



AGENDA PACKET



Tuesday, September 19, 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, September 19, 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 **July 18, 2017** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **July 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report.....Pages 15- 64
 - A. Lost Time Accident Frequency Reports.....Pages 18-21
 - B. Certificates of Insurance..... Pages 22-23
 - C. 2016 Safety Incentive Program Awards.....Page 24
 - D. 2017 Optional Safety Budget.....Page 25
 - E. 2017 Wellness Incentive.....Page 26
 - F. Employment Practices Liability Coverage UpdatePages 27-28
 - G. EPL/Cyber Risk Management Budget.....Page 29
 - H. EPL Helpline – Authorized Contact List.....Page 30
 - I. Financial Fast Track Report.....Pages 31-32
 - J. Regulatory Filing Checklists.....Pages 33-34
 - K. Capehart & Scatchard Updates.....Pages 35-57
 - L. Statutory Bond Status.....Pages 58-59
 - M. Skateboard Park Approval Status.....Page 60
 - N. Renewing Members.....Page 61
 - O. Qtrly Attendance.....Page 62
 - P. Elected Officials Training – Save the Dates.....Page 63

Q.	MEL Cyber Risk Management Program	
R.	Qual-Lynx Memo.....	Page 64
S.	Website	
T.	New Member Activity	
VII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report	Pages 65-72
B.	MSI Bulletin: Crossing Guard Safety.....	Pages 73-74
C.	MSI Bulletin: Ticks.....	Pages 75-76
D.	MSI Bulletin: Firefighters Fit for Duty.....	Pages 77-78
E.	MSI Bulletin: Preventing Heat Illness.....	Pages 79-80
F.	2018 MSI Class Request Announcement.....	Pages 81-98
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –September 2017.....	Page 99
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 100-101
B.	Corner Connection	Pages 102-109
C.	Exercise of the Month:	Page 110
D.	Summer Safe Workout.....	Page 111
E.	How to get your team to use their vacation time.....	Pages 112-114
XII.	Managed Health Care Report	
A.	Summary Report	Page 115
B.	Average Number of Days to Report a Claim.....	Page 116
C.	Transitional Duty Summary Report.....	Page 117
D.	PPO Savings & Penetration Reports.....	Pages 118-120
E.	Paid Provider by Specialty.....	Page 121
F.	Top 5 Provider by Specialty.....	Page 122
G.	Nurse Case Management Report.....	Page 123
XIII.	Treasurer's Report as of August 31, 2017	Pages 124- 170
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Ratification of August Bill List	Page 155
F.	September Bill List.....	Page 156
G.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XIV. Committee Reports

- A. Strategic Planning Committee Meeting Minutes – July 18, 2017..... Pages 171-176
- B. Finance Committee Meeting Minutes – August 17, 2017.....Pages 177-196
 - 1. Resolution Authorizing Release of Surplus – **Motion – Roll Call**....Pages 197-198
 - 2. MEL Fiduciary Disclosure.....Page 199
- C. Safety Committee Meeting Report – September 19, 2017.....Verbal
 - 1. Resolution Amending Resolution 2017-03 and Authorizing an Amendment to the 2017 Right to Know Contract Between the BURLCOJIF and J.A. Montgomery – **Motion – Roll Call**.....Pages 200-201

XV. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 6, 2017Handout
 - 1. MEL Bulletin: Hurricane Self –DeployPage 202
 - 2. Hurricane Disaster ResponsePage 203-206
 - 3. MEL Bulletin: Optional Excess Land Use Coverage.....Page 207-209
 - 4. MEL Bulletin: POL/EPL Policy Form Change.....Page 210
- B. RCF Meeting Report – September 6, 2017.....Pages 211-213
- C. EJIF Meeting Report – September 6, 2017.....Pages 214-215
 - 1. Resolution to Renew Membership in the EJIF – **Motion – Roll Call**.....Pages 216-219

XVI. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, October 17, 2017 at 4:00 PM at the Hainesport Municipal Building, One Hainesport Circle, Hainesport, NJ</p>

XVII. 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**

XVIII. 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**

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

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

XXI. 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**

JULY 18, 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, July 18, 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

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alternate*, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alternate*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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:

Amanda Somes, **Bass River Twp**
Michael Theokas, **Bordentown Twp**
Mike Fitzpatrick, **Mansfield Twp**
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
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. McMahon, 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 June 20, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Gural, seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the June 20, 2017 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the June 20, 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 June 20, 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:

Certificates of Insurance - Mr. Forlenza asked that the Certificates of Insurance issued for the month of June, 2017 be included as part of the meeting and was 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 was November 30, 2017.

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 was November 30, 2017.

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

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 especially during this reorganization process. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Forlenza noted that the Financial Fast Track Report for May, 2017 was included in his report. The JIF's surplus position as of May 31, 2017 was **\$10,995,810**.

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.

Renewing Members – Mr. Forlenza stated that 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.

Member Visitation – Mr. Forlenza stated that a representative from his office has contacted 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. All reports have been distributed to the members.

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

MEL/JIF Loss Ratio Report – Mr. Forlenza stated that JIF/MEL Loss Ratio Reports valued as of June 30, 2017 were distributed to the Fund Commissioners and Risk Management Consultants at the meeting.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of July, 2017.

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. He noted that there are over 100 videos eligible to rent.

Safety Director's Bulletins – He noted that there were two (2) bulletin(s); *Stationary Work Zones and Ladder Safety* distributed in the last month.

MSI Training Programs – He noted that the upcoming MSI training programs for July, August and September 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 – July

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 the Supervisor's Incident Report. He stated that the purpose of the Supervisor's Incident Report is to identify root causes of claims and prevent future occurrences. He stated that the Supervisor's Incident Report is most often thought of as it relates to Workers Compensation claims but it is also used to investigate Property, Automobile and General Liability claims as well. He noted that when an accident occurs these steps should be taken:

- *Render any necessary medical assistance*
- *Take steps to secure the area*
- *Notify law enforcement if a motor vehicle or crime is involved*
- *Take photos and preserve equipment involved in the incident*
- *Use the incident report form as a guide to identify ways to prevent future occurrences*
- *Prepare the report in sufficient detail so that the basic facts can be documented and corrective*

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 Delran Twp, Edgewater Park, Palmyra Fire Department completed presentations in June. Florence and Bordentown City have presentations scheduled for July.
- Bordentown City, Delran, Edgewater Park and Palmyra all have presentations planned.
- Pemberton Township continues the two separate groups participating in a 12-week Wellness Challenge.
- Westampton's Water Challenge is ending
- Hainesport is interested in doing a different monthly challenge focusing on one of the following: sugar, fitness, water, veggies.
- Lumberton is looking to do a walking/step challenge this Fall and a Maintain Don't Gain over the holidays.
- Florence is continuing Maintain Don't Gain throughout the year.
- Firefighters Ad Hoc Committee – Next meeting is scheduled for September 19, 2017.
- ***July Wellness Newsletter*** - She noted that the July 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 June, 2017.

Lost Time v. Medical Only Cases

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

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	2	10

<i>Medical Only</i>	<i>17</i>	<i>63</i>
<i>Report Only</i>	<i>4</i>	<i>25</i>
<i>Total Intakes</i>	<i>23</i>	<i>98</i>
<i>Report Only % of Total</i>	<i>17.4%</i>	<i>25.5%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>89:11</i>	<i>86:14</i>
<i>Average Days to Report</i>	<i>2.0</i>	<i>2.2</i>

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>	<i>716</i>
<i>Transitional Duty Days Worked</i>	<i>583</i>
<i>% of Transitional Duty Days Worked</i>	<i>81.4%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>133</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>18.6%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	<i>97</i>
<i>Original Provider Charges</i>	<i>\$68,182</i>
<i>Re-priced Bill Amount</i>	<i>\$17,179</i>
<i>Savings</i>	<i>\$51,004</i>
<i>% of Savings</i>	<i>74.8%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.9%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98.8%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94.1%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.6%</i>

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 **June 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 \$17,034.05. This generated an average annual yield of 1.18%. After including an unrealized net loss of \$23,574.78 in the asset portfolio, the yield was adjusted to -.45% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$133,489.62 as it relates to market value of \$14,838,586.40 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$14,852,388.13.

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	\$5,266.21	\$68,994.24
Overpayment Reimbursements	\$150.41	

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

Delran Township	\$73,698.00
Chesterfield Township	\$1,049.00
Bordentown City	\$22,545.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,496,322.27 to a closing balance of \$17,286,500.32 showing a decrease in the Fund of \$209,821.95.

Loss Run Payment Register – June, 2017

Mr. Tontarski stated that his 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 \$138,312.34. The claim detail shows 163 claim payments issued.

Amended Bill List – July, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***July, 2017 amended Bill List*** in the amount of \$616,901.17.

RMC Bill List –July, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***July 2017 RMC List*** in the amount of \$109,573.00.

Chair Keller entertained a motion to approve the *June, 2017 Loss Run Payment Register*, the *July 2017 amended Bill List and the July, 2017 RMC 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 *June, 2017 Loss Run Payment Register, July, 2017 amended Bill List and the July, 2017 RMC List* as presented.

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE

Mr. Hatcher stated that the Finance Committee met and a copy of the meeting minutes are included in the agenda packet. He stated that there were two (2) items that needed approval today's meeting; an amendment to the 2017 Budget and approval of the Assessment Certification. Mr. Hatcher stated the 2017 Budget and Assessment Certification are being

amended to reflect changes in RMC fees, reductions to exposures in Mt. Laurel, MEL assessment changes, and the increase in Cyber Liability limits.

2017 Budget Amendment Public Hearing – Open to Public

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

There was no public comment.

2017 Budget Amendment Public Hearing – Close to the Public

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

2017 Amended Budget and 2017 Assessment Certification

Chair entertained a motion to approve the 2017 amended Budget and the 2017 amended Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the 2017 amended Budget and the 2017 amended Assessment Certification as presented.

ROLL CALL	<i>Yeas</i>	Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Glenn McMahon, Chesterfield Twp
		Mike Templeton, Delanco Twp
		Jeffrey Hatcher, Delran Twp
		Gene DiFilippo, Alt, Edgewater Park
		Patricia Hansell, Fieldsboro Borough
		Richard Brook, Florence Twp
		Brandon Umba, Alt, Lumberton Twp
		Paula Kosko, Hainesport Twp
		Kathy Burger, Medford Twp
		Jerry Mascia, Alt, Mt. Laurel Township
		Mary Picariello, North Hanover Twp
		John Gural, Palmyra Borough
		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

<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

SAFETY COMMITTEE – June 20, 2017

Mr. Cramer stated that the Committee met before the June Executive Committee meeting and a copy of the meeting minutes were included in the agenda packet. He noted that he provided a verbal report at the June Executive Committee meeting.

STRATEGIC PLANNING COMMITTEE – July 18, 2017

Ms. Burger stated that the Committee met before the meeting and a copy of the meeting minutes will be included in the September agenda packet. She highlighted the following items:

AGRIP Conference

Ms. Burger noted that there are slots still available for the Fall AGRIP Conference.

Fund Commissioner Attendance

Ms. Burger stated that the Committee discussed Fund Commissioner attendance and there will be further discussion at the Safety Committee meeting in September in regards to counting attendance in the SIP.

December Executive Committee meeting

Ms. Burger stated that the Committee is still looking at locations for the holiday meeting held in December.

Executive Committee – Monthly meeting

Ms. Burger stated that the monthly Executive Committee meeting will still be held at the Hainesport Municipal Building, however, the meeting time will change to 3:30PM.

Cyber Technology Webinar

Ms. Burger stated that a cyber technology webinar is scheduled for July 20, 2017.

Annual Planning Retreat

Ms. Burger stated that the annual Planning Retreat will be held on April 17, 2018. The Committee is still discussing topics for the retreat.

MEL/RCF/E-JIF REPORT

Nothing to report.

MISCELLANEOUS BUSINESS

Next Meeting – No August meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 19, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

Fund Vendor Payments – August, 2017

Motion by Ms. Jack, seconded by Mr. McMahon, to authorize the Fund Treasurer to process and pay Fund Vendors in August, 2017.

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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**

Nays: None
Abstain: None

Motion carried by unanimous vote.

PRIMA Conference Report

Fund Commissioners Brooks and Gonzalez attended the PRIMA Conference, their reports were included in the agenda packet and distributed at the meeting for the members to review.

Extension of the 2017 2nd Installment Billing Due Date

Chair Keller stated that due to the County's failure to adopt a budget in a timely manner, a discussion of an extension of the 2nd installment due date was necessary. After discussion, the consensus was to extend the due date for the second installment billing to September 15, 2017.

Motion by Ms. Jack, seconded by Mr. Cramer, to authorize the extension of the 2nd Installment Assessment due date to September 15, 2017.

ROLL CALL Yeas

Rich Wolbert, **Beverly City**

Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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**

Nays: None
Abstain: None

Motion carried by unanimous vote.

PUBLIC COMMENT

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

Chair 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 Mr. Cramer, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2017-29

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 Ms. Jack, seconded by Mr. McMahon, to Adopt ***Resolution #2017-29***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. McMahon, seconded by Mr. Mascia, 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>Property</i>
001220582	2017097511
2017106585	
001227943	
001250034	
001224714	

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 following claims as discussed in *Closed Session*, including the subrogation claim# Z07935.

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
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**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was no abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the July 18, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Cramer, to adjourn the July 18, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30pm.

Brenda Smith,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: September 19, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 18-21)

The June and July 2017 Lost Time Accident Frequency Summary and the Statewide Recap for June and July 2017 are attached for your review

B. Certificates of Insurance (pgs. 22-23)

A summary of the Certificates of Insurance issued during July/August 2017 are attached for your review.

C. 2016 Safety Incentive Program Awards (pg. 24)

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. 25)

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. 26)

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 – (pgs. 27-28)

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. 29)

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. 30)

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 (pgs. 31-32)

The Financial Fast Track Report as of June 30 and July 31, 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 June 30, 2017 was \$11,289,908 and the JIF's surplus position as of July 31, 2017 was \$11,410,817

J. Regulatory Filing Checklists (pgs. 33-34)

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. 35-57)

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 (pgs. 58-59)

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. 60)

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 (pg. 61)

As of September 13th, 2017 we have received Agreements and Resolutions from: Bass River, Beverly, Bordentown Twp., Delran, North Hanover, Palmyra, Riverside, Springfield and Woodland. We are waiting on Agreement and Resolutions from: Hainesport, Mt. Laurel and Shamong.

O. Quarterly Attendance (pg. 62)

A report detailing attendance records through the second quarter of the 2017 Fund Year is attached for your review.

