



AGENDA PACKET



Tuesday, December 19, 2017 at 4:00 PM

**Medford Village Country Club
28 Golfview Drive
Medford, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Medford Village Country Club
28 Golfview Drive, Medford, NJ
Tuesday, December 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
 - D. Move up Alternates (*if necessary*)
- 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 **November 21, 2017** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **November 21, 2017** Closed Session Minutes.....Handout
 - C. Adoption of the **December 12, 2017** Special Meeting 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16-50
 - A. Lost Time Accident Frequency Reports.....Pages 20-21
 - B. Certificates of Insurance.....Page 22
 - C. 2016 Safety Incentive Program Awards.....Page 23
 - D. 2017 Optional Safety Budget.....Page 24
 - E. 2017 Wellness Incentive.....Page 25
 - F. Employment Practices Liability Coverage UpdatePage 26
 - G. EPL/Cyber Risk Management Budget.....Page 27
 - H. EPL Helpline – Authorized Contact List.....Page 28
 - I. Financial Fast Track Report.....Page 29
 - J. Regulatory Filing Checklists.....Pages 30-31
 - K. Capehart & Scatchard Updates.....Pages 32-38
 - L. Statutory Bond Status.....Page 39
 - M. Skateboard Park Approval Status.....Page 40
 - N. Elected Officials Training – Invite.....Pages 41-42

O.	Dividend Distribution Notice	
P.	RMC Resolutions & Agreements	
Q.	MEL Cyber Risk Management Program	
R.	Website	
S.	Inclement Weather Policy	
T.	2017 Annual Report	
U.	2018 Committee Volunteers.....	Pages 43-46
V.	AGRiP/PRIMA 2018 Conference Schedule and Policies.....	Pages 47-50
W.	New Member Activity	
VII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report	Pages 51-57
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G.	Nurse Case Management Report.....	Page 77
XIII.	Treasurer's Report as of November 30, 2017	Pages 78-104
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Page 105
F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Finance Committee Meeting Report	
1.	2018 Budget Public Hearing – Motion to Open – All in Favor	
2.	2018 Budget Public Hearing – Motion to Close – All in Favor	
3.	2018 Budget Adoption – Motion to Adopt – Roll Call	Page 106
4.	2018 Assessment Certification - Motion to Adopt-Roll Call	Page 107
5.	2018 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 108-120

- B. Resolution 2017-_____ authorizing the Fund Treasurer to transfer funds from the Fund Year 2017 MEL Liability & Workers Compensation budget line item and the Deductible line item to the MEL Retrospective account – **Motion – Roll Call**.....Pages 121-122
 - C. Safety Committee Meeting – December 19, 2017.....Verbal
 - D. 2018 Nomination Slate.....Page 123
- XV. MEL/RCF/E-JIF Reports
- A. MEL Report – November 15, 2017.....Pages 124-126
 - 1. MEL Bulletin: 2018 EPL/POL Changes.....Page 127
 - B. EJIF Report – November 15, 2017.....Page 128
- XVI. Miscellaneous Business
- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2018 Fund Year – **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2018 Fund Year – **Motion – All in Favor**
 - C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2018 Fund Year – **Motion – All in Favor**
- The 2018 Reorganizational meeting will be held on Tuesday, January 16, 2018
at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ**
- 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**

November 21, 2017

OPEN SESSION MINUTES

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**...arrived 3:05
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mike Theokas, **Bordentown Twp.**
Patrica Hansell, **Fairfield Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

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. Cramer, to allow that this monthly meeting to 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 October 17, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. Mascia, to approve the Open & Closed session meeting minutes of the October 17, 2017 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the October 17, 2017 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the October 17, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2016 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available balances.

2017 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available balances.

2017 Wellness Incentive Program Allowance – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available balances.

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

Elected Officials – Save the Date – Mr. Forlenza stated that 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 5% of a member's 2018 MEL Assessment. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on November 2, 2017. 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

MEL Cyber Risk Management Program – Mr. Forlenza stated that this program will be discussed in greater detail over the next couple of weeks. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance standards. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Currently members have a \$10,000 Cyber Liability deductible per claim; however, if the member is in compliance with the MELs program, the deductible drops to \$5,000, with options for an even

lower deductible based on conformance in other areas of Cyber safety. Mr. Forlenza noted the MEL is looking to role this program out by the end of the year. If you have any questions, please contact the Executive Director's office.

Inclement Weather Policy

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

Mr. Forlenza noted that the Safety and Wellness Calendars were distributed this evening and are placed at everyone's seat for distribution to your personnel. He noted that should anyone need a few more, his office does have a small inventory left over.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were four (4) closed cases for the month of November, 2017.

Ordinances– Mr. DeWeese stated that included in the agenda packet is a bulletin he had issued to all members on November 2, 2017 on Vacant Property Registration and Fee Ordinances. He suggests that these Ordinances be reviewed with your Solicitor as there are a number of challenges questioning the legality of these ordinances and he feels there will be many more challenges coming. He reiterated that it is important for members to review this matter with their Solicitor as a large portion of these law suits might not be covered under your EPL/POL policies or the JIF GL policy as these challenges are seeking for the ordinances to be nullified and the fees collected returned.

Defense Panel Report – Mr. DeWeese referenced his report included in the agenda packet and highlighted the following:

- In the first 10 months of 2017, seven (7) new GL cases were filed against the BURLCOJIF, which represents a decrease in the number of complaints filed over the same time period in 2016. However, Mr. DeWeese noted he is very concerned regarding the current jury climate and the recent adverse jury verdicts that this may increase the number of filing against our member in the future.
- Assigned Defense Counsel has been strictly adhering to the "Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks".
- The new "Litigation Management Guidelines were adopted by the Fund in June 2017 and the Guidelines continue to provide effective, consistent guidelines to our Defense Panel Members.
- The Fund authorized and advertised Requests for Qualifications (RFQs) for the General Liability Defense Panel and the Worker's Compensation Defense Panel in 2016. The RFQ's offer a contract term of two (2) – one (1) year contracts from January 2017 through December 2018. Therefore, in 2018, the Fund will be issuing a new RFQ.

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

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 this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletin(s);

- *Fire Prevention Month*
- *Leaf Collection Safety*

Right to Know Update – He noted that in addition to the annual Right to Know services, included will be an electronic Central file link distributed to each member town through a Dropbox link. Once the online chemical inventory has been completed, this will allow the following information to be filed in the States RTK portal for each member:

- Safety Data Sheets
- Hazardous Substance Facts Sheets
- Right to Know Survey
- Written Hazardous Communication Program
- Training Documentation
- Right to Know poster
- Instructions on how to download, store, and share the files with affected departments and employees.

Mr. Saville stated it is anticipated that all links will be emailed out by years end.

MSI Class Listing for the Remainder of 2017 – He referenced the list of MSI Classes that are available in November and December that were included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Mr. Roselli 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 Slip and Fall Risks During Winter Months*. He noted there are a number of slip-on or add-on devices that are an inexpensive way to improve traction and prevent slip and fall accidents. He then referenced a Slip and Fall claim with a total incurred of over \$107,000 that could have been completely prevented with the use of this device.

