000 for the period of June 1 through December 31, 2017.

Coverage Committee: Committee met on May 1st and submitted minutes of the meeting. Committee Chairman said the Committee is discussing Quasi-Municipal Entities, Shared Services Professional Liability, Certificates of Insurance wording; Valuations for Fire Department Vehicles, First Party coverage for Underground Piping; Crime Coverage for Non-Employees; Statutory Bond Underwriting Guidelines. Coverage Committee did not make any recommendations at this time.

Legislative Committee: Committee met on May 2nd and distributed minutes of that meeting. Committee Chairman said the bill the MEL supports on expanding investments opportunities has yet to be posted for a vote in the assembly.

The National Flood Insurance Program (NFIP) must be reauthorized by September. Fund Attorney has drafted the attached resolution that we have distributed to local JIFs and their members asking them to support efforts to reauthorize – which is not expected to be passed easily. AGRIP has also agreed to issue an alert to its member pools. The Board adopted a resolution to support legislative action.

Marketing Committee: Committee met on March 24th and April 28th; enclosed are the minutes of those meetings along with the Action Plan. Committee will meet again on June 8th.

Safety & Education Committee: Committee met on April 7th; enclosed are the minutes of that meeting. Chairman Landolfi appointed Commissioner Bernard Rutkowski, NJUA JIF, to succeed Carol Byrne as Safety & Education Committee Chair, who retired as of June 1st.

Board accepted the Committee's recommendation and approved of expenditure not to exceed \$8,000 to upgrade the MEL Media Library to include training in DVD formats.

Risk Management Information/Operating System: At the April 26th Management Committee meeting, the Fund Chairman was authorized to sign the Fund's contract with

Origami. Both the Statement of Work and contract negotiations have been completed and the contract has been executed. The project is now underway.

RCF Report: The RCF met just prior to the MEL meeting and adopted a resolution accepting local member transfers of Fund year 2013 liabilities. The MEL Board adopted a Resolution to transfer Fund year 2013 open liabilities to the RCF.

MEL/MRHIF Educational Seminar: 150 people attended the MEL/MRHIF Educational Seminar on April 21st. We expect to reserve the same venue for next year.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. Forty-seven producers attended the first northern location class held on May 19th. We have 33 registered for the first southern class scheduled for June 2nd.

Request for Qualification (RFQs): Executive Director is in the process of preparing for the issuance of RFQs for professionals for the 2018-2020 contract term and will work with Fund Attorney where applicable.

2017 Financial Disclosures: Commissioners are required to complete the online filing of Financial Disclosure forms as a MEL JIF Commissioner, as well as, any municipal related positions that require filing. While the LFB has no statutory authority to extend the filing deadline, due to the delay in opening the 2017 FDS system for filers, the LFB is expected to delay enforcement of the statutory deadline until May 30, 2017. As of 5/25/17 all but two MEL Board of Fund Commissioners have completed the filing.

Claims Committee: The Claims Review Committee met in March and May and is scheduled to meet immediately following the Board meeting. Minutes of the March and May meetings are enclosed under separate cover.

Auditor	Year of Audit	Report	Observations	Risk	Detail	Management Response
Baker Tilly	2015	Reinsurance	2	Both low	<p>1. Vanguard should obtain an SOC report</p> <p>2. Management should document in detail their review of the SOC report</p>	<p>1. Management requested that Vanguard obtain an SOC report in 2016 (Subsequent to issuance of this report it was brought to Management attention that it is very cost prohibitive for Vanguard to obtain an SOC report)</p> <p>Management will document review of the report's "Opinion" and "Account Control Considerations at the User Organization" (Subsequent to issuance of this report a checklist has been prepared)</p>
Baker Tilly	2015	Underwriting	2	One Moderate One Low	<p>1. Management should separate access between staff that enters and staff that approves changes in Exigis</p> <p>2. Management should implement a formal policy/procedure regarding how to handle changes.</p>	<p>New procedure implemented 2/1/2017</p> <p>New procedure implemented 10/1/2016</p>
Baker Tilly	2016	RCF Loss review	4	Two high Two moderate	<p>1. QualCare's AS400 cannot provide data analytics to the MEL.</p> <p>2. Documentation for reserve changes is not consistent from file to file.</p> <p>3. Certain High priority and high exposures claims have not been reported in an expedient manner</p> <p>4. Cases involving back fusions are prone to future reopens</p>	<p>Recommendation</p> <p>The MELJIF should consider investing in a data analytics application</p> <p>A standard listing of requirements for reserve changes should be implemented and circulated to all adjusters</p> <p>All claims with potential high exposure should be reported to the MEL as soon as reported to the TPA</p> <p>The MEL has instituted reporting priority for these claims. Also, Qual-Lynx has improved the handling of these types of claims</p>
Carr, Riggs, & Ingram	2015-2016	Informational Technology	No findings that rise to the level of significant deficiency		Subsequent to the issuance of this report, Conner Strong & Buckelew completed the testing of the contingency plan, fully documented the network and is planning a penetration test for 2017	
Carr, Riggs, & Ingram	2016	Informational Technology	None			