P. Elected Officials – Save the Date (pg. 63)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 7, 2017. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2017 - Merighi's Savoy Inn, Vineland
January 30, 2018 - Nicolosi's Catering, West Deptford
February 7, 2018 - Merighi's Savoy Inn, Vineland
March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

Q. MEL Cyber Risk Management Program

The MEL is in the process of developing a Cyber Risk Management Program that will be rolled out to all members later this fall. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director's office.

R. Qual-Lynx Memo (pg. 64)

A memorandum from Ann Noble, President and CEO of Qual-Lynx, in regards to her resignation as President of Qual Lynx and the new management team, is attached for your information.

S. 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!

S. New Member Activity

Nothing to Report.

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

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							1,975.00							1,975.00	0.00	
Palmyra	1,975.00				1,975.00										1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00								1,246.13						1,246.13	728.87	
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	\$1,975.00	\$1,246.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,421.13	\$20,403.87	

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									451.00						451.00	1,144.00	
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							674.76								674.76	920.24	
Palmyra	1,595.00															0.00	1,595.00	
Pemberton Boro	995.00															0.00	995.00	
Pemberton Twp.	4,645.00							1,409.93								1,409.93	3,235.07	
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	\$2,084.69	\$0.00	\$451.00	\$0.00	\$0.00	\$0.00	\$0.00		2,535.69	48,759.31	

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									33.00						33.00	467.00	
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								231.22							231.22	268.78	
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								573.45							573.45	426.55	
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	\$804.67	\$33.00	\$0.00	\$0.00	\$0.00	\$0.00		3,764.14	17,485.86	

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

BURLCOJIF

2018 Renewing Members

TOWN	RENEWAL / RESOLUTION / CONTRACT RECEIVED
Bass River Twp	06/13/2017
Beverly City	06/28/2017
Bordentown City	n/a
Bordentown Township	07/28/2017
Chesterfield Twp	n/a
Delanco Twp	n/a
Delran Twp	08/16/2017
Edgewater Park	n/a
Fieldsboro Borough	n/a
Florence Township	n/a
Hainesport Township	
Lumberton Township	n/a
Mansfield Township	n/a
Medford Township	n/a
Mount Laurel Township	
North Hanover Township	08/29/2017
Palmyra Borough	06/21/2017
Pemberton Borough	n/a
Pemberton Township	n/a
Riverside Township	07/10/2017
Shamong Township	
Southampton Township	n/a
Springfield Township	07/18/2017
Tabernacle Township	n/a
Westampton Township	n/a
Woodland Township	07/12/2017
Wrightstown Borough	n/a

2017 BURLCO Meeting Attendance

Municipality	Name	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y								7			
Bass River	Somes/Ireton	ALT	FC	FC	N/A	FC	FC	N/A						4	1	7	57%	14%	71%
Beverly City	Wolbert/Snyder	FC	FC	FC	FC	FC	N/A	FC						6	0	7	86%	0%	86%
Bordentown City	Archer/Targonski	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Bordentown Twp.	Buhrer/Vail	ALT	FC	FC	N/A	FC	N/A	N/A						3	1	7	43%	14%	57%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Delanco Township	Templeton/Browne	ALT	ALT	FC	FC	FC	FC	FC						5	2	7	71%	29%	100%
Delran Township	Hatcher	FC	FC	FC	N/A	FC	FC	FC						6	0	7	86%	0%	86%
Edgewater Park Twp.	Dougherty/DiFillippo	N/A	FC	N/A	N/A	N/A	ALT	ALT						1	2	7	14%	29%	43%
Fieldsboro	Hansell, P./Hansell, D.	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Florence Township	Brook/Sahol	FC	FC	FC	FC	ALT	FC	FC						6	1	7	86%	14%	100%
Hainesport Township	Kosko/Kilburn	ALT	ALT	ALT	FC	FC	FC	FC						4	3	7	57%	43%	100%
Lumberton Township	Mansdoerfer/Umba	ALT	FC	FC	ALT	FC	FC	ALT						4	3	7	57%	43%	100%
Mansfield Township	Fitzpatrick/Puglia	FC	FC	FC	FC	FC	N/A	N/A						5	0	7	71%	0%	71%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Mt. Laurel	Tomczyk/Mascia	ALT	FC	ALT	ALT	N/A	ALT	ALT						1	5	7	14%	71%	86%
North Hanover	Picariello/Wells	N/A	FC	FC	FC	N/A	FC	FC						5	0	7	71%	0%	71%
Palmyra Borough	Gural/Pearlman	FC	ALT	FC	FC	N/A	FC	FC						5	1	7	71%	14%	86%
Pemberton Borough	Mull/Villari	ALT	ALT	N/A	FC	N/A	N/A	N/A						1	2	7	14%	29%	43%
Pemberton Twp.	Gonzalez/Brown	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Westampton Township	Carrington/Otto	N/A	FC	FC	ALT	FC	FC	FC						5	1	7	71%	14%	86%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Wrightstown	Ingling/Gorman	FC	FC	FC	N/A	FC	FC	FC						6	0	7	86%	0%	86%
27		20	23	23	20	20	21	21	27	27	27	27	27	125	22	189	66%	12%	78%
		74%	85%	85%	74%	74%	78%	78%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Thursday, December 7, 2017 – Merighi's Savoy Inn, Vineland

Tuesday, January 30, 2018 – Nicolosi's Caterers, West Deptford

Wednesday, February 7, 2018 – Merighi's Savoy Inn, Vineland

Wednesday, March 28, 2018 – O'Connor's, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2018 MEL Assessment.***

**Subject to cap set by the MEL*



June 23, 2017

Dear Valued Clients and Business Partners:

Back in March 2015, Cigna acquired QualCare Alliance Networks, Inc. (QANI). That agreement allowed us to enhance Cigna's broad and integrated portfolio of health-related products and services and national scale with QANI's capabilities and local provider relationships. QANI, now part of Cigna's portfolio, is positioned for a strong future.

A key component of QANI's success has been its Property and Casualty Division. This division has grown from a small workers' compensation network provider under QualCare to the fully integrated managed care and claims service organization, Qual-Lynx, as it is known today. Through periods of strong organic growth and business acquisitions, Qual-Lynx has become a prominent regional provider of property and casualty claims administration services that we can all be proud of. I have had the pleasure of leading a great team down this very rewarding path and through the transition into the Cigna organization.

I am now ready to turn the reigns over to a new leader. I will be leaving my role as President and CEO of Qual-Lynx effective July 10th to pursue my interests outside of the insurance industry. I will be staying on with Cigna, in a consultative role through October to help ensure a smooth transition for the Qual-Lynx team.

I would like to announce that **Alice Lihou** will assume responsibility for the day to day operations of Qual-Lynx, as Senior Vice President, Qual-Lynx Operations. Alice has been my right hand since the acquisition of Scibal Associates, Inc. in 2009. Alice is a seasoned claims professional with thirty years of experience in claims administration, account management and operations. Alice is well known and highly respected in the industry for her claims expertise, strategic thinking and strong client partnerships.

Alice will be supported by the following senior leaders:

Kathy Kissane - Assistant Vice President of Account Management. Kathy has over twenty-five years of experience in the insurance industry, including seventeen years with Qual-Lynx in claims and account management roles. Kathy is responsible for overall TPA account management, client retention and client satisfaction. She will also support TPA business development and sales.

Eileen Luterzo - Assistant Vice President of Workers' Compensation Clinical Services. Eileen has over twenty-one years of experience in workers' compensation case management including seven years running the day to day operations of the Qual-Lynx case management and claim intake unit.

Steve McNamara - Assistant Vice President of Client Services. Steve has thirteen years of experience in the managed care and related services industry. For Qual-Lynx, Steve has overall responsibility for managed care client services and business development.

The future for Qual-Lynx is very bright, especially given the extensive resources that the Cigna organization has brought to the company. Please join me in congratulating Alice and her leadership team as they forge ahead with new and exciting opportunities for Qual-Lynx.

Please feel free to contact me if you have any questions. I can be reached at 609-833-2088.

Sincerely,

Ann L. Noble
President and CEO

**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: September 6, 2017

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	John Saville Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

JULY AND AUGUST ACTIVITIES

LOSS CONTROL SERVICES

July

- Township of Bordentown Police Dept. – Conducted a Loss Control Survey on July 24
- Borough of Fieldsboro – Conducted a Loss Control Survey on July 14
- Township of Florence Police Dept. – Conducted a Loss Control Survey on July 18
- Borough of Pemberton – Conducted a Loss Control Survey on July 19
- Township of Pemberton Police Dept. - Conducted a Loss Control Survey on July 14
- Township of Southampton – Conducted a Loss Control Survey on July 10
- Township of Southampton – Conducted a Loss Control Survey on July 26

August

- Township of Bass River – Conducted a Loss Control Survey on August 8
- Township of Bordentown – Conducted a Loss Control Survey on August 11
- Township of Chesterfield – Conducted a Loss Control Survey on August 30
- Township of Hainesport – Conducted a Loss Control Survey on August 31
- Township of Lumberton – Conducted a Loss Control Survey on August 30
- Township of Medford – Conducted a Loss Control Survey on August 4
- Borough of Palmyra – Conducted a Loss Control Survey on August 11

JIF MEETINGS ATTENDED

- Fund Commissioners Meeting – July 18

MEL MEDIA LIBRARY

The following members used the MEL Media Library during July and August. **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.**

<u>Municipality</u>	<u># of Videos</u>
Township of Delanco	2 (July)
Township of North Hanover	2 (August)
Township of Shamong	1 (August)

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, and 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 July and August. 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.

July

- Ø BURLCO JIF - SD Message - Class III Officers, Police Agency Considerations – July 5
- Ø BURLCO JIF - 2018 Class Requests - Action Required If You Would Like To Host Classes in 2018 – July 10
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, August 2017 – July 24
- Ø BURLCO JIF - MSI Bulletin - Preventing Heat-Related Illnesses – July 24

August

- Ø BURLCO JIF - MSI Bulletin - Resources for School Crossing Guard Safety Programs – August 7
- Ø BURLCO JIF - MSI Bulletin - Ticks & Tick-borne Diseases – August 10
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 14
- Ø BURLCO JIF - Regional Training - Wellness Coordinator Training on September 27 – August 23
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, September 2017 – August 24
- Ø BURLCO JIF - MSI Bulletin - Firefighter Fitness for Duty and Medical Evaluations – August 28
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 28

UPCOMING EVENTS

- Police Ad Hoc Committee Meeting – September 12
- Executive Safety Committee Meeting – September 19
- Executive Committee Meeting – September 19
- Regional Training – Wellness Coordinator Training – September 27

MSI TRAINING PROGRAMS

The opportunity to request to host 2018 MSI classes has been extended until September 29, 2017. There are more than 50 different instructor-led courses being offered for 2018, designed to meet the training needs of most public employees. The 2018 MSI Class Request Announcement with Request Form can be found on the MEL website at NJMEL.org, then by clicking on the MSI logo. Please send your 2018 course hosting requests before September 29th.

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 September, October and November 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	DATE
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Barnegat #1	Jetter/Vacuum Safety	9:00 - 11:00 am
9/12/17	Township of Barnegat #1	Shop & Tool Safety	11:15 - 12:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/14/17	Township of Middletown #5	Confined Space Awareness	12:00 - 1:00 pm
9/14/17	Township of Manchester	DDC-6	8:30 - 3:00 pm w/lunch brk
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Little Egg Harbor #2	Landscape Safety	8:30 - 11:30 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/18/17	Township of Upper	CDL-Drivers Safety Regulations	8:30 - 10:30 am

DATE	LOCATION	TOPIC	DATE
9/18/17	Township of Upper	Driving Safety Awareness	10:45 - 12:15 pm
9/18/17	Township of Upper	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/19/17	City of Ocean City #1	Flagger/Work Zone	8:30 - 12:30 pm
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/20/17	City of Millville #1	Hazard ID/Job-Site Observation	8:30 - 10:30 am
9/20/17	City of Millville #1	Accident Investigation	10:45 - 12:45 pm
9/20/17	City of Millville #1	Toolbox Talks	1:30 - 3:00 pm
9/21/17	Township of Middletown #5	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/21/17	Township of Middletown #5	Shop & Tool Safety	12:00 - 1:00 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
9/22/17	Township of Little Egg Harbor #2	Snow Plow/Snow Removal	8:30 - 10:30 am
9/22/17	Township of Carneys Point #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/26/17	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
9/26/17	Borough of Avalon #4	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
9/26/17	Borough of Avalon #4	Confined Space Awareness	1:30 - 2:30 pm
9/27/17	Borough of Eatontown #2	Hearing Conservation	8:30 - 9:30 am
9/27/17	Borough of Eatontown #2	Fire Extinguisher	9:45 - 10:45 am
9/27/17	Borough of Eatontown #2	BBP	11:00 - 12:00 pm
9/27/17	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
9/27/17	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
9/28/17	Township of Long Beach #1	PPE	8:30 - 10:30 am
9/28/17	Township of Middletown #5	CMVO	8:30 - 12:30 pm
9/28/17	Township of Pemberton	Seasonal (Autumm/Winter) PW	8:30 - 11:30 am

DATE	LOCATION	TOPIC	DATE
		Operations	
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
9/29/17	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
9/29/17	Township of Little Egg Harbor #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/2/17	Borough of Magnolia	Back Safety/Material Handling	10:00 - 11:00 am
10/2/17	Borough of Magnolia	BBP	11:15 - 12:15 pm
10/3/17	Borough of Bradley Beach	PPE	8:30 - 10:30 am
10/3/17	Township of Winslow	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/3/17	City of Brigantine #3	Flagger/Work Zone	8:30 - 12:30 pm
10/4/17	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
10/4/17	Borough of Lavallette #1	Shop & Tool Safety	11:45 - 12:45 pm
10/4/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
10/4/17	Township of Middle #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/5/17	Township of Toms River	Leaf Collection Safety	8:30 - 10:30 am
10/5/17	Borough of Avalon #4	PPE	8:30 - 10:30 am
10/5/17	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/5/17	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/5/17	Borough of Avalon #4	Shop & Tool Safety	1:45 - 2:45 pm
10/6/17	Township of Delran	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
10/6/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon #3	Hearing Conservation	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
10/11/17	Ocean County College #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/17	City of Margate #4	Flagger/Work Zone	8:30 - 12:30 pm
10/12/17	Township of Middletown #5	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/12/17	City of Wildwood #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
10/12/17	City of Wildwood #3	Accident Investigation	10:45 - 12:45 pm
10/12/17	City of Wildwood #3	Tool Box Talks Essentials	1:30 - 3:00 pm
10/13/17	Borough of Union Beach #2	CMVO	8:30 - 12:30 pm
10/13/17	Township of Tabernacle #1	BBP	8:30 - 9:30 am
10/13/17	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
10/16/17	Township of Stafford	Fire Safety	8:30 - 9:30 am
10/16/17	Township of Stafford	Fire Extinguisher	9:45 - 10:45 am
10/16/17	Township of Stafford	Confined Space Awareness	11:00 - 12:00 pm
10/16/17	Township of Stafford	BBP	12:30 - 1:30 pm