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:

- North Hanover: A Shoprite Dietitian presented on Healthy eating and energy drinks
- Mansfield finished their five (5) week smoking cessation program for the Firefighters. There were 6 participants and the third week was the quit week. She reported 2 did quit, 2 cut back substantially, 1 had no change, and 1 dropped out after the first meeting.
- Mt. Laurel EMT Training Officers Meeting: Ms. Schiffer stated she had attended this meeting on November 1 to share activities that have been done in the JIF and may help this group. Topic of interest was having a “train the trainer” on dealing with stress and adversity.
- She referenced a chart included that depicts how much exercise it takes to burn off a Thanksgiving Day meal.
- Ms. Schiffer noted in her News Letter this month its highlights stats and facts on Diabetes, and a test to see if you are at risk for Type 2 Diabetes.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for October, 2017 noting there were nineteen (19) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Oct.</i>	<i>YTD</i>
<i>Lost Time</i>	<i>3</i>	<i>19</i>
<i>Medical Only</i>	<i>9</i>	<i>89</i>
<i>Report Only</i>	<i>7</i>	<i>44</i>
<i>Total New Claims Reported</i>	<i>19</i>	<i>152</i>
<i>Report Only % of Total</i>	<i>36.8%</i>	<i>28.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>75.25</i>	<i>82:18</i>
<i>Average Days to Report</i>	<i>.9</i>	<i>2.1</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>1,396</i>
<i>Transitional Duty Days Worked</i>	<i>1,060</i>
<i>% of Transitional Duty Days Worked</i>	<i>75.9%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>336</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>24.1%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>142</i>
<i>Original Provider Charges</i>	<i>\$104,732</i>
<i>Re-priced Bill Amount</i>	<i>\$49,388</i>
<i>Savings</i>	<i>\$55,343</i>
<i>% of Savings</i>	<i>52.8%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>97.4%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96.7%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.0%</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 **October 31, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$17,564.70. This generated an average annual yield of 1.10%. After including an unrealized net loss of \$23,785.08 in the asset portfolio, the yield was adjusted to -.39% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$158,164.54 as it relates to market value of \$14,813,911.48 vs. the amount invested. The current market value; however, when considering the total accrued income at month end is \$14,883,066.65.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,339.50	\$96,597.04
Overpayment Reimbursements	\$.00	
FY 2017 Premium Assessments	\$86,934.00	
Due to BCIP	\$90.00	

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

Delran Township	\$74,055.00
Chesterfield Township	\$1,053.00
Bordentown City	\$22,632.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$19,405,158.43 to a closing balance of \$18,801,604.51 showing a decrease in the Fund of \$603,553.92.

Loss Run Payment Register – October 2017

Mr. Tontarski stated that the 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 \$207,005.09. The claim detail shows 355 claim payments issued.

Bill List – November 2017

For the Executive Committee's consideration, Mr. Tontarski presented the November 2017 Bill List in the amount of \$83,260.23.

Chair Keller entertained a motion to approve the October 2017 Loss Run Payment Register and the November 2017 Bill List as presented.

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

Motion by Ms. Jack, seconded by Mr. Mc Mahon, to approve the *October 2017 Loss Run Payment Register and November 2017 Bill List* as presented.

ROLL CALL Yeas

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**

Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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

STRATEGIC PLANNING COMMITTEE

Mr. Forlenza stated that the Committee met on October 17, 2017 and a copy of the meeting minutes is included in the agenda packet. He stated that Ms. Burger provided the membership with a verbal report at last month's meeting.

Mr. Forlenza noted that at this meeting it was discussed and approved to move the monthly Executive Committee Meetings to 3:30 pm for 2018. He asked for authority to have his office re-advertise the change in time starting with the January 2018 Re-Organizational meeting.

Motion by Mr. Cramer, seconded by Mr. McMahon to approve the re-advertisement of the January 16, 2018 Executive Committee Meeting. Motion carried by unanimous vote.

Mr. Forlenza noted that the time change will be reflected in the Legal Notice for 2018 Meetings when that notice goes out after approval at the January Meeting.

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

NOMINATING COMMITTEE

Mr. Brook stated that the Nominating Committee met on November 2, 2017 and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nominating Slate for 2018:

Chair: Paul Keller, Springfield Township

Secretary: Megan Jack, Riverside Township

Executive Committee: Glenn McMahon, Chesterfield Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township

Doug Cramer, Tabernacle Township
Rich Wolbert, Beverly City

Alternates:

Mike Templeton, Delanco Township
James Ingling, Wrightstown Borough
Dave Matchett, Shamong Township
Jeffrey Hatcher, Delran Township
Jerry Mascia, Mt. Laurel Township
Maria Carrington, Westampton Township

FINANCE COMMITTEE

Mr. Hatcher stated that the Finance Committee met on November 3, 2017 and the minutes were included in the agenda packet. He stated that the Committee reviewed the 2018 Budget and it is set to be introduced this evening. He stated that there are three (3) items that will need to be introduced this evening.

Chair Keller stated that the first action item is to introduce the 2018 Budget which totals \$7,800,316 which is a reduction of -\$186,342.00 (-2.43%) over 2017. The second item is the 2018 Assessment Certification, which is included in the agenda packet. The last item is 2018 Assessment Allocation Strategy.

2018 Budget Introduction

Motion by Ms. Jack, seconded by Mr. McMahon, to introduce the 2018 Budget as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

2018 Assessment Allocation Strategy

Motion by Mr. Mascia, seconded by Ms. Jack, to introduce the 2018 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

2018 Assessment Certification

Motion by Ms. Jack, seconded by Mr. Mascia, to introduce the 2018 Assessment Certification as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**

Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

MEL REPORT

Ms. Jack reported the MEL met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

Resolution 2017-36 – Appointing the 2018 MEL/RCF/EJIF Representatives

Motion by Mr. McMahon, seconded by Mr. Mascia, to adopt Resolution 2017-36, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2018 Fund Year.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

RCF REPORT

Mr. Matchett reported the RCF met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

EJIF REPORT

Ms. Jack reported the EJIF met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 21, 2017 at 4:00 PM** at the Medford Village Country Club, Medford, NJ.

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

EXECUTIVE SESSION MEETING – Resolution #2017-37

Chair Keller entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Mascia, seconded by Ms. Jack, to Adopt ***Resolution #2017-37***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
<i>001233855</i>	<i>2018115986</i>	<i>1201736</i>
<i>2018116558</i>		
<i>2018111770</i>		
<i>2018109564</i>		

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

#001255235

Motion by Mr. McMahon, seconded by Ms. Jack, to authorize to Abandon Subrogation as presented.

ROLL CALL Yeas

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the November 21, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Mascia, to adjourn the November 21, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:53 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, ACTING SECRETARY



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

A. Lost Time Accident Frequency Report – (pgs. 20-21)

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

B. Certificates of Insurance (pg. 22)

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

C. 2016 Safety Incentive Program Awards (pg. 23)

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

D. 2017 Optional Safety Budget (pg. 24)

A letter from our office describing how to collect your 2017 Optional Safety Budget allowance was e-mailed on or about January 24, 2017. On or about November 10, 2017 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. 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 was November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

E. 2017 Wellness Incentive Program Allowance (pg. 25)

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. On or about November 10, 2017 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. 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 was November 30, 2017. All encumbered funds must be claimed by February 1, 2018.**

F. Employment Practices Liability Coverage – (pg. 26)

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. 27)

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. 28)

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

I. Financial Fast Track Report (pg. 29)

The Financial Fast Track Report as of October 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 October 31, 2017 was **\$11,778,688.**

J. Regulatory Filing Checklists (pgs. 30-31)

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. 32-38)

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

L. Statutory Bond Status (pg. 39)

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. 40)

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

N. Elected Officials – Save the Date (pgs. 41-42)

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 5% 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 were e-mailed to all Municipal Clerks, Fund Commissioners, and RMC's on November 1, 2017. The sign-in sheets from December 7, 2017 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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

O. 2018 Dividend Distribution Notice

On or about December 4, 2017, each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 22, 2017. Any questions should be directed to Tracy Forlenza at 856-446-9143.