K:\2016\MEL\Internal Auditor\Summary of Mar. 23 meeting



Municipal Excess Liability Residual Claims Fund

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

June 1, 2017

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF June Meeting

Auditor and Actuary Year-End Reports: The draft Audit Report as of December 31, 2016 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reported he is working on outstanding issue with the MEL's reinsurer Genesis that would materially improve the net position of the fund; once confirmation is received the audit will be finalized.

Mr. Grubb said excess workers' compensation payments for claims transferred to the RCF are made consistently, but can span decades until the retention limit is met and the corresponding reimbursements are issued. Mr. Grubb publicly acknowledged efforts by Cate Kiernan, Deputy Executive Director, and reported the receivables for 59 claims to be approximately \$6.9 million. Mr. Grubb said remediation is already in place since the MEL has contracted with Origami to develop a risk management/claims information system for 2018, which would have flagged this issue. In addition, Qual-Lynx's transfer to IVOS now provides reports to track these payments.

Fund Auditor referred to the Comparative Statement of Revenues, Expenses and Changes in Net Position (Exhibit B) of the audit and noted that the fund's net position improved by \$3.9 million.

Fund Auditor said is the audit noted the standard annual recommendation:

- 1) The Residual Legacy Account (Fund Years 1995-2004) and specific fund years for workers' compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.

Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Following the report the Board approved the draft year-end financials as presented subject to confirmation of the outstanding receivable issue, adopted resolution 9-17 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves as of December 31, 2016 and reported the total reserves stand at \$82 million with \$13 million in Incurred But Not Reserved (IBNR). No action was necessary as this report was provided for information.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their June/July meetings to transfer their 2013 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of June 30, 2017. The Board voted to accept local JIF transfers of fund year 2013 outstanding claim liabilities. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

2017 Fiscal Management Plan - Amendment: Executive Director reported the Fund Attorney expects to hire Kathie Tyler-Schohl to manage the remaining open POL/EPL claims as she has vast experience and knowledge of those claims prior to retiring from Qual-Lynx. Executive Director said it would be appropriate to amend Section II of 2017 Fiscal Management Plan, which noted the Claims Account signatories, to include both the Fund Attorney and Kathie Tyler-Schohl. The Board adopted resolution 10-17 amending the 2017 Fiscal Management Plan.

2017 Financial Disclosures: Executive Director reported all Commissioners & Fund Professionals completed their filings by the May 30th deadline.

Claims Committee: The Claims Review Committee met in March, May and the morning of the Commissioner's meeting. The next Claims Review Committee meeting is tentatively scheduled for July 5, 2017 at 9:00AM in Marlton and video-conference and will be confirmed. The Claims Review Committee is also scheduled to meet September 7, 2016 at 9:00AM at the Forsgate Country Club.

Next Meeting: The next meeting of the RCF will be Wednesday September 6, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.

RESOLUTION NO. _____
OF THE
_____ JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the _____ **Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the _____ **Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2013	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 6/30/17

JOINT INSURANCE FUND

Attest:

Chairperson

Secretary



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 1, 2017

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2016. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #18-17 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2017.

RFQ PROCESS- A motion was passed authorizing the Executive Director to release Requests for Qualifications for Fund Professionals for the period of January 1, 2018 through December 31, 2020.

REVISED BUDGET- The revised 2017 budget was included in the agenda. The revisions reflect members that are no longer with the local JIFs and new members added to the local JIFs for 2017. A motion was passed approving the revisions to the 2017 budget.

LEGISLATIVE AGENT RFQ - The Executive Director issued an RFQ for the position of legislative agent with a return date of March 29, 2017. There was one response received. The responding firm was Princeton Public Affairs Group. A motion was passed awarding a 1 year contract to Princeton Public Affairs Group for the position of Fund Legislative Agent.

2017 BILLINGS- The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 6, 2017 at the Forsgate CC, Jamesburg.