DATE	LOCATION	TOPIC	DATE
10/17/17	Borough of Red Bank	Jetter/Vacuum Safety	8:00 - 10:00 am
10/17/17	Borough of Red Bank	PPE	10:15 - 12:15 pm
10/17/17	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/17/17	City of Ocean City #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
10/17/17	City of Ocean City #1	Office Safety	10:15 - 12:15 pm
10/18/17	Township of Lacey #4	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/18/17	Township of Burlington #3	Hearing Conservation	8:00 - 9:00 am
10/18/17	Township of Burlington #3	Shop & Tool Safety	9:15 - 10:15 am
10/18/17	City of Millville #1	Leaf Collection	8:30 - 10:30 am
10/18/17	City of Millville #1	Snow Plow/Snow Removal	10:45 - 12:45 pm
10/18/17	City of Millville #1	BBP	1:30 - 2:30 pm
10/19/17	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/19/17	Township of Middletown #5	Tool Box Talks	12:00 - 1:30 pm
10/19/17	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/19/17	Township of Winslow	CDL-Driver Safety Regulations	10:15 - 12:15 pm
10/20/17	Township of Ocean (Waretown)	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/17	Township of Evesham #4	Snow Plow/Snow Removal	8:30 - 10:30 am
10/23/17	Middletown SA	LOTO	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	LOTO	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	Shop & Tool Safety	10:45 - 11:45 am
10/23/17	Township of Hamilton #3	HazCom w/GHS	12:45 - 2:15 pm
10/24/17	Township of Long Beach #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/24/17	Township of East Greenwich #2	Snow Plow/Snow Removal-Evening	7:00 - 9:00 pm
10/24/17	Borough of Avalon #4	Heavy Equipment Safety	8:30 - 11:30 am
10/24/17	Borough of Avalon #4	Snow Plow/Snow Removal	12:00 - 2:00 pm
10/25/17	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 12:30 pm
10/25/17	Township of Galloway	DDC-6	8:30 - 3:00 pm w/lunch brk
10/26/17	Borough of Deal #2	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
10/26/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/27/17	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
10/27/17	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
10/27/17	Township of Mantua	Leaf Collection Safety	12:30 - 2:30 pm
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm
11/1/17	Township of Washington	BBP	12:30 - 1:30 pm

DATE	LOCATION	TOPIC	DATE
11/2/17	Township of Manchester	BBP Administrator Training	8:30 - 10:30 am
11/2/17	City of Margate #4	PPE	8:30 - 10:30 am
11/2/17	City of Margate #4	Shop & Tool Safety	10:45 - 11:45 am
11/2/17	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/2/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
11/3/17	City of Sea Isle City #2	LOTO	8:30 - 10:30 am
11/10/17	Township of Colts Neck	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/10/17	Township of Colts Neck	Driving Safety Awareness	10:45 - 12:15 pm
11/10/17	Township of Colts Neck	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/17/17	Township of Long Beach #1	LOTO	8:30 - 10:30 am
11/17/17	Township of Long Beach #1	Hearing Conservation	10:45 - 11:45 am
11/28/17	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	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			

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – September 2017

HURRICANE PREPAREDNESS

- Make sure flood policies are in place on buildings that are in a flood zone. Discuss with RMC.
- Appoint someone to be the point person for a catastrophic event. This person should be the person that acts to gather information about damages in the municipality and communicates with insurance claims personnel and FEMA personnel.
- Take pictures of all damages to buildings, building contents and vehicles.
- Make sure the titles and keys to any damaged vehicles are kept in one place.
- Report the claim to our office as soon as possible.
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation”.
- Keep all receipts and rental agreements.

****Mitigation from FEMA can take the form of a payment for preventative measures that ensure a similar cause of loss and damage does not occur in the future. If you have any damage at all, report it to FEMA after you report it to us.***

****A town had just discovered and reported damage to a building one year after Superstorm Sandy hit the area. This greatly increased the time it took to settle that town's claim. Appointing a “point” person can ensure a quicker resolution to a town's insurance and FEMA claims.***



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: Sept 19, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

SEPTEMBER ACTIVITIES & PLANNED EVENTS

Wellness Events or Planning Meetings

Held in August:

Palmyra	Florence
Bass River	Delanco
Woodland	Medford
Shamong	Westampton

September Scheduled To-date:

Lumberton	N. Hanover
Pemberton Borough	Delanco
Pemberton Township	Chesterfield
Tabernacle	

Ideas Tabled or Planned Utilizing Wellness Funds or At No Cost:

- Purchasing of various books on wellness topics to start a Wellness "Library" for Employees
- Having a bulletin board to post wellness newsletter, articles, recipes, motivational posters
- Incentives for participating in a Smoking Cessation Program plus quitting for set time after cessation
- Incentives for participation in a Fitness Program (6 week Boot Camp)
- Water Bottles to promote drinking more water (even bottled water for Public Workers to have on-site)
- Lunch boxes to promote healthy lunch options
- Chair massages for Employee appreciation
- Meditation workshops to help manage stress
- Reimbursement for wellness services/products – Weight Watchers fee, exercise equipment, computer reading glasses, Community 5/K race registration fee, etc.
- Standing Desk/Active Sitting Discs
- Healthy food options during lunch & learns, employee appreciation, meetings
- Fresh Fruit for the departments
- Earn points for prize by participating in various activities throughout the year

Scheduled and Special Events –

- "Movement vs Exercise" presentation – Lumberton
- Benefits of Acupuncture – Pemberton Twp
- ShopRite Dietitian (healthy lunch options/effects of energy drinks)– North Hanover
- Smoking Cessation for Mansfield Twp Fire Department. Working with a Tobacco Quit Representative who can offer grant coverage to participants.
- Stress Management Sessions for Delanco and neighboring municipalities – Lunch & Learn event for Police Department offered by Dr. Sigafos, Clinical Psychologist.

Mini-health Fair – Palmyra – August 29

Fall Wellness Days so far: Pemberton Township – September 29; Hainesport - October 18

September Wellness Connection Newsletter:

Focus this month is on Healthy Aging:

- Tips to age gracefully
- Why it's important to take your designated breaks and vacation
- Ways to keep your lungs healthy and young
- Fall fitness – what better time than now to get active
- Sleep and Effects on Aging

Recipe: Salmon Rosti (a Swiss dish of grated potatoes formed into a small flat cake and fried.)

Exercise of the Month: Back to School means “new” beginnings. Importance of incorporating flexibility into your routine.

Regional Training: Wellness Coordinator Workshop

Date: September 27th at 10am in Hainesport Township Court Room

Please be sure you have a Point Person that can attend.

Fire Fighters Ad Hoc Committee –The next meeting is scheduled for September 19th at the Emergency Service Training Center in Westampton at 7pm. Guest attendee: Patty Davidson of Qual-Lynx to talk about various workers comp claims among our firefighters.



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

Intake	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
# of New Claims Reported	16	19	14	20	128	153
# of Report Only	7	7	4	5	35	46
% Report Only	43.8%	36.8%	28.6%	25.0%	27.3%	30.1%
# of Medical Only	8	10	8	13	79	97
# of Lost Time	1	2	2	2	14	10
Medical Only to Lost Time Ratio	89:11	83:17	80:20	87:13	85:15	91:09
Average # of Days to Report a Claim	3.6	3.4	2.1	1.4	2.6	2.6

Nurse Case Management	July-17	July-16	August-17	August-16		
# of Cases Assigned to Case Management	16	20	18	22		
# of Cases >90 days	15	16	14	14		

Savings	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	147	137	142	200	908	1179
Provider Charges	\$78,758	\$53,169	\$155,399	\$178,374	\$972,599	\$1,218,251
Repriced Amount	\$28,819	\$21,825	\$53,898	\$72,466	\$352,043	\$533,462
Savings \$	\$49,939	\$31,344	\$101,502	\$105,698	\$620,556	\$684,504
% of Savings	63.4%	59.0%	65.3%	59.3%	63.8%	56.2%

Participating Provider Penetration Rate	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	98.0%	90.5%	93.7%	92.0%	96.5%	91.4%
Provider Charges	97.7%	89.9%	75.9%	94.8%	94.5%	91.7%

Exclusive Provider Panel Penetration Rate	July-17	July-16	August-17	August-16	2017 YTD	2016 YTD
Bill Count	95.5%	79.3%	88.6%	86.0%	90.8%	87.7%
Provider Charges	97.8%	79.6%	92.6%	92.4%	95.7%	91.3%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		81.2%	60.9%
% of Transitional Duty Days Not Accommodated		18.8%	39.1%

September 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 two month period ending August 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 \$ 34,762.48. This generated an average annual yield of 1.16%. However, after including an unrealized net gain of \$37,250.08 in the asset portfolio, the yield is adjusted to 2.40% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$96,239.54 as it relates to current market value of \$ 14,875,836.48 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,920,835.54.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 25,213.00 w/YTD Total \$ 94,207.24 (detailed in my report)
Overpayment Reimbursements \$ 312.00
FY 2017 Premium Assessments \$2,536,658.01
RCF FY 2016 Claims Reimbursement \$40,851.42
FY 2017 Appropriation Refunds \$37.33

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 \$ 468,293.64. The claims detail shows 450 claim payments issued.

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

Delran Township	\$73,914.00
Chesterfield Township	\$ 1,051.00
Bordentown City	\$22,589.00

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 \$ 17,286,500.32 to a closing balance of \$ 18,660,663.27 showing an increase in the fund of \$ 1,374,162.95. 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
6/2	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	3,200.00	
6/13	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	1,600.00	
6/20	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	330.21	
6/20	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	50.00	
6/21	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
6/21	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	46.00	
TOTAL-JUNE						5,266.21	
TOTAL-YTD							68,994.24
7/14	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	100.00	
TOTAL-JULY						150.00	
TOTAL-YTD							69,144.24
8/1	PEMBERTON BOROUGH	1264274	PEMBERTON BOROUGH	PR	2016	25,000.00	
8/11	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
8/14	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						25,063.00	
TOTAL-YTD							94,207.24

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

	<u>May</u>	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,734,676.37	17,496,322.07	17,286,500.32	17,626,720.56	
RECEIPTS:					
Interest Income (Cash)	55,725.24	32,041.19	20,873.66	19,941.57	138,745.33
Premium Assessment Receipts	0.00	0.00	1,121,668.00	1,414,990.00	6,094,172.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:					
Fund Year 2017	0.00	4,800.00	0.00	312.00	5,112.00
Fund Year 2016	8,331.30	461.72	150.00	25,000.00	88,744.70
Fund Year 2015	71.00	114.90	0.00	23.00	227.90
Fund Year 2014	92.50	0.00	0.00	0.00	217.50
Fund Year 2013	0.00	0.00	0.00	0.00	108.00
Closed Fund Year	285.05	40.00	0.00	40.00	577.05
Total Subrogation & Reimb.Receipts	8,779.85	5,416.62	150.00	25,375.00	94,987.15
FY 2017 Appropriation Refunds	0.00	0.00	5.00	32.33	237.33
FY 2016 Appropriation Refunds	0.00	0.00	0.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	40,851.42	0.00	40,851.42
Other	0.00	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	64,505.09	37,457.81	1,183,548.08	1,460,338.90	6,370,056.22

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2017	99,405.31	28,004.95	54,599.03	37,466.99	339,204.98
Fund Year 2016	31,795.07	26,801.20	29,402.64	37,566.22	371,280.20
Fund Year 2015	9,707.76	30,639.07	17,186.79	87,722.38	266,095.21
Fund Year 2014	32,851.85	16,456.62	15,664.89	188,684.70	384,333.42
Fund Year 2013	1,861.50	36,410.50	0.00	0.00	55,690.70
Closed Fund Year	0.00	0.00	0.00	0.00	0.00
Total Net Claim Payments	175,621.49	138,312.34	116,853.35	351,440.29	1,416,604.51

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,854.37	95,086.42	196,264.39	73,709.76	844,274.46
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	0.00	130,719.78	0.00	261,439.60
M.E.L. Premium FY 2017	0.00	0.00	396,515.32	0.00	1,189,545.96
POL/EPL Policy Premium FY 2017	4,382.00	0.00	0.00	0.00	550,537.00
Exp. & Cont. Charges FY 2016	51,001.53	13,881.00	2,975.00	1,246.13	124,446.19
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00	884.00
Total Bill List Payments	127,237.90	108,967.42	726,474.49	74,955.89	2,993,540.85
Net Bank Services Fees	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	302,859.39	247,279.76	843,327.84	426,396.18	4,410,145.36

Closing Balance for the Period:

17,496,322.07	17,286,500.12	17,626,720.56	18,660,663.28
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Account Net Cash Change During the Period:

Operating Account	-292,242.13	-205,256.17	371,666.93	1,013,951.97	-1,869,739.23
NJ Cash Management Account	0.00	0.00	0.00	0.00	0.00
Investment Account	39,111.25	19,000.00	-51,673.63	0.00	-2,149,973.00
Asset Management Account	14,776.58	-23,574.78	20,235.94	17,014.14	6,027,146.48
Claims Imprest Account	0.00	0.00	0.00	2,976.61	-47,023.39
Expense & Contingency Account	0.00	9.00	-9.00	0.00	-500.00
Total Change in Account Net Cash:	-238,354.30	-209,821.95	340,220.24	1,033,942.72	1,959,910.86

Proof: **0.00** **0.00** **0.00** **0.00**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - AUGUST 2017