P. RISK Management Consultant – Resolution & Agreement

On or about December 6, 2017, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2018 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2018 fees at the February 2018 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

Q. MEL Cyber Risk Management Program

Recently, the MEL released the *MEL Cyber Risk Management Program*. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance components. Members who come into compliance with the *Program* will be eligible for reimbursement of a portion of their deductible for cyber related claims. Members are encouraged to work with their IT Professional to come into compliance with the *Program* components. If you have any questions, please contact the Executive Director's office.

R. WEBSITE (WWW.BURLCOJIF.ORG)

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

- Directories
 - Fund Commissioners
 - Claims and Safety Contacts
 - Fund Professionals

- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

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

S. Inclement Weather Policy

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

T. 2017 Annual Report

Several copies of the 2017 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies

U. 2018 Committee Volunteers (pgs. 43-46)

On November 29, 2017, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 15, 2017. The 2018 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. AGRiP/PRIMA 2018 Conference Schedule and Policies (pgs. 47-50)

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2018 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 11, 2017. Information on the PRIMA Conference will be emailed out by the end of the month.

W. 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	11/29/2017
Bordentown City	1,975.00												1,975.00		1,975.00	0.00	11/22/2017
Bordentown Twp	2,275.00												1,437.80		1,437.80	837.20	10/13/2017
Chesterfield	1,650.00					1,650.00									1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,265.48				2,265.48	9.52	
Edgewater	1,975.00												392.07		392.07	1,582.93	11/2/2017
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00														0.00	2,275.00	11/08/17
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												1,975.00		1,975.00	0.00	11/29/2017
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				728.87		1,975.00	0.00	11/29/2017
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00										1,650.00				1,650.00	0.00	
Tabernacle	1,650.00											199.60			199.60	1,450.40	11/1/2017
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														0.00	1,650.00	10/24/2017
Wrightstown	1,650.00				1,650.00										1,650.00	0.00	11/30/2017
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	\$3,915.48	\$199.60	\$6,508.74	\$0.00	\$43,044.95	\$9,780.05	

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												995.00		11/21/17	995.00	0.00
Beverly	1,595.00														11/29/17	0.00	1,595.00
Bordentown City	1,595.00												1,595.00		11/22/17	1,595.00	0.00
Bordentown Twp.	2,660.00												2,660.00		10/13/17	2,660.00	0.00
Chesterfield	995.00												995.00			995.00	0.00
Delanco	1,595.00								451.00						11/21/17	451.00	1,144.00
Delran	2,660.00												1,688.38		11/14/17	1,688.38	971.62
Edgewater Park	1,595.00												1,595.00		11/02/17	1,595.00	0.00
Fieldsboro	750.00														11/15/17	0.00	750.00
Florence	2,660.00														11/08/17	0.00	2,660.00
Hainesport	995.00											995.00				995.00	0.00
Lumberton	2,660.00										2,660.00					2,660.00	0.00
Mansfield	1,595.00												1,595.00		11/29/17	1,595.00	0.00
Medford	4,645.00											4,645.00				4,645.00	0.00
Mount Laurel	4,645.00												4,645.00		10/18/17	4,645.00	0.00
North Hanover	1,595.00							674.76			920.24					1,595.00	0.00
Palmyra	1,595.00														10/27/17	0.00	1,595.00
Pemberton Boro	995.00										151.63		645.07		11/20/17	796.70	198.30
Pemberton Twp.	4,645.00							1,409.93							11/20/17	1,409.93	3,235.07
Riverside	2,660.00												1,142.01		11/29/17	1,142.01	1,517.99
Shamong	995.00											995.00				995.00	0.00
Southampton	1,595.00											1,310.58	284.42		11/13/17	1,595.00	0.00
Springfield	995.00										995.00					995.00	0.00
Tabernacle	995.00											995.00				995.00	0.00
Westampton	1,595.00												1,595.00		11/08/17	1,595.00	0.00
Woodland	995.00														10/24/2017	0.00	995.00
Wrightstown	995.00														11/30/17	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	\$4,726.87	\$8,940.58	\$19,434.88	\$0.00		35,638.02	15,656.98

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																	
																Total	Remaining
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	Paid	Balance
Bass River	500.00												474.79		11/21/17	474.79	25.21
Beverly	750.00														11/29/17	0.00	750.00
Bordentown City	750.00										111.25				11/22/17	111.25	638.75
Bordentown Twp.	1,000.00											499.43			10/13/17	499.43	500.57
Chesterfield	500.00									33.00			467.00			500.00	0.00
Delanco	750.00			393.90							173.17				11/21/17	567.07	182.93
Delran	1,000.00										210.00		790.00			1,000.00	0.00
Edgewater Park	750.00												747.38		11/02/17	747.38	2.62
Fieldsboro	500.00								231.22						11/15/17	231.22	268.78
Florence	1,000.00														11/08/17	0.00	1,000.00
Hainesport	500.00											500.00				500.00	0.00
Lumberton	1,000.00										126.25		873.75		10/20/17	1,000.00	0.00
Mansfield	750.00												750.00			750.00	0.00
Medford	1,500.00						760.34					323.13	416.53			1,500.00	0.00
Mount Laurel	1,500.00						1,046.25								10/18/17	1,046.25	453.75
North Hanover	750.00											297.47	452.53			750.00	0.00
Palmyra	750.00														10/27/17	0.00	750.00
Pemberton Boro	500.00				200.00	275.98							24.02			500.00	0.00
Pemberton Twp.	1,500.00														11/20/17	0.00	1,500.00
Riverside	1,000.00								573.45						11/29/17	573.45	426.55
Shamong	500.00											500.00				500.00	0.00
Southampton	750.00											320.09	102.81		11/13/17	422.90	327.10
Springfield	500.00														10/13/17	0.00	500.00
Tabernacle	500.00											112.70			11/01/17	112.70	387.30
Westampton	750.00					250.00							330.00		11/08/17	580.00	170.00
Woodland	500.00											500.00				500.00	0.00
Wrightstown	500.00														11/30/17	0.00	500.00
Total By Line	\$21,250.00	\$0.00	\$0.00	\$393.90	\$200.00	\$525.98	\$1,806.59	\$0.00	\$804.67	\$33.00	\$620.67	\$3,052.82	\$5,428.81	\$0.00		12,866.44	8,383.56