	Payee	FY 2017	FY 2016	JIF Appropriation	Description
1	PERMA	6,667.25		Prof Services/Admin. Consultant	July, August, Sept 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00		Prof Services/Administration	August 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	170.00		Misc/Postage/Copies/Faxes	July 2017 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,417.00		Prof Services/Attorney	August 2017 Fees
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	August 2017 Fees
6	Brenda Smith	360.00		Misc/Recording Secretary	August 2017 Fees
7	J. A. Montgomery Risk Control Services	9,841.00		Prof Services/Safety Director	August 2017 Fees
8	Tom Tontarski	894.00		Prof Services/Treasurer	August 2017 Fees
9	Conner Strong & Buckelew	633.00		Prof Services/Underwriting Mgr	August 2017 Fees
10	Joyce Media	225.00		Misc/JIF Website	August 2017 Fees
11	Debby Schiffer	2,421.00		Wellness Program	August 2017 Fees
12	Qual-Lynx	111.00		Misc/Performance Bond (TPA)	Perf Bond #106451925; 1/1/-12/31/17
13	AGRIP	725.00		Misc/PRIMA/AGRIP	Reg for Oct conference - Dave Matchett
14	ARC Reprographics	296.46		Misc/Printing	Inv#270614,270776,270777 renewal visits
15	Consolidated Services Group Inc	21.69		Misc/Record Retention Service	Inv#0709899-IN; File storage; 2nd qtr
16	Iron Mountain	58.30		Misc/Record Retention Service	#PAZ8803 Storage 8/1-8/31; Service 6/28-7/25/17
17	OfficeMax Contract, Inc.	252.39		Misc/Office Supplies	Inv#960171 file folders
18	Borough of Fieldsboro	231.22		Wellness Program	Joint wellness fair; walking shoes; standing desk
19	Riverside Township		1,246.13	Safety Incentive Program	Misc Safety supplies
20	Riverside Township	573.45		Wellness Program	Bookshelf/library of books for fitness/mental health
	TOTAL	\$73,709.76	\$1,246.13		

JIF BILL LIST TOTAL	\$74,955.89
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - SEPTEMBER 2017

	Payee	FY 2017	FY 2016	JIF Appropriation	Description
1	The Actuarial Advantage	2,324.00		Prof Services/Actuary	July 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00		Prof Services/Administration	Sept 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	229.45		Misc/Postage/Copies/Faxes	Aug 2017 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	270.50		Wellness Program	Reim for PF amex; direct pay to Positive Promotions for wellness materials
5	Arthur J. Gallagher Risk Management Services, Inc.	73.10		Misc/Meeting Expense/Dinner Mtg	Lunch for Finance mtg; 8/17/17 Vid's Deli; PF amex
6	The DeWeese Law Firm, P.C.	5,417.00		Prof Services/Attorney	Sept 2017 Fees
7	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	Sept 2017 Fees
8	Brenda Smith	360.00		Misc/Recording Secretary	Sept 2017 Fees
9	J. A. Montgomery Risk Control Services	9,841.00		Prof Services/Safety Director	Sept 2017 Fees
10	Tom Tontarski	894.00		Prof Services/Treasurer	Sept 2017 Fees
11	Conner Strong & Buckelew	633.00		Prof Services/Underwriting Mgr	Sept 2017 Fees
12	Joyce Media	225.00		Misc/JIF Website	Sept 2017 Fees
13	Debby Schiffer	2,421.00		Wellness Program	Sept 2017 Fees
14	ARC Reprographics	114.68		Misc/Printing	Inv#270865 renewal visits
15	ARC Reprographics	62.25		Misc/Office Supplies	Inv#270914 JIF envs
16	Iron Mountain	58.30		Misc/Record Retention Service	#PDN7999 Storage 9/1-9/30; Service 7/26-8/29/17
17	Chesterfield Twp	33.00		Wellness Program	Wellness brochures
18	Delanco Twp	451.00		Optional Safety Budget	Blood clot kits for police
19	Delran Twp	33.06		Misc/Meeting Expense/Dinner Mtg	Drinks/supplies for finance mtg 8/17/17
20	Borough of Fieldsboro	100.00		Contingency	Anniversary lunch
21	Mansfield Township	1,000.00		Contingency	Anniversary lunch
	TOTAL	\$69,352.34	\$0.00		

JIF BILL LIST TOTAL	\$69,352.34
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***Strategic Planning Committee Meeting Minutes
July 18, 2017 at 2:30pm
Hainesport Municipal Building
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on July 18, 2017 at 2:30 pm in Hainesport, NJ. The meeting was called to order at 2:42 pm. Those in attendance were:

Kathy Burger, *Chair*, **Medford Township**
Glenn McMahon, **Chesterfield Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
Paul Forlenza, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*

Unable to attend:

Paul J. Miola, CPCU, ARM, Executive Director, *Arthur J. Gallagher Risk Management Services*

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

I. 2018 MEMBERSHIP RENEWALS

Mr. Forlenza noted that twelve (12) members are up for renewal effective January 1, 2018. Those members are: Bass River, Beverly, Bordentown Township, Delran, Hainesport, Mt. Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland.

Mr. Forlenza stated that the Loss Control Reports were presented at the last Executive Safety Committee and there are no safety related concerns with any of the renewing towns that would forestall the offer of a three-year renewal with the Fund. As a result, the Renewal Resolutions and Agreements were e-mailed to twelve (12) members on June 5, 2017.

He then referred the Committee to page one (1) of the agenda to review those members that have submitted their Resolutions and Contract to renew with the Fund for an additional three-year membership. Those members that have submitted their renewal paperwork are as follows: Bass River Township, Beverly City, Palmyra Borough, Riverside Township and Woodland Township.

Mr. Forlenza stated that Bordentown Township adopted their Resolution and Contract at last night's Council meeting.

He further explained that Mt. Laurel and Hainesport are currently in the process of reviewing their coverage options.

Renewal Realignment

Mr. Forlenza reminded the Committee that there were previous discussions in regards to the re-alignment of membership renewals in hopes that the same amount of loss funding is renewing each

year. Mr. Forlenza then referred the Committee to page two (2) of the agenda packet to review the members up for renewal based on the fund year. He indicated that the goal is to keep each the amount of loss funding renewing each year at approximately \$1.2 million.

Mr. Forlenza noted that this time last year Mount Laurel was asked to renew early; however they did not accept the Fund's offer to renew early. Assuming that Mount Laurel will renew effective January 1, 2018; the Fund will ask them to renew again in 2020. Mr. Forlenza indicated that the Fund will also ask Florence Township to renew effective January 1, 2018 and Medford Township in 2019, which would level out the assessments.

Mr. Forlenza mentioned that he will revisit this discussion further at the next Strategic Planning Committee Meeting in October when he will know whether Mt. Laurel has renewed their membership in the Fund.

Membership Visitation Program

Mr. Forlenza mentioned that he and Mr. Miola are scheduling visits to those towns that are renewing effective January 1, 2018. During these visits, they will meet with representatives from the Governing Body and Administration to discuss their JIF membership. He noted that normally these meetings are usually part of a governing body meeting.

Membership Updates

Mr. Forlenza mentioned that the Membership updates will be mailed to non-renewing members in the late summer.

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

II. MEMBERSHIP GROWTH

Mr. Forlenza stated that there are no prospects for 2018 at this time. Mr. Cramer asked who insures Mt. Holly Township's. Mr. Forlenza responded that Mt. Holly Township is a long time member of the Statewide JIF. He noted that the Fund has provided proposals to Mt. Holly several times over the last 10 to 15 years; however, the JIF was not competitive due to Mt. Holly's loss history. Mr. Gural mentioned that he will be having lunch with Mt. Holly Township's Administrator next week; he will have a discussion with him. Mr. Forlenza stated that if the Township is interested, he is more than willing to have a discussion with Mt. Holly's Administrator. Mr. Gural will follow-up with Mr. Forlenza on his discussions with the Administrator.

III. 2017 CONFERENCES

Mr. Forlenza mentioned that the 2017 PRIMA Conference was held in Phoenix, AZ on June 4-7, 2017. He noted that Richard Brook and Dennis Gonzalez attended the conference.

Mr. Forlenza noted that in January 2017 notices were sent to Fund Commissioners with the highest priority to attend the AGRIP Conference. He noted that no one attended the spring conference. The fall AGRIP conference will be held on October 1-4 in Baltimore, MD. Mr. Matchett will be attending the fall conference.

Mr. Forlenza stated that yesterday Denise Plavchak from his office sent a reminder to all of the Fund Commissioners regarding the availability to attend the AGRIP Fall Conference. He indicated that any interested Fund Commissioners should contact his office. Mr. Forlenza reminded the Committee that there is no airfare required to attend the conference, which greatly reduces the per attendee cost.

IV. FUND COMMISSIONER ORIENTATION

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 16, 2017 in Hainesport Township. Seven (7) Fund Commissioners attended the orientation. He noted that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a brief overview of the Executive Committee Agenda packet. He noted that he will continue with this format going forward. The Committee Agreed.

V. FUND COMMISSIONER ATTENDANCE

Mr. Forlenza referred the Committee to page three (3) of the agenda packet to review the 2017 BURLCO Meeting Attendance spreadsheet through June. He noted that Southampton Township and Woodland Township continue to be a concern, as they have not attended an Executive JIF Committee Meeting this year as of June 2017.

Mr. Forlenza indicated he is scheduled to visit Woodland Township for their renewal visit in the upcoming weeks. During the visit, he will discuss the Committee concern's regarding meeting attendance. Overall, all members are doing exceptionally well with their attendance with the exception of Woodland Township and Southampton Township.

Mr. Forlenza stated that the SIP program will be discussed at the September Executive Safety Committee Meeting. Ms. Burger indicated that it does not make sense to send attendance letters to Southampton and Woodland Township; as it will not likely convince them to attend the monthly meetings. She commented that towns that do not meet the attendance criteria should be penalized with a reduction in their *Safety Incentive Program Funds*. Mr. Forlenza mentioned that next Thursday, July 27th the TRICO Retreat will be having a discussion in regards to possible changes in how the SIP funds are awarded. He invited Ms. Burger and Mr. Cramer to attend the TRICO Annual Planning. Ms. Burger mentioned that she is also willing to attend the BURLCO Safety Committee Meeting in September.

VI. 2017 ELECTED OFFICIALS TRAINING

Mr. Forlenza reminded the Committee that the Annual Elected Officials Training will be held in conjunction with ACM & TRICO JIFs. He asked the Committee for authorization to reserve locations for the training. The Committee authorized the Executive Director's office to reserve the facilities.

Ms. Burger asked if insurance agent credits or ethic credits could be offered to those members that attend the Elected Officials Training. Mr. Forlenza responded that he will reach out to the State Department of Banking & Insurance and/or Community Affairs to see if ethics and/or insurance credits can be offered for the Elected Officials Training.

VII. DECEMBER DINNER MEETING

Mr. Forlenza indicated that at the Committee's last meeting there were discussions as to where to hold the December Dinner Meeting. He mentioned that this Committee asked his office to research a new location for the 2017 December Dinner Meeting and report back to this Committee. Ms. Ortiz reported that she reached out to O'Connors in Eastampton and Braddock's in Medford. She then referred the Committee to a handout that depicts pricing differences between O'Connors and Braddock's. Ms. Ortiz then briefly reviewed the handout with the Committee. Mr. Forlenza mentioned that O'Connors recently completed renovations to their venue. She noted that O'Connors is able to accommodate the December Executive Committee Meeting and host the dinner meeting following the meeting. Discussion ensued.

Following a brief discussion, the Committee indicated they would be willing to try O'Connors; however, they asked the Executive Director's office to reach out to the Medford Village Country Club in Medford, Sweeter Bar & Grill in Cinnaminson, and Bradford Estates in Hainesport. Mr. Forlenza stated that his office will contact these venues to see if they can accommodate the December Dinner Meeting. He noted that Ms. Ortiz will follow-up with an e-mail to the Committee with the details and pricing of these additional venues. The Committee agreed.

VIII. ANNUAL REPORTS

Mr. Forlenza noted that the 2017 Annual Reports will be distributed in December. Each town will receive eight (8) copies. The reports will be addressed to the Clerks with a memo asking them to distribute to their Governing Body. He noted that 225 copies will be ordered. The Committee agreed.

IX. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS

Mr. Forlenza referred the Committee to page four (4) of the agenda packet to review the 2018 Executive Committee meeting schedule. He noted that based upon discussions from the last Strategic Planning Committee it will reflect that the meeting time has changed from 4:00pm to 3:30pm.

Mr. Forlenza stated that it has been the practice to hold the Executive Committee Meeting at the Hainesport Municipal Building; however, if the Township does not renew their membership with the Fund in 2018 the meeting location will need to change. Ms. Burger stated if the meeting location has to change; Medford Township can accommodate the Executive Committee Meetings. Mr. Forlenza stated that he will keep this Committee informed.

X. JIF RECORDS RETENTION

Mr. Forlenza reminded the Committee of the ongoing issue he is having with the State in regards to permission to destroy records. He noted that the State never incorporated JIFs as public entities when developing the Artemis System. Mr. Forlenza stated that recently he spoke with a representative of the State Records Council who spoke with Mike Tiger with the Division of Taxation that oversees Artemis. Mr. Tiger understands that they made a mistake and will correct the issue; however, it has been four (4) months and the issue has not been corrected. Mr. Forlenza mentioned that he sent an email last week asking for an update. He will keep this Committee informed with the status of the Artemis System.

XI. TECHNOLOGY LIABILITY

Mr. Forlenza mentioned that Technology Risk Assessments were mailed to the Municipal Clerk on April 28th and the report was e-mailed to the Fund Commissioner and RMC on May 2nd. He noted that the Executive Director's Summary Report is still pending. The report outlines the greatest areas of vulnerability across all three JIFs. Mr. Forlenza mentioned that all of the reports across all three JIFs have been distributed with the exception of nine (9) TRICO reports. He noted that the reports will be completed by the end of this week, as Pivot Point will be discussing the TRICO reports at their Annual Planning Retreat next week. Once those reports have been completed and distributed the next step is to hold webinars which were held on July 12th and will be held on July 20th. He noted there were seven (7) participants at the July 12th webinar; there are 21 registered for the July 20th webinar.

Mr. Forlenza stated that the MEL created a *Cyber Task Force* which includes members of PERMA, AJG, and Conner Strong & Buckelew. The task force will assist in the development of a Cyber Risk Management Program that will be introduced statewide. He noted that the Cyber Risk Management program will be similar in structure to the EPL/POL Risk Management Program that is currently in place. Mr. Forlenza then reviewed the components of the program with the Committee:

- MEL Cyber Risk Management Program – Compliance reduces \$10K deductible to \$5K
 - Establishes Minimum Acceptable Level of Technology Proficiency
 - Minimum backup practices
 - “Patch” maintenance
 - Defensive Software
 - Server Security
 - Access controls & policies
 - Available support (staff/vendor) for emergency incidents
 - Cyber Hygiene
 - Annual Training (TBD)
 - Internet & email policies
 - PII files are encrypted or password protected
 - Strong employee password parameters
 - Technology Management
 - Organization management has access to technology support
 - Adoption of cyber security incident response plan

Mr. Forlenza stated that the components of the program are currently being finalized. He then mentioned that a company called Pallidrome is executing a contract with the MEL. Pallidrome will choose 25 MEL members and monitor their network traffic. Mr. Forlenza stated that Pallidrome will be monitoring these members only to see how many times their network is being “pinged” and what sites employees are visiting and their vulnerability to being hacked. The information generated from Pallidrome and Pivot Point will be used to develop the Cyber Risk Management Program.