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	Date Encumbered
Bass River	200.00												200.00		-	11/21/2017
Beverly	200.00														200.00	11/29/2017
Bordentown City	200.00														200.00	11/22/2017
Bordentown Twp.	200.00														200.00	10/13/2017
Chesterfield	200.00														200.00	
Delanco	200.00														200.00	
Delran	200.00														200.00	
Edgewater Park	200.00														200.00	11/2/2017
Fieldsboro	200.00														200.00	11/15/2017
Florence	200.00														200.00	11/08/17
Hainesport	200.00														200.00	
Lumberton	200.00														200.00	10/20/2017
Mansfield	200.00														200.00	11/29/2017
Medford	200.00												200.00		-	
Mt. Laurel	200.00														200.00	10/18/2017
North Hanover	200.00												200.00		-	
Palmyra	200.00														200.00	10/27/2017
Pemberton Boro	200.00														200.00	
Pemberton Twp.	200.00														200.00	
Riverside	200.00														200.00	11/29/2017
Shamong	200.00											200.00			-	
Southampton	200.00														200.00	
Springfield	200.00											200.00			-	
Tabernacle	200.00														200.00	11/1/2017
Westampton	200.00												200.00		-	11/8/2017
Woodland	200.00														200.00	10/24/2017
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	\$400.00	\$800.00	\$0.00	\$4,200.00	

Must be used by December 31, 2017



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

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2017

Re: Elected Officials Seminar

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

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2018 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2018. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2018 MEL Loss Funding Assessment.

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

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

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

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

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

cc: Risk Management Consultants

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

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

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

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



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: November 29, 2017
RE: **2018 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2018.

Choices are as follows:

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

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

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 15, 2017**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

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

File: BURLCO/General/Committee Membership

Tab: 2018



Committee Participation 2018 Fund Year

Please indicate which committee(s) you would like to serve on for the 2018 Fund Year.

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

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

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

Please return this form by **December 17, 2017** to:

Sheila Ortiz
Account Representative
BURLCO JIF
PO Box 489
Marlton, NJ 08053
Fax: 856-446-9149

E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: November 29, 2017
RE: 2018 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2018.

Choices are as follows:

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 15, 2017**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

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

Tab: 2018



Committee Participation 2018 Fund Year

Please indicate which committee(s) you would like to serve on for the 2018 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

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

Please return this form by December 15, 2017 to:

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



TO: BURLCO JIF 2018 EXECUTIVE COMMITTEE
BURLCO JIF 2018 EXECUTIVE COMMITTEE ALTERNATES

FROM: Denise C. Plavchak, Director of Risk Mgt. Services

DATE: December 11, 2017

SUBJECT: 2018 AGRIP CONFERENCES

The **2018 AGRIP Conference** schedules are as follows:

March 4 – 7, 2018 AGRIP Spring Conference
Location: Hilton San Diego Bayfront, One Park Blvd.*
San Diego, CA. 92101

Sept. 30 – Oct. 3, 2018 AGRIP Governance & Leadership Conference
Location: Venue TBD
Portland, ORE.

You may obtain conference information at www.agrip.org which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **BURLCO JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail denise_plavchak@ajg.com no later than the following dates:**

January 12, 2018 for the March 4 – 7, 2018 AGRIP Spring Conference

**On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.*

July 13, 2018 for the Sept. 30 – Oct. 3, 2018 AGRIP Governance & Leadership Conference

Thank-you.
Enc.

cc: Distribution (PM, PF, KK, SO)
File: BURLCO/GEN/AGRIP

Tab: 2018

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007

POLICY: Conference Attendance

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

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

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

ANNUAL PRIMA CONFERENCE

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

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

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

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

AGRIP CONFERENCE

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

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

CONFERENCE REIMBURSEMENT GUIDELINES

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

**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: December 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

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Medford – Conducted a Loss Control Survey on November 7
- Township of Mount Laurel – Conducted a Loss Control Survey on November 2
- Borough of Pemberton – Conducted a Loss Control Survey on November 9
- Township of Pemberton – Conducted a Loss Control Survey on November 9
- Township of Southampton – Conducted a Loss Control Survey on November 7
- Township of Westampton – Conducted a Loss Control Survey on November 1
- Township of Westampton Police Department – Conducted a Loss Control Survey on November 29

JIF MEETINGS ATTENDED

- Regional Training – Career Survival for First Line Supervisors – November 8
- Fund Commissioner Meeting – November 21

MEL MEDIA LIBRARY

The following members used the MEL Media Library during November. **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>
Borough of Palmyra	1
Township of Shamong	1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, 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 November. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF - Regional Training - Career Survival for First Line Police Supervisors Reminder – November 1
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – November 10
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting Reminder – November 20
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting Reminder - Guest Speaker Attorney Todd Gelfand – November 27
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, December 2017 – November 28
- Ø BURLCO JIF - 2017 Special Recognition Nominations – November 29
- Ø BURLCO JIF - SD Bulletin - Disposal of Improperly Discarded Syringes – November 30

UPCOMING EVENTS

- Police Ad Hoc Committee Meeting – December 5
- Safety Committee Meeting – December 19
- Executive Committee Meeting – December 19
- BURLCO JIF Holiday Reception – December 19

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by year end. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

- **Safety Data Sheets-** Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** – An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey-** An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program-** An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation-** If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.
- **Instructions on how to download, store and share the files with affected departments and employees.**

MSI TRAINING PROGRAMS

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

Below are upcoming MSI training programs scheduled for December of 2017 and January and February of 2018. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
12/4/17	Township of Upper	Fire Safety	8:30 - 9:30 am
12/4/17	Township of Upper	Fire Extinguisher	9:45 - 10:45 am
12/4/17	Township of Upper	Confined Space Awareness	11:00 - 12:00 pm
12/4/17	Township of Upper	BBP	12:30 - 1:30 pm
12/11/17	Township of Stafford	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
12/11/17	Township of Stafford	Fall Protection Awareness	10:45 - 12:45 pm
12/13/17	Borough of Avalon #4	Heavy Equipment Safety	8:30 - 11:30 am
12/13/17	Borough of Avalon #4	Snow Plow/Snow Removal	12:00 - 2:00 pm
12/15/17	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/15/17	Township of Cherry Hill #4	Driving Safety Awareness	10:45 - 12:15 pm
12/15/17	Township of Cherry Hill #4	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
1/5/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/5/18	Township of Upper Deerfield	Leaf Collection Safety	8:00 - 10:00 am

DATE	LOCATION	TOPIC	TIME
1/5/18	Township of Upper Deerfield	LOTO	10:15 - 12:15 pm
1/8/18	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/8/18	Borough of Lindenwold #1	Driving Safety Awareness	10:15 - 11:45 am
1/8/18	Borough of Lindenwold #1	BBP	12:30 - 1:30 pm
1/9/18	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:00 pm w/lunch brk
1/10/18	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/11/18	Township of Long Beach #1	Confined Space Awareness	8:30 - 9:30 am
1/11/18	Township of Long Beach #1	Back Safety/Material Handling	9:45 - 10:45 am
1/11/18	Township of Long Beach #1	Shop & Tool Safety	11:00 - 12:00 pm
1/11/18	City of Cape May #1	LOTO	8:30 - 10:30 am
1/11/18	City of Cape May #1	Fire Safety	10:45 - 11:45 am
1/12/18	Township of Wall #7	Flagger/Work Zone	8:30 - 12:30 pm
1/12/18	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/12/18	City of Somers Point #1	Snow Plow/Snow Removal	8:00 - 10:00 am
1/17/18	Two Rivers Water Reclamation Authority	Driving Safety Awareness	8:00 - 9:30 am
1/17/18	Township of Burlington #3	BBP	8:00 - 9:00 am
1/17/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
1/17/18	Township of Galloway	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/18/18	Barneget Twp. BOE #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/18/18	Borough of Tuckerton #2	Driving Safety Awareness	12:00 - 1:30 pm
1/18/18	Township of Lower	Employee Conduct/Violence Prevention	8:30 - 10:00 am
1/19/18	Township of Wall #7	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
1/19/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
1/19/18	Township of Upper Deerfield	Heavy Equipment Safety	8:30 - 11:30 am
1/22/18	Township of Hazlet	Sanitation/Recycling Safety	8:30 - 10:30 am
1/22/18	Township of Hazlet	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/22/18	Borough of Lindenwold #1	Landscape Safety	8:00 - 11:00 am
1/22/18	Borough of Lindenwold #1	Fire Safety	11:15 - 12:15 pm
1/22/18	Borough of Glassboro #1	Confined Space Awareness- Evening	7:00 - 8:00 pm
1/23/18	Borough of Red Bank	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/23/18	Borough of Avalon #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/24/18	Township of Marlboro #7	DDC-6	8:30 - 3:00 pm w/lunch brk
1/24/18	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/24/18	Pennsauken SA #3	Jetter/Vacuum Safety	9:45 - 11:45 am
1/24/18	City of Ventnor	Hearing Conservation	9:00 - 10:00 am
1/24/18	City of Ventnor	BBP	10:15 - 11:15 am
1/25/18	Township of Moorestown	LOTO	8:30 - 10:30 am
1/25/18	Township of Moorestown	Employee Conduct/Violence	10:45 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
		Prevention	
1/25/18	Township of Pennsville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/25/18	Township of Pennsville #1	Confined Space Awareness	10:45 - 11:45 am
1/26/18	Borough of Tinton Falls	BBP	7:30 - 8:30 am
1/26/18	Borough of Tinton Falls	Hearing Conservation	8:45 - 9:45 am
1/26/18	Borough of Collingswood	CMVO	8:30 - 12:30 pm
1/26/18	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/29/18	Township of Wall	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/29/18	Borough of Lindenwold #1	PPE	8:00 - 10:00 am
1/29/18	Borough of Lindenwold #1	Hearing Conservation	10:15 - 11:15 am
1/29/18	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
1/30/18	Borough of Runnemede	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
1/30/18	Borough of Woodstown #1	Flagger/Work Zone	8:30 - 12:30 pm
1/31/18	Township of Middle #3	Snow Plow/Snow Removal	8:00 - 10:00 am
1/31/18	Township of Middle #3	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
2/1/18	Borough of Beach Haven #2	Flagger/Work Zone	8:30 - 12:30 pm
2/1/18	Township of Pemberton	Heavy Equipment Safety	8:30 - 11:30 am
2/2/18	Borough of Pitman	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/2/18	Township of Upper Deerfield	Flagger/Work Zone	8:30 - 12:30 pm
2/5/18	Township of Wall #7	Heavy Equipment	8:30 - 11:30 am
2/5/18	Township of Wall #7	Hearing Conservation	11:45 - 12:45 pm
2/5/18	Borough of Lindenwold #1	DDC-6	8:00 - 2:30 pm w/lunch brk
2/6/18	Township of Long Beach #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/18	Township of Middletown #5	Back Safety/Material Handling	8:00 - 9:00 am
2/7/18	Township of Middletown #5	BBP	9:15 - 10:15 am
2/7/18	Township of Middletown #5	Confined Space Awareness	10:30 - 11:30 am
2/7/18	Township of Middletown #5	Shop & Tool Safety	12:30 - 1:30 pm
2/7/18	Pennsauken SA #3	Shop & Tool Safety	8:30 - 9:30 am
2/7/18	Pennsauken SA #3	Hazard ID: Making Your Observation Count	9:45 - 11:45 am
2/7/18	City of Pleasantville #1	Jetter/Vacuum Safety	8:00 - 10:00 am
2/7/18	City of Pleasantville #1	PPE	10:15 - 12:15 pm
2/8/18	Township of Manchester	Heavy Equipment Safety	8:30 - 11:30 am
2/9/18	Borough of Tinton Falls	Sanitation/Recycling Safety	7:30 - 9:30 am
2/9/18	Township of Mansfield	Snow Plow/Snow Removal	8:30 - 10:30 am
2/9/18	Township of Upper Deerfield	Back Safety/Material Handling	8:00 - 9:00 am
2/9/18	Township of Upper Deerfield	Confined Space Awareness	9:15 - 10:15 am
2/9/18	Township of Upper Deerfield	Fire Extinguisher	10:30 - 11:30 am
2/12/18	Township of Wall #7	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/12/18	Township of Wall #7	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/13/18	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/14/18	Two Rivers Water Reclamation Authority	Hearing Conservation	10:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
2/14/18	Township of Freehold	BBP	12:45 - 1:45 pm
2/14/18	Township of Freehold	Fall Protection Awareness	2:00 - 4:00 pm
2/14/18	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/14/18	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/14/18	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/14/18	Lower Township MUA	BBP	10:45 - 11:45 am
2/15/18	Borough of Neptune City #1	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/15/18	City of Cape May #1	PPE	8:30 - 10:30 am
2/15/18	City of Cape May #1	Back Safety/Material Handling	10:45 - 11:45 am
2/16/18	Borough of Pitman	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
2/16/18	City of Somers Point #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/20/18	Township of Wall #7	Jetter/Vaccum Safety	8:30 - 10:30 am
2/20/18	Township of Wall #7	LOTO	10:45 - 12:45 pm
2/21/18	Borough of Red Bank	DDC-6	8:00 - 2:30 pm w/lunch brk
2/21/18	Pennsauken SA #3	Hearing Conservation	8:30 - 9:30 am
2/21/18	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
2/21/18	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
2/21/18	City of Ventnor	Hearing Conservation	9:00 - 10:00 am
2/21/18	City of Ventnor	BBP	10:15 - 11:15 am
2/21/18	Township of Oldman's	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
2/22/18	Township of Pennsville #1	LOTO	8:30 - 10:30 am
2/23/18	Borough of Lavallette #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/23/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/23/18	City of Somers Point #1	Heavy Equipment Safety	8:00 - 11:00 am
2/26/18	Barnegat Twp. BOE	DDC-6	8:00 - 2:30 pm w/lunch brk
2/26/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
2/27/18	Township of Marlboro #3	Landscape Safety	8:30 - 11:30 am
2/27/18	Borough of Woodstown #1	Special Events Management	8:30 - 10:30 am
2/27/18	Borough of Woodstown #1	Tool Box Talk Essentials	10:45 - 12:15 pm
2/27/18	Borough of Woodstown #1	Hearing Conservation	1:00 - 2:00 pm
2/28/18	Ocean County College #3	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/28/18	Ocean County College #3	Shop & Tool Safety	11:15 - 12:15 pm
2/28/18	Borough of Avalon #4	Sanitation/Recycling Safety	8:30 - 10:30 am
2/28/18	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 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 Administrator Training	1 / T,M	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 Administrator Training	2 / Non 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
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / 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 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
***Category			
E - Ethics			
T - Technical			
G - Governmental			
S - Safety / Non S - Non Safety			
Non S - Non Safety (Management)			
P - Professional Development			
M - Management			
CRP - Certified Recycling Professional Classroom CEU			

LESSONS LEARNED FROM LOSSES

Monthly Newsletter – December 2017

Personal Protective Equipment

-Personal Protective Equipment includes clothing, helmets, goggles or equipment designed to protect the wearer's body from injury or infection. It is used to reduce exposure for employees to potential hazards.