Mr. Forlenza indicated that the program is likely to be announced later this year going into next year. He mentioned that he and Mr. Miola’s initial thought is to engage a company such as Pivot Point whom has a familiarity with the member’s computer systems to verify the member’s compliance with the Cyber Risk Management Program. Mr. Forlenza stated that members currently have a \$10,000 deductible; however, if the member complies with the Cyber Risk Management Program they will lower their deductible to \$5,000. He noted that there are discussions of creating an enhanced program that will give the members a \$0 deductible. Mr. Forlenza stated that he will keep the Committee updated on the status of the Cyber Risk Management Program.

Mr. Forlenza reminded the Committee that his office distributed the Cyber Incident Roadmap and the Phishing Posters to the membership at the June Executive Committee meeting

XII. EPL / CYBER RISK MANAGEMENT PROGRAM

Mr. Forlenza stated that at the Committee’s last meeting they recommended approval of a revised EPL Risk Management Program to allow Cyber Security related costs to be eligible expenses reimbursable under the Program. He then referred the Committee to pages 5-7 of the agenda packet to the EPL/Cyber Risk Management Program. Mr. Forlenza stated that the *EPL / Cyber Liability Risk Management Budget Program* was approved at the April 2017 Executive Committee meeting. The memo outlining the new program was e-mailed to all members on April 19, 2017.

Mr. Forlenza further noted that in preparation of the 2018 Budget, he is recommending that the Fund consider increasing the per member allocation of \$200 to \$400 or \$500 per member. He explained that the expansion of reimbursable expenses under the Program is likely to drive more members to use these funds. The Committee agreed.

XIII. ANNUAL PLANNING RETREAT

Mr. Forlenza indicated that the Retreat was held on Thursday, May 4, 2017 at Café Madison in Riverside, NJ. He then directed the Committee to the evaluation summary from the May 4th Annual Planning Retreat included in the agenda packet beginning on page 8. Mr. Forlenza then reviewed the summary with the Committee. The attendees provided good feedback and information that will be used to develop an agenda for the 2018 Annual Planning Retreat.

2018 Retreat

Mr. Forlenza asked the Committee if they would like to hold a Planning Retreat in 2018. The Committee agreed to have a Planning Retreat in 2018. He then asked the Committee if they would like to hold the Retreat in late April or early May. Following a brief discussion, the Committee decided to hold the 2018 Retreat on April 17, 2018.

Mr. Forlenza then asked the Committee if they would like to hold the retreat at Café Madison or search for another venue. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to contact Bradford Estates and secure pricing for the 2018 Annual Planning Retreat. The Committee Agreed. Mr. Forlenza stated that his office will follow-up with the Committee.

Mr. Forlenza then asked the Committee if they would like to hold the Executive JIF meeting following the Retreat. The Committee agreed to hold the meeting same day as the Retreat.

XIV. NEXT MEETING

Mr. Forlenza stated that the next meeting is scheduled for Tuesday, October 17, 2017 at 2:30pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 3:39pm

File: BURLCO/2017/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 07/18/2017
Tab: 07/18/2017



*Finance Committee Meeting
Thursday, August 17, 2017
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Thursday, August 17, 2017 at 1:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**
Richard Brook, **Florence Township**
Mike Mansdoerfer, **Lumberton Township**
Kathy Burger, **Medford Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Dave Matchett, **Shamong Township**
Paul Keller, *Fund Chair*, **Springfield Township**
Paul J. Miola, CPCU, ARM, Executive Director, **AJGRMS**
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Tracy Forlenza, Financial Analyst, **AJGRMS**

Those unable to attend were:

Meredith Tomczyk, **Mt. Laurel Township**
Paul Forlenza, Deputy Executive Director, **AJGRMS**

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

2017 Retrospective Member Analysis – 06/30/17

Ms. Palmeri 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 06/30/17. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Ms. Palmeri noted that since the 2013 Fund Year is being transferred to the RCF, all financial responsibilities will be based on the Claims Net Incurred in lieu of the Claims Paid because the JIF pays the RCF inclusive of Case Reserves.

Bordentown City

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2013, 2015 and 2016. She 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. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 199.9% for Fund Year 2013. She 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

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2013, 2016, and 2017. She 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. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their 2016 and 2017 loss ratios are very low with no concerns.

Chesterfield Township

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

North Hanover Township

Ms. Palmeri reviewed North Hanover Township noting their participation in the Program in 2013. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 33.4%.

Ms. Palmeri noted that on page 2 of the agenda is the current payment log, noting the amount invoiced, if payment has been received, and the date received. All invoices are paid to date.

Interim Financial Summary June 30, 2017

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2017. He reviewed each line of coverage for Fund Years 2013 through 2017 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 06/30/17 there was a total of \$101,899,662 in contributions. The Fund has paid \$81,439,444 in Claims and Payments, including excess insurance. Investment income totals \$3,687,026 with a return surplus of \$7,197,369, leaving the JIF with a Cash Position of \$16,949,874. The Fund currently maintains \$3,712,772 in Case Reserves in the open years with \$2,167,656 in IBNR for a Net Current Surplus of \$11,069,446 which is a slight increase of \$343,739 since 03/31/17.

Fund Year 2017 – Ms. Palmeri noted there was \$3,900,158 in total contributions which represents 50% of the total anticipated contributions for the year and \$2,279,274 in Claims and Payments, including excess insurance. There is investment income of \$8,070. This leaves the Fund Year with a Cash Position of \$1,628,954. There are Case Reserves of \$510,894 and \$776,793 in IBNR, resulting in surplus of \$341,267. Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 50% of contributions, but paying full year of the EPL premium. There are 83 claims for the period. She noted that in 2016 at this same period, there was a \$292,000 surplus and in 2015 there was a \$52,000 deficit. There are 144 claims for the period. At this same period in 2016, there were 190 claims and in 2015 there were 208 claims.

Fund Year 2016 – Ms. Palmeri noted there was a total of \$7,887,845 in contributions to date. The Fund has paid out \$4,899,247 in Claims and Payments, including excess insurance. Investment income totals \$3,233, resulting in a Cash Position of \$2,991,831. The Fund currently maintains \$892,737 in Case Reserves and \$957,046 in IBNR for a Net Current Surplus position of \$1,142,048, which is an increase of \$99,564 since 03/31/17. There were 0 new claims reported in the period.

Fund Year 2015 – Ms. Palmeri noted there is a total of \$7,895,259 in contributions to date. The Fund has paid out \$5,546,833 in Claims and Payments, including excess insurance. Investment income totals \$15,468, resulting in a Cash Position of \$2,363,894. The Fund currently maintains \$1,106,023 in Case Reserves and \$208,552 in IBNR for a Net Current Surplus position of \$1,049,319, which is an increase of \$34,851 since 03/31/17. There was one (1) new GL claim reported in the period.

Fund Year 2014 – Ms. Palmeri noted there is a total of \$7,872,148 in contributions to date. The Fund has paid out \$5,141,386 in Claims and Payments, including excess insurance. Investment income totals \$29,139, resulting in a Cash Position of \$2,759,900. The Fund currently maintains \$867,247 in Case Reserves and \$147,347 in IBNR for a Net Current Surplus of \$1,745,306, which has deteriorated by \$126,821 since 03/31/17 driven by the GL line. There were no new claims reported in the period.

Fund Year 2013 – Ms. Palmeri stated there is a total of \$7,801,699 in contributions to date. For this year, the Fund has paid out \$5,557,498 in Claims and Payments, including excess insurance. Investment income totals \$33,279 resulting in a Cash Position of \$2,277,480. The Fund currently maintains \$335,871 in Case Reserves and \$77,918 in IBNR for a Net Current surplus position of \$1,863,691, which has improved by \$5,388 since 03/31/17. There were no new claims reported in the period. She noted that this Fund Year will be transferred to the RCF valued as of the 06/30/17; therefore, the Fund will write a check totaling the sum of Case Reserves and IBNR to the RCF in the fall.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2012) there were \$66,542,553 in Total Contributions, \$58,015,206 in Total Payments, and \$3,597,523 in Investment Income. She stated that \$7,197,369 has been returned in surplus. The total surplus is \$4,927,501 in the Closed Years Fund. The 2013 Fund Year surplus of \$1,863,691 increases the Unencumbered Net Surplus to \$6,791,192.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the new MEL JIF Retrospective summary. She 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 \$315, however, will be allocated to the surplus line as it is true income.

A copy of the 06/30/17 Historical Operating Results are attached and incorporated herein.

Interfund Transfers

Ms. Palmeri noted that no interfund transfers are recommended at this time.

Return of Surplus

BURLCO Dividend Release Scenarios

Ms. Palmeri 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. She highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario on each member.

A brief discussion ensued regarding the amount to release. The Committee discussed the release and felt comfortable with \$700,000 and asked Ms. Palmeri to prepare the Resolution authorizing the surplus release of \$700,000 for the September Executive Committee meeting.

Finance Committee Workbook – Fund Year 2018***Calendar of Events***

Ms. Palmeri stated that all processes are on target. She also noted that she anticipates closing the Exigis reporting system next week.

Budget Paid Reports

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2015, 2016 and 2017 through 06/30/17. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to Section 3 of the Finance workbook that includes the 2018 Loss Funding Projections from the Fund Actuary. She reminded the Committee that beginning last year; the Actuary provided a low, central and high loss funding recommendation based upon various confidence levels. As the Fund has historically utilized the central recommendation, Actuarial Advantage prepared the recommendations accordingly.

Ms. Palmeri asked the Committee if they were still comfortable utilizing the "central" loss funding recommendations. The Committee agreed. Ms. Palmeri directed the Committee to Tab 3, page 2, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows interfund transfers across lines of coverage should deficits arise. She also noted that the Annualized 2017 figures are inclusive of the adopted budget amendment. She reminded the Committee that during the development of the 2017 Budget, Mt. Laurel was asked to consider early renewal in an effort to equalize the amount of loss funding renewing each year. In an effort to protect the Fund, should Mt. Laurel not renew, an additional \$107,867 was allocated to Mt. Laurel in the Loss Fund Contingency line. Had Mt. Laurel renewed early, the \$107,867 would have been removed from their assessment via Budget Amendment. The \$107,867 is the difference between Mt. Laurel's Renewing Member Revaluation Program allocation and the non-renewing loss funding allocation. So as to compare the 2018 Loss Funding accordingly, the \$107,867 is being removed from Mt. Laurel's annualized 2017 Loss Funding as it was only applicable to Mt. Laurel. The Committee agreed with this process.

Mr. Brook inquired as to the status of Mt. Laurel and their renewal. Ms. Palmeri reported that an RMC was not appointed in 2017; however, Mt. Laurel issued a RFP for a broker to shop the coverage for the 2018 Fund Year. Mr. Walsh was appointed. She noted that they are seeking quotes from the TRICO JIF, PMM JIF, Camden JIF, Statewide and Garden State JIFs. Due to the MEL program utilizing the same Actuary and excess coverage within the MEL, TRICO, PMM, and Camden declined to quote stating that the premium differences would be negligible with only slight variations in the Operating Expenses. Mr. Miola stated that Mt. Laurel has until October 1, 2017 (per the By-laws) to return all renewal paperwork. He further noted that if they do not renew, they cannot join any MEL affiliated JIF for 3 years per the By-laws. Ms. Palmeri reminded the Committee that Mr. Forlenza corresponded with Mt. Laurel earlier in the year and quoted them \$190,000 reduction in loss funding noting that changes in the operating expenses and excess premiums were unable to be determined at that time, but it is anticipated that they will request a firmer quote as the deadline approaches. She noted that this is a standard process and Mr. Forlenza will keep the Committee informed.

Ms. Palmeri then reviewed the 2018 draft budget with the members. Ms. Palmeri reminded the Committee that the Strategic Planning Committee recommended expanding the Police Defense

and Training/EPL line to now include Cyber. The Committee also proposed increasing the per member allocation from \$200 to \$400. Mr. Forlenza feels that the line item has enough money budgeted to meet their recommendation, so an increase is not needed at this time. Ms. Palmeri noted that the 2017 Risk Control Contingency line was originally funded at \$100,000, but money was transferred to the EPL/POL line to cover the Cyber limit increase. She is proposing funding that line to \$100,000 for 2018. The Committee approved the increase.

Ms. Palmeri reminded the Committee that during the development of the 2017 operating expenses, it was discovered that large members who have a significant decrease in loss funding shifts the allocation of operating expense. As a result, Ms. Palmeri also reported that \$21,819 was budgeted in the Contingency line for Mt. Laurel's operating expenses in an effort to ensure all other members are accurately assessed their operating expenses had they renewed early. Ms. Palmeri suggested moving the \$21,819 similarly to the Loss Fund Contingency. The Committee agreed. She recommends leaving this line item at \$30,000. She also proposed increasing the Miscellaneous, Annual Retreat line by \$1,000 as it has been over expended in recent years. The Committee approved the increase.

MEL 2018 Retro

Ms. Palmeri noted that the MEL is continuing with the Retro Program and experience rating this year. She stated that on page 19 of the agenda are the loss ratios and corresponding experience rating and retrospective terms per MEL affiliated JIF. She explained that the ten year BURLCO JIF loss ratio at the MEL level is 52.5%, which equates to an experience rating modifier of .936 and Retrospective cap of .925. She reminded the members that the MEL uses 10 years loss experience and that any JIF who fell below the 100% Retro cap would be capped at 100%. Ms. Palmeri asked the Committee if they were comfortable budgeting for a 5% increase over what is to be paid at the 100% for 2017 in the MEL WC and GL line to cover expected increases due to changes in exposures which includes 100% of the expected 2018 MEL assessment. The Committee agreed.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess premium section of the draft budget. She stated that her office budgeted 10% above the 2017 paid assessment in the MEL Property line item and leaving the fidelity line flat. She stated that overall, the MEL excess premiums will have a reduction of \$64,226. She noted that although it is still early in the year to discuss renewing rates, she spoke with the Fund Underwriter who indicated he is anticipating a 5% overall statewide increase in the EPL/POL premium. This is the same increase as the last two years. Ms. Palmeri also confirmed that the EPL/POL underwriter will be utilizing a five year loss ratio to allocate the premium amongst all JIFs. She reported that the BURLCO JIF has a five year EPL/POL loss ratio of 34.5% which is good; however, in the commercial market a 55% loss ratio is break even. She stated that since the JIF's loss ratio is good, she is budgeting a 3% increase to cover the estimated increase.