-The hazards addressed by the PPE include physical, heat, chemicals, biohazards and airborne particulate matter.

5 ways to get workers to use PPE.

- 1 – Lead by Example – If leadership isn't willing to use PPE on the job, you can't expect employees to use it. Don't say one thing and do another.
- 2 – Educate – When employees know the reasoning behind a certain policy, they are more likely to adhere to it.
- 3 – Use Proper Equipment – The easier the equipment is to use and maintain the more likely it will be used.
- 4 – Open Communication – Listen to employees and involve them in the process of choosing the equipment they will be using and follow up to make sure it is working for them.
- 5 – Enforce Policies - Over time people get complacent and if the policies are not enforced everyday , the PPE could be used improperly or eventually, not at all.

Claims Example: *Employee was cutting branches along the side of a road to help improve visibility and did not have a hard hat on as was required.. A limb snapped and came down on his head causing a concussion and spinal injuries. He has had several back surgeries and the insertion of a prosthetic into his spine. These injuries could cause problems for the rest of his life. The total cost of this claim between the JIF file and MEL file is over \$400,000.*





BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: December 19, 2017 at Medford Village Country Club
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES OR PLANNED EVENTS

Wellness Events or Planning Meetings

Bass River – Offered employees chair massages in October

Beverly City – completing another employee interest/needs assessment. Good approach to formulating plans for wellness in the new year.

Lumberton – Holiday de-stress with chair massages offered before employee holiday luncheon

Mansfield Fire Dept – Used wellness funds to purchase a stationary bike for their exercise room

Medford - Working with local fitness facility to organize an onsite challenge for firefighters and all interested employees. Looking to start the beginning of the New Year.

Pemberton Twp – offering a "Fitness Challenge" through the holidays to help motivate employees to stay active. Points are earned for exercise completed daily.

Riverside – arranged a chair massage/meditation combo for employees prior to their holiday luncheon.

December Wellness Connection Newsletter:

- This month's newsletter contains topics on:
 - Taking the plunge...H2O
 - Healthy ways to handle holiday stress
 - Visuals on what a daily recommended amount of fruits and veggies looks like
 - Holiday tips to keep in mind as you celebrate this month
 - Feeling SAD? Seasonal Affective Disorder – symptoms, causes, and solutions

Recipe: Chicken Enchilada Soup in a Slow Cooker

Exercise of the Month: Have a little fun by incorporating the 12 days of Christmas HIIT workout



May Your
Workouts Be
Merry & Bright

Planning for 2018

Thank you all for your support and dedication to wellness throughout the year! I am honored to work with all of you and look forward to assisting you in 2018 as we move forward on our journey to better overall health!

Thank you also for all the effort you put forth to utilize the allocated Wellness Funds in 2017.

Please allow me to assist you in setting up a plan to do a quarterly wellness initiative. By allocating your funds throughout the year towards activities, education, events and materials in support of your employee's well-being, we can keep the message of wellness in front of them throughout the year, showing support and helping them to stay motivated. This will also assist in putting your funds to use earlier in the year to prevent the year-end scramble to "use them or lose them". Please find the included draft of some ideas we could start with.



Happy
Holidays!



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

Intake	November-17	November-16	2017 YTD	2016 YTD
# of New Claims Reported	20	18	172	212
# of Report Only	9	6	53	58
% Report Only	45.0%	33.3%	30.8%	27.4%
# of Medical Only	8	12	97	137
# of Lost Time	3	0	22	17
Medical Only to Lost Time Ratio	73:27	100:00	82:18	89:11
Average # of Days to Report a Claim	1.8	1.9	3.0	2.3

Nurse Case Management	November-17	November-16
# of Cases Assigned to Case Management	15	19
# of Cases >90 days	13	13

Savings	November-17	November-16	2017 YTD	2016 YTD
Bill Count	97	130	1248	1593
Provider Charges	\$50,988	\$97,283	\$1,218,087	\$1,546,459
Repriced Amount	\$20,941	\$40,594	\$471,023	\$671,725
Savings \$	\$30,046	\$56,689	\$747,064	\$874,449
% Savings	58.9%	58.3%	61.3%	56.5%

Participating Provider Penetration Rate	November-17	November-16	2017 YTD	2016 YTD
Bill Count	95.9%	98.5%	96.6%	92.2%
Provider Charges	96.6%	99.7%	95.2%	93.0%

Exclusive Provider Panel Penetration Rate	November-17	November-16	2017 YTD	2016 YTD
Bill Count	92.7%	100.0%	92.0%	88.2%
Provider Charges	92.6%	100.0%	95.9%	91.7%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		75.8%	61.7%
% of Transitional Duty Days Not Accommodated		24.2%	38.3%

December 11, 2017

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending November 30, 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 \$ 18,743.45. This generated an average annual yield of 1.20%. However, after including an unrealized net loss of \$42,251.10 in the asset portfolio, the yield is adjusted to -1.51% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$200,415.64 as it relates to current market value of \$ 14,771,660.38 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,824,009.10.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 30,211.00 w/YTD Total \$ 126,808.04 (detailed in my report)
Overpayment Reimbursements \$.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 152,547.81. The claims detail shows 184 claim payments issued.

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

Delran Township	\$74,129.00
Chesterfield Township	\$ 1,054.00
Bordentown City	\$22,655.00

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 \$ 18,801,604.51 to a closing balance of \$ 18,591,011.09 showing a decrease in the fund of \$ 210,593.42. 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 HERKOPEREK	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREK	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 HERKOPEREK	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 HERKOPEREK	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREK	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
9/21	EDGEWATER PARK	Z42992	MARK HERKOPEREK	WC	2016	50.00	
TOTAL-SEP						50.00	
TOTAL-YTD							94,257.24
10/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	25.00	
10/13	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	48.00	
10/19	DELRAN TOWNSHIP	2018110156	DELRAN TOWNSHIP	PR	2017	2,176.80	
10/20	EDGEWATER PARK	Z42992	MARK HERKOPEREK	WC	2016	50.00	
10/23	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
TOTAL-OCT						2,339.80	
TOTAL-YTD							96,597.04
11/1	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
11/6	FLORENCE TWP.	1220063	FLORENCE TWP.	PR	2015	15,000.00	
11/13	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	140.00	
11/14	FLORENCE TWP.	1219616	DAVID FILIPPINE	WC	2015	15,000.00	
11/15	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-NOV						30,211.00	
TOTAL-YTD							#####