Ms. Palmeri stated that a 2% increase was budgeted for the E-JIF.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2017 contracted rates and adjusted via budget amendment in amendment as in previous years.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2018 budget will decrease by \$179,598 or 2.34%. Mr. Brook inquired if

there was any need for money in the loss fund contingency line. Mr. Miola noted the JIF is doing well and he did not feel it was necessary. No other questions were entertained. The Committee approved the changes.

Service Provider Comparison and 2018 Fee Request Letters

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2013 up to and including their fee requests for 2018. She stated that behind Tab 5 is a letter from each professional explaining their 2018 fee request. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2018 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Executive Director. The contract language changes were approved.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant. The contract language changes were approved.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Attorney.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.49% increase. *(The Committee approved the 2.49% increase for the Auditor for the 2018 audit.)*

Ms. Palmeri noted that the Claims Administrator is not seeking a fee increase, nor are they asking for any changes to the EPL Advocacy Fee which would remain flat at a not to exceed of \$2,000 with a rate of \$100 per claim; new member set up fee would be reduced to a maximum of \$1,350 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75. Ms. Palmeri reviewed the claims count history in tab 4, page 4 with the Committee. *(The Committee approved this line item. The contract language changes were approved.)*

Ms. Palmeri noted that there has not been a Claims Audit in a few years. Ms. Palmeri stated that they will be doing a RFP soon. *(The Committee agreed to fund this line item at its current level of \$5,275).*

Ms. Palmeri stated that the Exposure Data Management System position is not requesting an increase in their fee. Ms. Palmeri reminded the Committee that the MEL is developing a RMIS system with Origami that should be ready by year's end; however, should the system not be ready she wants to make sure that funding is available to stay with Exigis if necessary. *(The Committee approved)*

Ms. Palmeri noted that the Website Administrator has requested no increase. *(The Committee approved)*

Ms. Palmeri noted that the Managed Care position had an RFP last year with \$501 rate as per their awarded contract.

Ms. Palmeri reported that the Payroll Auditor has requested a \$2,240 increase in his annual fee which equates to approximately \$70 per member increase. She asked the Committee to review the letter found on tab 5, page 48. Ms. Palmeri explained that the payroll auditor is spending more time to ensure that the payroll is 100% accurate since it dictates workers' compensation premium. *(The Committee approved the \$2,240 increase.)*

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item being held flat.)*

Ms. Palmeri stated that the Recording Secretary is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated that in 2017, Right to Know (RTK) added a drop box service for \$300 per member which was adjusted via budget amendment mid-year. The RTK Coordinator is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the RTK Coordinator. The contract language changes were approved.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% increase plus the second 1/3 of a \$12,742 increase spanning 3 years. Ms. Palmeri referenced the Safety Director's letter in tab 5; page 36. She reminded the Committee that over the last few years, the Safety Director has hired several police professionals to address the Fund's greatest exposure; police operations. She noted that the retired police officers they hired can better interact with police chiefs and provide additional training in the area of loss control for police operations. *(The Committee voiced concerns regarding the services of the police professionals and the quality of the Police Ad Hoc meetings. Mr. Miola suggested contacting the noted Police Chiefs who have concerns. The Committee did not approve the increases nor the language changes to the contract until such time when a meeting can be held to discuss the Police Ad Hoc Committee.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee approved the 2.0% increase. The contract will now include the annual escheat filing process.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager. The contract language changes were approved.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. In addition, Ms. Palmeri is increasing the budget slightly for JIF wellness expenses. *(The Committee approved the budget increase.)*

Medicare Letter of Authority

Ms. Palmeri noted that the Fund Solicitor stated that the Executive Director has the authority to represent the Fund regarding Medicare notifications; however, it should be added to the Executive Director contract as well as included in the Annual Reorganization Resolution *Adopting Fiscal Policies and Procedures*. The Committee agreed.

Six Year Loss Ratio Summary as of June 30, 2017

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2011-2016 valued as of 06/30/17. She noted that the JIF Six Year Average Loss Ratio is 66.4%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/17 for Fund Years 2011- 2016. She noted that the Six Year Average Loss Ratio for the MEL is at 25.8%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/17 for Fund Years 2011-2016. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 34.5%. Ms. Palmeri 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.

***Assessment Strategy Scenario
Actuarial Valuation***

Ms. Palmeri directed the members to tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses, allocating the change in the loss funding budget to each member equally, their loss funding assessment if they were a new member (credibility), and a mixture of loss experience (70%) and credibility (30%). She commented that new members are on the bottom of the spreadsheet as they do not have enough loss experience to be rated accurately. She then referenced and explained the columns and the footer notes.

Renewing Members for 2018

Ms. Palmeri informed the Committee 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 if Mt. Laurel does not renew. Ms. Palmeri then briefly reviewed the snapshot of the individual members with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew this year and the amount of expenses that the remaining members would need to absorb.

Ms. Palmeri identified the members that qualified for the *Reward/Revaluation Program* and will discuss these figures further at the next Committee meeting.

2018 Retrospective Program Candidate Analysis

Ms. Palmeri then directed the Committee to page 17 of Section 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the

preceding three (3) year period and six (6) year period and the member is 15% or more underpriced according to the Actuary. Based upon this criterion, Pemberton Township is the only member that meets the "surplus impact" criteria; however, as noted on page 19 of tab 7, the Pemberton Township is only 9.9% under assessed. As a result, there are no candidates for the Retrospective Program in 2018.

Assessment Strategy Options

Ms. Palmeri then directed the Committee to proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 21 of tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies with identified for renewing members only.

Ms. Palmeri stated that Mr. Forlenza emailed this assessment strategy out to the Committee late April and the Committee approved. Ms. Palmeri noted that since last meeting, she identified renewing members with anomaly losses. She reported that Shamong is a renewing member with an anomaly loss; therefore, they were lowered one tier in the assessment structure. The other noted change is a result of utilizing the 06/30/17 loss ratios as opposed to the 03/31/17 valuation previously presented. The 06/30/17 reports impacted Westampton as they fall into a different tier.

After a brief discussion, the Committee indicated that they were generally comfortable with the allocations outlined in Option 1 which would group members with a six year average loss ratio above 135% at a 5% increase; 115% - 135% at a 2.75% increase; 90% - 115% with 0.75% increase; new members less than 3 years at -6.65%. She noted that renewing members between 60%-90% at 0%; 30%-60% at -1% reduction; and renewing members with LR <30% at a -2% reduction.

Ms. Palmeri noted she would prepare different assessment scenarios of non-renewing members at the next meeting.

MEL Fiduciary Disclosure

Ms. Palmeri reviewed a memo with the Committee, which will be attached to these minutes as well, explaining that the MEL, like the BURLCO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the BURLCO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.

Miscellaneous

MEL EPL Credits

Ms. Palmeri noted that PERMA contacted her to notify her that effective 2017, PERMA will be changing process of how the elected officials training credits are issued to the JIFs. She stated the current process is to reimburse the JIF for the elected official's credits via reduction of the last installment of the MEL premium. She noted that she asked them to continue this method of crediting the last installment in lieu of issuing a check. The Committee agreed to keep the process the same by receiving a credit on the MEL premium.

Ms. Palmeri also informed the Committee that some members have complained about the fluctuation in elected officials credits earned each year; especially in small municipalities. She

noted the current process provides a credit of \$250 per attendee credit; however, this credit is capped at 25% of a member's WC or GL loss funding assessment (alternating each year). She stated that members were not happy because in some years they were receiving less of a credit even though the same number of attendees participated in the training. Mr. Miola noted that this is being addressed at the MEL and additional information will be forthcoming.

MEL Cyber Risk Management Plan

Mr. Miola noted that the MEL Cyber Risk Management Plan is being created and will be rolled out by the end of the year. He noted that members will be able to reduce their deductible based upon compliance with security criteria.

MEL RMIS/RMOS RFQ

Ms. Palmeri 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. She reminded the Committee that Origami was awarded the contract. She explained that the Origami system will provide a system that handles exposure as well as claims data. She noted that within the next few years, the JIF will move to Origami assuming everyone is comfortable with how the MEL's system is working. She also noted that her office is involved in the system development process via weekly conference calls. Ms. Palmeri commented that the JIF collects more detailed information than the MEL and is making sure that Origami will continue with this process. Exigis will be utilized for the Exposure Review Process in 2017 and will be re-evaluated prior to the 2018 process. The scheduled date for the MEL to begin with Origami is January 1, 2018.

2018 Operating Expense Allocation

Ms. Palmeri reminded the Committee that at the last meeting her 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. She noted that this came to light last year when reviewing Mt. Laurel's proposed reduction in loss funding. She then directed members to the current process on page 21 where the Actuary, Administration, Attorney, Claims Administration, Contingency and Miscellaneous expenses are broken out by member. Based on discussions at the last meeting, she 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 75% of loss funding to 25% population.

Ms. Palmeri reviewed the options per member with the Committee. She explained that any of these options can be phased in over time. The Committee agreed that population should not be used, omitting option 3. After further discussion, the Committee agreed to utilize option 1 using 75% of loss funding to 25% payroll, with the possible goal of option 2 for the development of the 2019 Budget.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of discussions on assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments. The Committee agreed to meet on **Friday, October 6, 2017 at 9:00 am in Delran.**

Seeing no other business, the meeting was adjourned at 2:40 pm.

File:	BURLCO/GEN/Finance Committee	Tab:	08/17/17
	BURLCO/2017/Finance Committee	Tab:	08/17/17

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 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
June 30, 2017

	Total
Earned Contributions & MEL / RCF Dividends	\$101,899,662
Claims Paid (Net of Subrogation) & RCF Premiums	(32,359,447)
Excess Recoveries	164,333
Excess Insurance Premiums Paid	(27,484,595)
Operating Expenses Paid	(17,003,659)
Residual Claims Fund Premiums Paid	(4,756,077)
Total Payments	(81,439,444)
Position After Expenses	20,460,217
Investment Income (per treasurer)	3,687,026
Transfers	-
Return of Surplus	(7,197,369)
CASH POSITION	\$16,949,874
Case Reserves	(3,712,772)
Position After Case Reserves	13,237,102
IBNR Reserves	(2,167,656)
Aggregate Excess Recoverable	-
Net Current Surplus	11,069,446
Valued as of 03/31/17	\$10,725,707
NET CHANGE	\$343,739
Claim Count: 06/30/17 (Open Fund Years)	1,696
Claim Count: 03/31/17 (Open Fund Years)	1,612
Net Change	84

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
June 30, 2017

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$128,350	\$235,025	\$61,625	\$1,076,581	\$265,437	\$53,934	\$1,331,603	\$747,605	\$3,900,158
Other Contributions/Retro Payments									\$0
Total Contributions	\$128,350	\$235,025	\$61,625	\$1,076,581	\$265,437	\$53,934	\$1,331,603	\$747,605	\$3,900,158
Claims Paid (Net of Subrogation)	(97,866)	(6,087)	-	(138,385)	-	-	-	-	(242,338)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	-	(1,474,287)	-	(1,474,287)
Operating Expenses Paid	-	-	-	-	-	-	-	(562,649)	(562,649)
Total Payments	(97,866)	(6,087)	-	(138,385)	-	-	(1,474,287)	(562,649)	(2,279,274)
Position After Expenses	30,484	228,938	61,625	938,196	265,437	53,934	(142,685)	184,956	1,620,884
Investment Income (per treasurer)	344	20	194	3,169	1,105	39	1,850	1,350	8,070
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$30,828	\$228,958	\$61,819	\$941,365	\$266,542	\$53,972	(\$140,835)	\$186,306	\$1,628,954
Case Reserves	(71,962)	(44,219)	(12,600)	(382,113)	-	-	-	-	(510,894)
Position After Case Reserves	(41,134)	184,739	49,219	559,252	266,542	53,972	(140,835)	186,306	1,118,060
IBNR Reserves	(1,000)	(190,892)	(51,400)	(533,501)	-	-	-	-	(776,793)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	(\$42,134)	(\$6,153)	(\$2,181)	\$25,751	\$266,542	\$53,972	(\$140,835)	\$186,306	\$341,267
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	\$240	(\$10,006)	(\$188)	(\$94,969)	\$134,452	\$26,967	(\$135,477)	\$103,407	\$24,427
NET CHANGE	(42,374)	3,852	(1,993)	120,720	132,089	27,006	(5,358)	82,899	316,840
Claim Count: 06/30/17 (Open Fund Years)	20	40	17	67					144
Claim Count: 03/31/17 (Open Fund Years)	12	22	5	22					61
Net Change	8	18	12	45					83

[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 June 30, 2017

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
June 30, 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)	(307,279)	(25,497)	(13,058)	(878,894)	-	-	-	-	(1,224,728)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,307,507)	(1,307,507)
Total Payments	(307,279)	(25,497)	(13,058)	(878,894)	-	-	(2,367,012)	(1,307,507)	(4,899,247)
Position After Expenses	(32,195)	485,268	106,663	1,346,521	552,833	100,147	222,351	207,010	2,988,598
Investment Income (per treasurer)	(223)	4,112	56	(333)	2,501	(346)	(3,011)	477	3,233
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
CASH POSITION	\$87,582	\$489,380	\$106,719	\$1,346,188	\$435,334	\$99,801	\$219,340	\$207,487	\$2,991,831
Case Reserves	(6,508)	(137,440)	(11,269)	(737,520)		-	-	-	(892,737)
Position After Case Reserves	81,074	351,940	95,450	608,668	435,334	99,801	219,340	207,487	2,099,094
IBNR Reserves	-	(302,787)	(90,673)	(563,586)	-	-	-	-	(957,046)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$81,074	\$49,153	\$4,777	\$45,082	\$435,334	\$99,801	\$219,340	\$207,487	\$1,142,048
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	(\$116,249)	\$4,934	(\$764)	(\$7,427)	\$559,389	\$99,719	\$218,154	\$284,728	\$1,042,484
NET CHANGE	197,323	44,219	5,541	52,509	(124,055)	82	1,186	(77,241)	99,564
Claim Count: 06/30/17 (Open Fund Years)	73	111	37	162					383
Claim Count: 03/31/17 (Open Fund Years)	73	111	37	162					383
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2015
June 30, 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)	(46,614)	(39,592)	(1,519,975)					(1,903,485)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,693)		(2,339,693)
Operating Expenses Paid								(1,303,655)	(1,303,655)
Total Payments	(297,304)	(46,614)	(39,592)	(1,519,975)	-	-	(2,339,693)	(1,303,655)	(5,546,833)
Position After Expenses	(48,104)	471,986	87,554	822,686	604,427	100,000	112,877	197,000	2,348,426
Investment Income (per treasurer)	718	1,214	371	5,584	3,815	(22)	2,158	1,629	15,468
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$52,614	\$473,200	\$87,925	\$828,270	\$508,242	\$99,978	\$115,035	\$198,629	\$2,363,894
Case Reserves	(13,660)	(144,032)	-	(948,331)		-	-	-	(1,106,023)
Position After Case Reserves	38,954	329,168	87,925	(120,061)	508,242	99,978	115,035	198,629	1,257,871
IBNR Reserves	-	(70,858)	-	(137,694)			-	-	(208,552)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$38,954	\$258,310	\$87,925	(\$257,755)	\$508,242	\$99,978	\$115,035	\$198,629	\$1,049,319
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	\$38,377	\$272,451	\$87,491	(\$316,168)	\$511,284	\$99,901	\$114,048	\$207,085	\$1,014,468
NET CHANGE	577	(14,141)	434	58,413	(3,042)	77	987	(8,455)	34,851
Claim Count: 06/30/17 (Open Fund Years)	91	106	42	161					400
Claim Count: 03/31/17 (Open Fund Years)	91	105	42	161					399
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 June 30, 2017