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2017

	Payee	FY 2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	28,399.00			Prof Services/Administration	Dec 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	126.66			Misc/Postage/Copies/Faxes	Nov 2017 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	91.88			Misc/Meeting Expense/Dinner Mtg	Reim for TTY gifts for hosting EC mtgs- (pd DP Amex Harry&David's)
4	The DeWeese Law Firm, P.C.	5,413.00			Prof Services/Attorney	Dec 2017 Fees
5	Qual-Lynx	16,413.00			Prof Services/Claims Admin.	Dec 2017 Fees
6	Kris Kristie	365.00			Misc/Recording Secretary	Dec 2017 Fees
7	J. A. Montgomery Risk Control Services	9,836.00			Prof Services/Safety Director	Dec 2017 Fees
8	Tom Tontarski	895.00			Prof Services/Treasurer	Dec 2017 Fees
9	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Dec 2017 Fees
10	Joyce Media	225.00			Misc/JIF Website	Dec 2017 Fees
11	Debby Schiffer	2,419.00			Wellness Program	Dec 2017 Fees
12	ARC Reprographics	85.60			Misc/Printing	Inv#271781 - EO training handouts 12/7/17
13	Courier Post	128.28			Misc/Legal Notices	Dec mtg location/Jan mtg time change/Special EC
14	Courier Times	37.94			Misc/Legal Notices	Dec mtg location
15	Iron Mountain	60.02			Misc/Record Retention Service	#PLY8503 Storage 12/1-12/31; Service 10/25/17-11/28/17
16	Merighi's Savoy Inn	738.47			Police Defense & Training/EPL	EO Training 12/7/17; split by 3 JIFs
17	Armando Riccio, LLC	200.00			Police Defense & Training/EPL	Inv#576; EPL Hotline; Tabernacle
18	Bass River Township	291.44			Contingency	Anniversary Lunch
19	Bass River Township	200.00			Police Defense & Training/EPL	Cyber-cyber security services
20	Bass River Township	474.79			Wellness Program	Fruit tray, chair massages for wellness day
21	Bass River Township	995.00			Optional Safety Budget	Reflective clothes, training, inspections, FF course
22	Bordentown City		1,975.00		Safety Incentive Program	Safety equipment
23	Bordentown City	1,595.00			Optional Safety Budget	Safety equipment
24	Bordentown Township		1,437.80		Safety Incentive Program	Tree cutting safety equipment
25	Bordentown Township	2,660.00			Optional Safety Budget	Tree cutting safety equip/reflective gear
26	Chesterfield Township	467.00			Wellness Program	Wonder beads for neck/first aid kits
27	Chesterfield Township	995.00			Optional Safety Budget	Reflective clothes
28	Township of Delran	1,688.38			Optional Safety Budget	Safety equipment
29	Township of Delran	790.00			Wellness Program	Wellness lunch gc
30	Township of Delran	800.00			Contingency	Anniversary Lunch
31	Edgewater Park Township		392.07		Safety Incentive Program	Safety equipment/clothes
32	Edgewater Park Township	1,595.00			Optional Safety Budget	Safety equipment/clothes
33	Edgewater Park Township	747.38			Wellness Program	Chair massage/gc prizes/wellness lunch
34	Lumberton Township	873.75			Wellness Program	Wellness lunch/gc/massage
35	Mansfield Township	750.00			Wellness Program	Fruit baskets for departments
36	Mansfield Township		1,975.00		Safety Incentive Program	Safety equipment
37	Mansfield Township	1,595.00			Optional Safety Budget	Safety equipment
38	Mansfield Township			27,083.00	Closed Years-Return of Surplus	2017 Dividend - check
39	Medford Township	416.53			Wellness Program	Employee wellness lunch 11/30/17
40	Medford Township	200.00			Police Defense & Training/EPL	Cyber-spam renewal
41	Mount Laurel Township	2,264.00			Contingency	Anniversary Lunch
42	Mount Laurel Township	4,645.00			Optional Safety Budget	Safety Equipment
43	North Hanover Township	452.53			Wellness Program	Lunch bags/containers to pack lunches
44	North Hanover Township	200.00			Police Defense & Training/EPL	Cyber-new server
45	Pemberton Borough	645.07			Optional Safety Budget	Safety equipment
46	Pemberton Borough	24.02			Wellness Program	Massage/therapy
47	Riverside Township		728.87		Safety Incentive Program	Safety equipment
48	Riverside Township	1,142.01			Optional Safety Budget	Safety equipment
49	Southampton Township	102.81			Wellness Program	Wellness lunch
50	Southampton Township	330.00			Contingency	Anniversary Lunch
51	Southampton Township	284.42			Optional Safety Budget	Eye wash/first aid supplies
52	Westampton Township	1,595.00			Optional Safety Budget	shatterproof windows in building
53	Westampton Township	200.00			Police Defense & Training/EPL	Cyber-antivirus software
54	Westampton Township	330.00			Wellness Program	Chair massages
55	Westampton Township		1,000.00		Safety Incentive Program	Special Award Lunch
	TOTAL	\$95,415.98	\$7,508.74	\$27,083.00		