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2014
June 30, 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)	(178,912)	(72,733)	(1,250,060)					(1,717,667)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,194,686)		(2,194,686)
Operating Expenses Paid								(1,229,033)	(1,229,033)
Total Payments	(215,962)	(178,912)	(72,733)	(1,250,060)	-	-	(2,194,686)	(1,229,033)	(5,141,386)
Position After Expenses	44,138	384,638	61,567	1,168,190	597,045	89,225	166,309	219,650	2,730,762
Investment Income (per treasurer)	194	2,954	775	12,324	7,111	312	2,641	2,829	29,139
Transfers	25,000				(25,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
CASH POSITION	\$69,332	\$387,592	\$62,342	\$1,180,514	\$579,156	\$89,537	\$168,950	\$222,479	\$2,759,900
Case Reserves	(2,013)	(522,398)	(34,459)	(308,377)					(867,247)
Position After Case Reserves	67,319	(134,806)	27,883	872,137	579,156	89,537	168,950	222,479	1,892,653
IBNR Reserves	-	(75,976)	(24,808)	(46,563)					(147,347)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$67,319	(\$210,782)	\$3,075	\$825,574	\$579,156	\$89,537	\$168,950	\$222,479	\$1,745,306
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	\$66,976	(\$87,178)	(\$4,284)	\$837,539	\$582,289	\$89,468	\$167,725	\$219,592	\$1,872,128
NET CHANGE	343	(123,604)	7,359	(11,965)	(3,133)	69	1,225	2,887	(126,821)
Claim Count: 06/30/17 (Open Fund Years)	86	136	51	158					431
Claim Count: 03/31/17 (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
June 30, 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)	(239,206)	(326,299)	(1,523,493)					(2,258,043)
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)	(239,206)	(326,299)	(1,523,493)	-	-	(2,102,663)	(1,196,792)	(5,557,498)
Position After Expenses	81,666	338,186	(178,706)	915,291	677,110	60,313	248,429	101,912	2,244,201
Investment Income (per treasurer)	924	4,640	1,641	12,986	7,247	348	3,494	1,999	33,279
Transfers			180,000		(180,000)				-
Return of Surplus									-
CASH POSITION	\$82,590	\$342,826	\$2,934	\$928,277	\$504,357	\$60,661	\$251,923	\$103,911	\$2,277,480
Case Reserves	-	(76,144)	-	(259,727)					(335,871)
Position After Case Reserves	82,590	266,682	2,934	668,550	504,357	60,661	251,923	103,911	1,941,609
IBNR Reserves	-	(21,137)	-	(56,781)					(77,918)
Aggregate Excess Recoverable									-
Net Current Surplus/(Deficit)	\$82,590	\$245,545	\$2,934	\$611,769	\$504,357	\$60,661	\$251,923	\$103,911	\$1,863,691
RECOMMENDED TRANSFERS									-
Valued as of 03/31/17	\$82,182	\$233,921	\$2,312	\$617,985	\$507,375	\$60,614	\$250,424	\$103,491	\$1,858,304
NET CHANGE	408	11,624	623	(6,216)	(3,018)	47	1,499	420	5,388
Claim Count: 06/30/17 (Open Fund Years)	74	86	30	148					338
Claim Count: 03/31/17 (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
June 30, 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)	3,597,523
Transfers	\$0
Return of Surplus	(7,197,369)
CASH POSITION	\$4,927,501
Case Reserves - Property	\$0
Position After Case Reserves	4,927,501
IBNR Reserves - Property	\$0
Current Surplus/(Deficit)	\$4,927,501
2013 Surplus/(Deficit) Transfer as of 06/30/17	\$1,863,691
Net Current Surplus/(Deficit)	\$6,791,192
Open Property Claim Count: 06/30/17	3
Open Property Claim Count: 03/31/17	6
Net Change	-3

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

Burlington County Municipal Joint Insurance Fund

Historical Operating Results Summary

MEL JIF RETRO Contingency Fund 2016

June 30, 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)	315
Transfers	
Return of Surplus	
CASH POSITION	\$91,024
MEL JIF Retro Potential Liability	(90,709)
Current Surplus/(Deficit)	\$315
Valued as of 03/31/17	\$54
NET CHANGE	\$261

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2017

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 30,828	\$ 228,958	\$ 61,819	\$ 941,365	\$ 266,542	\$ 53,972	\$ (140,835)	\$ 186,306	\$ 1,628,954
Net Current Surplus/(Deficit)	\$ (42,134)	\$ (6,153)	\$ (2,181)	\$ 25,751	\$ 266,542	\$ 53,972	\$ (140,835)	\$ 186,306	\$ 341,267
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 240	\$ (10,006)	\$ (188)	\$ (94,969)	\$ 134,452	\$ 26,967	\$ (135,477)	\$ 103,407	\$ 24,427
NET CHANGE	\$ (42,374)	\$ 3,852	\$ (1,993)	\$ 120,720	\$ 132,089	\$ 27,006	\$ (5,358)	\$ 82,899	\$ 316,840

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 87,582	\$ 489,380	\$ 106,719	\$ 1,346,188	\$ 435,334	\$ 99,801	\$ 219,340	\$ 207,487	\$ 2,991,831
Net Current Surplus/(Deficit)	\$ 81,074	\$ 49,153	\$ 4,777	\$ 45,082	\$ 435,334	\$ 99,801	\$ 219,340	\$ 207,487	\$ 1,142,048
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ (116,249)	\$ 4,934	\$ (764)	\$ (7,427)	\$ 559,389	\$ 99,719	\$ 218,154	\$ 284,728	\$ 1,042,484
NET CHANGE	\$ 197,323	\$ 44,219	\$ 5,541	\$ 52,509	\$ (124,055)	\$ 82	\$ 1,186	\$ (77,241)	\$ 99,564

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 52,614	\$ 473,200	\$ 87,925	\$ 828,270	\$ 508,242	\$ 99,978	\$ 115,035	\$ 198,629	\$ 2,363,894
Net Current Surplus/(Deficit)	\$ 38,954	\$ 258,310	\$ 87,925	\$ (257,755)	\$ 508,242	\$ 99,978	\$ 115,035	\$ 198,629	\$ 1,049,319
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 38,377	\$ 272,451	\$ 87,491	\$ (316,168)	\$ 511,284	\$ 99,901	\$ 114,048	\$ 207,085	\$ 1,014,468
NET CHANGE	\$ 577	\$ (14,141)	\$ 434	\$ 58,413	\$ (3,042)	\$ 77	\$ 987	\$ (8,455)	\$ 34,851

FUND YEAR 2014	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 69,332	\$ 387,592	\$ 62,342	\$ 1,180,514	\$ 579,156	\$ 89,537	\$ 168,950	\$ 222,479	\$ 2,759,900
Net Current Surplus/(Deficit)	\$ 67,319	\$ (210,782)	\$ 3,075	\$ 825,574	\$ 579,156	\$ 89,537	\$ 168,950	\$ 222,479	\$ 1,745,306
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 66,976	\$ (87,178)	\$ (4,284)	\$ 837,539	\$ 582,289	\$ 89,468	\$ 167,725	\$ 219,592	\$ 1,872,128
NET CHANGE	\$ 343	\$ (123,604)	\$ 7,359	\$ (11,965)	\$ (3,133)	\$ 69	\$ 1,225	\$ 2,887	\$ (126,821)

FUND YEAR 2013	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,590	\$ 342,826	\$ 2,934	\$ 928,277	\$ 504,357	\$ 60,661	\$ 251,923	\$ 103,911	\$ 2,277,480
Net Current Surplus/(Deficit)	\$ 82,590	\$ 245,545	\$ 2,934	\$ 611,769	\$ 504,357	\$ 60,661	\$ 251,923	\$ 103,911	\$ 1,863,691
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 82,182	\$ 233,921	\$ 2,312	\$ 617,985	\$ 507,375	\$ 60,614	\$ 250,424	\$ 103,491	\$ 1,858,304
NET CHANGE	\$ 408	\$ 11,624	\$ 623	\$ (6,216)	\$ (3,018)	\$ 47	\$ 1,499	\$ 420	\$ 5,388

RESOLUTION NO. 2017 -

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2004-2013) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2004 through 2013**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$700,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of December 31, 2016. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Paul Keller, Fund Chair

ATTEST:

Meghan Jack, Fund Secretary

Date



To: BURLCO JIF Finance Committee
FROM: Paul J. Miola, CPCU, ARM, Area Executive Vice President
DATE: August 17, 2017
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

CC: Fund Commissioners *via 08/17/17 Finance Committee Meeting Minutes*
Risk Management Consultants *via 08/17/17 Finance Committee Meeting Minutes*

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2017-__**

**RESOLUTION AMENDING RESOLUTION 2017-03 AND AUTHORIZING AN
AMENDMENT TO THE 2017 RIGHT TO KNOW CONTRACT BETWEEN THE
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AND J. A.
MONTGOMERY**

WHEREAS, the Executive Committee of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) adopted Resolution 2017-03 "Appointing Professional Staff" on January 17, 2017; and

WHEREAS, Resolution 2017-03 specifically appointed J. A. Montgomery as the Right to Know Coordinator for the BURLCO JIF at a fee not to exceed \$16,270; and

WHEREAS, in correspondence dated May 16, 2017, following the conclusion of the 2016 Right to Know survey and inventory activities, J. A. Montgomery advised the BURLCO JIF of member deficiencies in areas including hazard communication plans, safety data sheets, posters and training records; and

WHEREAS, in response to these deficiencies, the Right to Know Coordinator has offered to assist the BURLCO JIF members by providing them access to their *Central File Drop Box* service; and

WHEREAS, access to the *Central File Drop Box* service will provide members with instant access to Safety Data Sheets, Hazardous Substance Facts Sheets, the member's last Right-to-Know survey, Written Hazard Communication Programs, Training Documentation, and Right to Know Posters; and

WHEREAS, at its meeting of June 20, 2017, the Executive Safety Committee reviewed the Right to Know Coordinator's proposal and recommended that the BURLCO JIF authorize this additional service for its members to provide them with the necessary tools for compliance with New Jersey PEOSHA regulations; and

WHEREAS, the cost for access to this service is \$300 per member or \$8,100 for all members; and

WHEREAS, funds are available in the BURLCO JIF's 2017 Budget to pay for these additional services; and

WHEREAS, adoption of this Resolution prior to the end of 2017 will allow the Right to Know Coordinator to implement this service in time for the completion of the 2017 Right to Know Survey & Inventory.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Scope of Services of the 2017 Right to Know contract between J. A. Montgomery and the BURLCO JIF is hereby amended to include member access to the Central File Drop Box service; and

BE IT FURTHER RESOLVED that the not to exceed figure of \$16,270 for the Right to Know Coordinator included in Resolution 2017-03 is hereby amended to a not to exceed figure of \$24,370; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on September 19, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: September 19, 2017



Municipal Excess Liability Joint Insurance Fund

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

Date: September 7, 2017

To: Fund Commissioners

From: MEL Executive Director

Re: Hurricane Harvey - Self Deployment

We have received a number of inquiries from membership on coverage for member town employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self deployment by any municipality or any individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

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

CC: JIF Executive Directors
Risk Management Consultants
Fund Professionals

BOROUGH OF UNION BEACH POLICE DEPARTMENT

Michael J Woodrow
CHIEF OF POLICE

Gabriel Farese
Captain

29 August 2017

Anne Marie,

Today, (08/29/2017) I called Sgt First Class Brian Trexler, of the New Jersey State Police Office of Emergency Management in reference to the Texas Hurricane volunteer response.

Sgt Trexler advised that the State of New Jersey has an Emergency Interstate Mutual Agreement Compact (EMAC). He stated that Texas has not called for any assistance from New Jersey as of this point. He stated that right now Local, State surrounding states, and FEMA have been providing assistance to the stricken areas. He stated that right now the only request is for an expert in emergency housing and that is being addressed.

SFC Trexler stated that it is not acceptable for any municipality to self dispatch to the location without and prior request for aid. Furthermore he stated that there is no coverage for liability or funding without a formal request.

SFC Trexler stated that when the request is made that there would be insurances and funding put in place to pay for man hours and incidentals as well as insurance coverage as allowed by the insurer

Sincerely,

Captain Gabriel Farese

Emergency Management Assistance Compact

Fact Sheet

Overview

The Emergency Management Assistance Compact (EMAC) is a type of interstate mutual aid agreement that facilitates the sharing of assistance among states during emergency events, including natural and man-made disasters.¹ EMAC was ratified by the U.S. Congress in 1996.² EMAC is the most widely adopted mutual aid arrangement in the United States; it has been adopted by all states, the District of Columbia, and some territories.³ ([Download a printable PDF.](#))

What EMAC Does

EMAC provides an organized structure through which a state can request aid such as personnel, services, equipment, and supplies from other states during an emergency. EMAC establishes that the requesting state is responsible for reimbursing the assisting state for any expenses incurred. EMAC also addresses liability, compensation, and licensing issues for personnel deployed pursuant to an EMAC request.

EMAC does not replace federal assistance but acts to complement federal resources or to provide resources when an event does not warrant federal assistance.³ Participation in mutual aid arrangements like EMAC is seen as an important component of the federal National Incident Management System (NIMS), which is intended to provide a systematic approach to guide governments at all levels, nongovernmental organizations, and the private sector in collaborative emergency preparedness and response activities.

How EMAC Works

There is no cost to join EMAC, but states are required to adopt the model compact language into their statutes essentially unchanged in order for the compact's reimbursement, liability, and compensation provisions to work. EMAC is overseen by a number of committees and taskforces comprised of representatives of state and local governments and other organizations.³ EMAC is administered by the National Emergency Management Association (NEMA).

Requesting Assistance

EMAC is triggered by a requesting state when its governor has declared an emergency and the state enters a request for assistance through the EMAC Operating System.³ The requesting state can ask the EMAC leadership to send a team of emergency management personnel to the state's emergency operations center to assist with subsequent resource requests under EMAC. The requesting state can seek additional resources through the EMAC network from other states. These assisting states work with the requesting state to identify resources required and other details. Once both the requesting and assisting states approve the final details, resources are deployed to the area of need.

It should be noted that local governments and their employees are not parties to EMAC unless they are specifically deemed to be state forces through statutory mechanisms or otherwise participate in a mutual aid agreement with the state. NEMA developed the Model Intrastate Mutual Aid Legislation in 2004 to provide a model for such an aid agreement.⁶ Alternatively, some states have passed state-county mutual aid deployment contracts that allow local emergency responders to deploy under the auspices of EMAC.⁷ Other states have developed intrastate mutual aid systems that allow localities to request and provide assistance within the state.

Reimbursement

Once the missions have been completed and resources have returned home, the assisting states prepare formal requests for reimbursement, which are then sent to and processed by the requesting state.³ Costs for resources are agreed to by the requesting and assisting state before deployment, which serves to facilitate the reimbursement process.

The Federal Emergency Management Agency (FEMA) will reimburse for services provided through mutual aid agreements, like EMAC. FEMA will reimburse mutual aid costs if the aid was requested (i.e., no spontaneous responders), the assistance requested directly related to a disaster eligible for FEMA assistance, and the assistance occurred under a signed, written mutual aid agreement.⁴ Only the entity requesting mutual aid (the requesting state) is eligible to apply for grant assistance directly from FEMA; entities providing aid (assisting states) must seek reimbursement from the requesting state.

Liability and Immunity Issues

Those rendering aid under EMAC are considered agents of the requesting state for tort liability and immunity purposes; no assisting state or its officers or employees rendering aid are liable for an act or omission that occurs in good faith.⁵ Willful misconduct, gross negligence, or recklessness are excluded from EMAC immunity. Because EMAC only applies to officers and employees of a state, immunity protections and license reciprocity will not automatically extend to volunteers who provide services outside of EMAC. Volunteers would have to be made temporary state government employees to be assured of coverage under EMAC.

Compensation Issues



Mail

Search Mail and People

New

Delete

Archive

Junk

Sweep

Move to

Categories

Undo

Favorites

Inbox

3

Sent Items

OEM Union Beach

Inbox

3

Drafts

Sent Items

Deleted Items

Junk E-Mail

Notes

Money

oem

Inbox

Filter

Texas



Michael Oppeggaard

Texas

Mon 8:07 PM

Good afternoon, As we all watch the devastat...



Michael Oppeggaard

Reply all

Yesterday, 2:07 PM

MCSO OEM Coordinators; M

Good afternoon,

As we all watch the devastating disaster that is impacting the state of Texas, our thoughts and prayers go out to the residents and first responders. Although this disaster appears as though it will be much larger than Sandy, we all have some level of understanding of the challenges that they will be faced with in the days, weeks, months and years ahead. As we experienced during Sandy, there is a tremendous urge for everyone to what to help, and in some cases, want to reciprocate what we received during that disaster. However, we all must remember that there are systems, mechanisms and plans in place to coordinate assistance into disaster stricken areas, and we should allow them to play out accordingly.

As of this email, the only official request for assistance that the State has received, was for the National Urban Search & Rescue assets of NJTF-1. MCOEM has received word that NJOEM is monitoring the Emergency Management Assistance Compact EMAC system for any and all requests that NJ and related partners can provide. All requests will be carefully evaluated for New Jersey's capabilities to respond. MCOEM remains in contact with NJOEM and will pass along any pertinent information as it becomes available.

Both Governor Abbott and FEMA Administrator Long have indicated that anyone wishing to assist should direct their efforts to the American Red Cross or other appropriate VOAD agency. In addition the National VOAD website, www.NVOAD.org is capturing through their system information on volunteers, corporations and individuals wishing to offer assistance. On the site you will find the ability to enter what type of assistance that is being offered with pertinent details on proximity, cost and ability to provide the assistance. Each entry will be evaluated and compared to what is needed in the impacted area, and if applicable, the appropriate agency will contact the proposing individual or agency. The National VOAD website does indicate that the best way to help now is by cash donations and that the situation on the ground is not conducive for individual volunteers to enter the impacted area.

If you are interested in assisting with the response and recovery efforts to come, please channel your efforts through the established VOAD programs.

MCOEM will remain in contact with our NJOEM Regional Representatives and will share any official requests for assistance accordingly.

Regards
Mike

Michael Oppeggaard
Emergency
Management



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive
Parsippany, NJ 07054
Telephone (856)552-4660

BULLETIN MEL 17-30

Date: September 11, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: Public Officials Liability – Optional Excess Land Use Coverage

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

QBE is offering optional excess limits for the “Land Use Claims” coverage of \$850,000 excess of the \$150,000 (automatically provided in QBE’s policy). This would total \$1,000,000 in coverage for “Land Use Claims”.

The optional excess “Land Use Claims” coverage is subject to QBE’s review and acceptance of the underwriting application addendum attached to this bulletin. Each member entity applying for coverage will be separately underwritten by QBE. QBE has the right to offer or deny the optional coverage, as well as charge the additional assessment needed to meet its underwriting requirements. If approved, coverage for the optional excess limit would be effective no earlier than the date of approval by QBE.

Please note, the MEL optional Excess Public Officials Liability coverage does not cover Land Use Claims.

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

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

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

QBE Public Officials Application Addendum

Land Use Planning / Municipal Zoning

Optional Excess Land Use Coverage

THIS SUPPLEMENTAL APPLICATION MUST BE COMPLETED BY ONLY THE CURRENT ACTING PLANNING AND/OR ZONING BOARD CHAIRPERSON.

LAND USE AND PLANNING

1. How many individuals serve on your zoning board or commission? _____
2. Does your legal counsel attend all meetings of the planning and zoning board? ☐ Yes ☐ No
3. How long has this person served your board in this capacity? _____
4. Do all officials receive training with respect to "open meetings" and hearing regulations? ☐ Yes ☐ No
5. Do officials receive training with respect to the Religious Land Use and Institutionalized Persons Act (RLUIPA)? ☐ Yes ☐ No
6. Do you have a written master plan for economic development? If so, since when? ☐ Yes ☐ No
7. Do you have formally approved land use ordinances that have been reviewed by legal counsel? ☐ Yes ☐ No
8. Do you have a formal procedure to file for a variance to land use statutes? ☐ Yes ☐ No
9. How many variances have been requested in the last 12 months? _____ How many have been granted? _____
10. Do you have a formal process for application and approval of permits and licenses? ☐ Yes ☐ No
11. Do you have a formal written policy prohibiting officers and/or board members from sitting on decisions in which they may have a conflict of interest? ☐ Yes ☐ No
12. Have you had any disputes or claims involving a zoning variance or land use right in the last 3 years? ☐ Yes ☐ No
13. Have you had any disputes or claims involving the approval of building permits, design, or code enforcement? ☐ Yes ☐ No
14. Have you had any disputes, claims or complaints involving RLUIPA in the last 3 years? ☐ Yes ☐ No
15. How many applications have been made to the land use planning/zoning board per annum? (Complete the table below)

	Current Year			1 Year Prior			2 Year Prior		
	Made	Granted	Denied	Made	Granted	Denied	Made	Granted	Denied
Non-Religious Institutions									
Religious Institutions									

16. How many zoning board decisions have been appealed in the last 3 years? _____
17. How many zoning board decisions have been reversed or modified on appeal in the last 3 years? _____

LAND USE OR PLANNING BOARD CHAIRPERSON

Name: _____

Street Address: _____

City: _____ County: _____ State: _____ Zip: _____

Phone Number: _____ Email Address: _____

How many years have you served as the Chairperson? _____

What is the name of your predecessor? _____

LAND USE OR PLANNING BOARD LEGAL ADVISOR

Name: _____

Law Firm: _____

Mailing address (if different): _____

City: _____ County: _____ State: _____ Zip: _____

Phone Number: _____ Email Address: _____

ATTACHMENTS

1. Please provide a copy of currently valued loss runs for the last five years.
2. Please provide an electronic version of your current zoning master plan / comprehensive plan.
3. Please provide an electronic version of your current zoning ordinances and policies and procedures.

WARRANTY AND ATTESTATION

The undersigned being authorized by, and acting on behalf of, the applicant and all persons or concerns seeking insurance, has read and understands this Application, and declares that all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the inception of the policy applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the insurer. The undersigned acknowledges and agrees that the applicant's submission and Insurer's receipt of such written report, prior to the inception of the policy applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the insurance, nor does review of the Application bind the insurance company to issue a policy. The applicant does hereby agree that this policy, if issued, is issued in reliance upon the truth of this application, including all requested attachments, which will be incorporated into and made a part of this policy.



Applicant's Authorized Signature

Title

Date

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 17-31

Date: September 11, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: 2018 Public Officials / Employment Practices Policy Changes

As directed by the MEL Coverage Committee, we have worked with QBE to change policy forms from the MEL's historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace.

Full details of coverage changes will be released prior to the January 1, 2018 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

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

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



Municipal Excess Liability Residual Claims Fund

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

September 6, 2017

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF September Meeting

Request for Qualifications (RFQ): Executive Director reported the RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21st deadline. Each position received only one response; recommendations on contract awards will be confirmed at Reorganization on January 3, 2018.

Executive Director reported the MEL and RCF Claims Committees will be working together to review the multiple responses received for the MEL Claims Administrator and Managed Care positions.

2017 Budget Amendment: The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2017 to accept the transfer of Fund Year 2013. The Board made a motion to introduce on first reading the amendments to the 2017 Budget and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

2018 Budget: The Board of Fund Commissioners reviewed the proposed 2018 Budget. Executive Director reported that under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget and recommended the Fund declare a dividend from the 2017 contingency surplus to offset the 2018 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2017 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2018 budget on first reading and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

Claims Committee: The Claims Review Committee met in June, July and the morning of the Commissioner's meeting. The next Claims Review Committee is scheduled to meet October 18, 2017 at 9:00AM at the Forsgate Country Club.

Fund Attorney: Fund Attorney reported that the POLEPL run-off claims have been reduced to only 9 open claims.

Next Meeting: The next meeting of the RCF will be Wednesday October 18, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017	2017	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
TOTAL	688,000	26,324,784	25,636,784
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017 PROPOSED	2017	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
SUBTOTAL LOSS FUND	78,000	25,714,784	25,636,784
EXPENSES			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	481,729	481,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	610,000	610,000	0
TOTAL BUDGET	688,000	26,324,784	25,636,784

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 PROPOSED BUDGET				
	2017 ANNUALIZED	2018 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	78,000	30,000	(48,000)	-62%
EXPENSES				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
SUBTOTAL	481,729	490,886	9,157	2%
EXPENSE CONTINGENCY	128,271	129,114	843	1%
SUBTOTAL EXPENSES	610,000	620,000	10,000	2%
TOTAL BUDGET	688,000	650,000	(38,000)	-5.5%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 6, 2017

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2018 BUDGET PROCESS – Attached to this report, is the 2018 draft budget. The Finance Committee met on August 30, 2017 and recommended the 2018 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 18, 2017.

2017 DIVIDEND - The Finance Committee is recommending a 2017 dividend of \$1,000,000. Resolution #22-17 authorizing a total return dividend of \$1,000,000 was adopted by the Executive Board.

RFQ RESULTS - The EJIF advertised all fund professional positions, except for Environmental Engineer and Legislative Agent, for fund years 2018-2020 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

WEB SITE- The EJIF's web site is up and running and can be found at www.NJEJIF.org.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 18, 2017 at the Forsgate CC, Jamesburg.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2018 BUDGET BASED ON 2010 CENSUS				
	8/31/2017 10:47	2017	2018		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Non-Site Specific	385,675	299,024	(86,651)	-22.5%
2	Site Specific	336,967	353,432	16,465	4.9%
3	Legal Defense	1,135,151	1,036,097	(99,054)	-8.7%
4	Superfund Buyout	648,372	625,632	(22,740)	-3.5%
5	LFC	14,569	14,860	291	2.0%
6	Total Loss Fund	2,520,733	2,329,045	(191,688)	-7.6%
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	62,936	1,234	2.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	274,265	24,933	10.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Legislative Agent	45,000	45,000	-	0.0%
16	Underwriting Managers	212,969	217,229	4,259	2.0%
17	Environmental Services	408,790	416,965	8,176	2.0%
18	Claims Administration	25,168	25,671	503	2.0%
19					
20	Subtotal - Contracted Prof Svcs	1,110,046	1,151,294	41,247	3.7%
21					
22	Non-Contracted Services				
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	15,834	15,834	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	Subtotal - Non-contracted svcs	36,213	36,213	-	0.0%
30					
31	Subtotal-Contracted/Non-contra	1,146,259	1,187,507	41,247	3.6%
32					
33	Excess Aggregate Insurance	530,235	546,142	15,907	3.0%
34					
35	General Contingency	72,310	73,756	1,446	2.0%
36					
37	Total Exp, Fees & Contingency	1,748,804	1,807,404	58,601	3.4%
38					
39	TOTAL JIF APPROPRIATIONS	4,269,537	4,136,449	(133,087)	-3.1%

RESOLUTION NO. 2017-

**RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL
ENVIRONMENTAL RISK MANAGEMENT FUND**

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** has been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

WHEREAS, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

WHEREAS, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

WHEREAS, the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities.

NOW THEREFORE BE IT RESOLVED that the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2018; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- | | |
|-------------|--|
| Section I | Third Party Liability |
| Section II | First Party Coverage |
| Section III | Public Officials Liability |
| Section IV | De Minimus Abandoned Toxic Waste Sites Buy Out |
| Section V | Legal Services |
| Section VI | Storage Tank Systems |

BE IT FURTHER RESOLVED that the Chairman of the **Burlington County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by **the Burlington County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ **Attest:** _____
Chairperson Secretary

Date: _____

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 19th day of September 2017 in the County of Burlington by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2018 and ending December 31, 2020.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund. "The E-JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:5-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ **Attest:** _____
Chairperson Secretary

Date: _____

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

BY: _____