JIF BILL LIST TOTAL	\$130,007.72
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2018 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2017	Removal of additional funding to offset the impact of Mt Laurel	ANNUALIZED less additional funding 2017	DRAFT 2018	CHANGE \$	CHANGE %
PROPERTY	256,700	-	256,700	270,300	13,600	5.30%
GENERAL LIABILITY	470,050	-	470,050	451,350	(18,700)	-3.98%
AUTO LIABILITY	123,250	-	123,250	125,800	2,550	2.07%
WORKERS' COMPENSATION	2,153,161	-	2,153,161	2,011,950	(141,211)	-6.56%
DEDUCTIBLE	530,873	-	530,873	507,802	(23,071)	-4.35%
LOSS FUND CONTINGENCY	107,867	(107,867)	-	-	-	#DIV/0!
TOTAL CLAIM LOSS FUNDS	3,641,901	(107,867)	3,534,034	3,367,202	(166,832)	-4.72%
CLAIMS ADMINISTRATION	201,047	-	201,047	198,967	(2,080)	-1.03%
SAFETY PROGRAMS	164,370	-	164,370	155,018	(9,352)	-5.69%
- Optional Safety Budget	51,295	-	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	-	61,967	61,967	-	0.00%
- Training	51,108	-	51,108	41,756	(9,352)	-18.30%
- Right to Know	24,761	-	24,761	25,256	495	2.00%
- Safety Training	26,347	-	26,347	16,500	(9,847)	-37.37%
PROFESSIONAL SERVICES	272,162	-	272,162	282,294	10,132	3.72%
- Actuary	24,118	-	24,118	24,600	482	2.00%
- Administrative Consultant	26,669	-	26,669	27,202	533	2.00%
- Attorney	65,000	-	65,000	66,300	1,300	2.00%
- Auditor	18,050	-	18,050	18,500	450	2.49%
- Safety Director	120,000	-	120,000	127,000	7,000	5.83%
- Treasurer	10,729	-	10,729	10,944	215	2.00%
- Underwriting Manager	7,596	-	7,596	7,748	152	2.00%
ADMINISTRATION	340,777	-	340,777	347,593	6,816	2.00%
CLAIMS AUDITOR	5,275	-	5,275	5,275	-	0.00%
EPL / CYBER CONSULTING & TRAINING	-	-	-	13,500	13,500	100.00%
EXPOSURE DATA MGMT SYSTEM	10,000	-	10,000	10,000	-	0.00%
PAYROLL AUDITOR	8,550	-	8,550	10,790	2,240	26.20%
PROPERTY APPRAISER	25,000	-	25,000	25,000	-	0.00%
RISK CONTROL CONTINGENCY	80,722	-	80,722	100,000	19,278	23.88%
WELLNESS PROGRAM	60,000	-	60,000	60,000	-	0.00%
CONTINGENCY	51,819	(21,819)	30,000	30,000	-	0.00%
MISCELLANEOUS	54,075	-	54,075	55,162	1,087	2.01%
- AGRIP/ PRIMA	12,000	-	12,000	12,000	-	0.00%
- Annual Planning Retreat	5,000	-	5,000	6,000	1,000	20.00%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	-	1,200	1,200	-	0.00%
- JIF Website	4,000	-	4,000	4,000	-	0.00%
- Legal Notices	1,800	-	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	2,500	-	2,500	2,500	-	0.00%
- Office Supplies	2,300	-	2,300	2,300	-	0.00%
- Other	10,000	-	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	-	750	750	-	0.00%
- Postage/Copies/Fax	3,200	-	3,200	3,200	-	0.00%
- Printing	6,000	-	6,000	6,000	-	0.00%
- Record Retention Service	1,000	-	1,000	1,000	-	0.00%
- Recording Secretary	4,325	-	4,325	4,412	87	2.01%
TOTAL EXPENSES	1,273,797	(21,819)	1,251,978	1,293,599	41,621	3.32%
SUB TOTAL JIF BUDGET	4,915,698	(129,686)	4,786,012	4,660,801	(125,211)	-2.62%
MUNICIPAL EXCESS LIABILITY JIF	1,851,039	-	1,851,039	1,776,731	(74,308)	-4.01%
- MEL Excess WC & Liability	1,413,832	-	1,413,832	1,317,774	(96,058)	-6.79%
- MEL Excess Property	437,207	-	437,207	458,957	21,750	4.97%
- Property	427,210	-	427,210	448,960	21,750	5.09%
- Fidelity	9,997	-	9,997	9,997	-	0.00%
EPL/POL PREMIUM	517,466	-	517,466	522,255	4,789	0.93%
EPL/POL COMMISSION - AJG	17,747	-	17,747	17,914	167	0.94%
EPL/POL COMMISSION - CONNER STRONG	17,747	-	17,747	17,914	167	0.94%
EPL/POL SURCHARGE	180	-	180	179	(1)	-0.56%
ENVIRONMENTAL JIF	261,440	-	261,440	249,231	(12,209)	-4.67%
SUB TOTAL PREMIUMS	2,665,619	-	2,665,619	2,584,224	(81,395)	-3.05%
SUB TOTAL JIF & EXCESS BUDGET	7,581,317	(129,686)	7,451,631	7,245,025	(206,606)	-2.77%
RISK MANAGEMENT CONSULTANTS	218,999	-	218,999	217,578	(1,421)	-0.65%
TOTAL JIF BUDGET	7,800,316	(129,686)	7,670,630	7,462,603	(208,027)	-2.71%

<p align="center">BURLCO JIF - 2018 Budget Assessment Certification</p>
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Bass River Township	60,211
Beverly City	209,108
Bordentown City	296,074
Bordentown Township	380,608
Chesterfield Township	150,596
Delanco Township	141,482
Delran Township	552,798
Edgewater Park Township	216,153
Fieldsboro Borough	28,503
Florence Township	381,575
Hainesport Township	115,943
Lumberton Township	322,676
Mansfield Township	262,190
Medford Township	802,731
Mount Laurel Township	981,525
North Hanover Township	163,518
Palmyra Borough	261,850
Pemberton Borough	110,191
Pemberton Township	890,142
Riverside Township	243,980
Shamong Township	73,184
Southampton Township	184,588
Springfield Township	93,552
Tabernacle Township	132,759
Westampton Township	290,848
Woodland Township	71,799
Wrightstown Borough	44,017
27	7,462,603

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003 - 2009
Revised: Fall 2010
Re-Adopted: Fall 2011 - 2012
Revised: Fall 2012 - 2013
Re-Adopted: Fall 2013
Revised: Fall 2014 – 2015
Re-Adopted: Fall 2016
Revised: Fall 2017

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in

the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment

dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

In the Fall of 2017, the Finance Committee determined that no Members met the established criteria for the Retrospective Assessment Program in the 2018 Fund Year.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
ABOVE	135%			5.00%	2
BETWEEN	115%	and	135%	2.75%	1
BETWEEN	90%	and	115%	0.75%	5
NEW MEMBERS LESS THAN 3 YEARS				-4.80%	0
BETWEEN	60%	and	90%	0.00%	1
BETWEEN	30%	and	60%	-1.00%	5
BELOW	30%			-2.00%	5
RENEWING MEMBERS < 6 Yrs WITH LR BETWEEN 60% & 90%				-2.50%	2
RENEWING MEMBERS WITH LR BETWEEN 60% & 90%				-5.00%	0
RENEWING MEMBERS WITH LR BETWEEN 30% & 60%				-15.00%	6
RENEWING MEMBERS < 6 Yrs WITH LR BELOW 30%				-10.00%	1
RENEWING MEMBERS BELOW 30%				-20.00%	0
					27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 10 and 11**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 11 and 12** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims

experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects

their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding

assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2018 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL will implement several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL will phase in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL will begin experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2018 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years'

MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line at 100% for the 2018 Fund Year.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs

charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of

coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$91,135 FROM THE
FUND YEAR 2017 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE
ACCOUNT**

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

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

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

WHEREAS, beginning with Fund Year 2017, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2017 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,587,848 (inclusive of EPL credits) in Fund Year 2017 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2017; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,678,983 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,587,848 paid in Fund Year 2017 for claims occurring in Fund Year 2017; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2017 (\$1,587,848); and the FUND's potential obligation to the NJ MEL for Fund Year 2017 (\$1,678,983); represents the remaining 15% (\$91,135) of the FUND's 2017 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in anticipation that the FUND might have to provide additional funding up to a maximum of \$91,135 to the MEL JIF to pay for losses in excess of the initial payments made to the MEL JIF in Fund Year 2017; on October 18, 2016, the FUND adopted Resolution 2017-34, creating the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

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

WHEREAS, it is in the FUND's best interest to transfer \$91,135 from the Fund Year 2017 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

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

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$91,135 from the Fund Year 2017 MEL Workers' Compensation and Liability Budget line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2017 fiscal year; and

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

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date:_____



2018 NOMINATION SLATE

Chair: **Paul Keller**, Springfield Township

Secretary: **Meghan Jack**, Riverside Township

Executive Committee: **Glenn McMahon**, Chesterfield Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Douglas Cramer, Tabernacle Township
Rich Wolbert, Beverly City

Alternates: #1 **Mike Templeton**, Delanco Township
#2 **James Ingling**, Wrightstown Borough
#3 **David Matchett**, Shamong Township
#4 **Jeffrey Hatcher**, Delran Township
#5 **Michael Mansdoerfer**, Lumberton Township
#6 **Jerry Mascia**, Mount Laurel Township
#7 **Maria Carrington**, Westampton Township



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
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Date: November 15, 2017
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL November Report

2018 Rate Table & Budget: The Board of Commissioners adopted the 2018 rate table based on those rates against 2018 membership underwriting data. Budget totals \$43,639,967.

2018 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations. Board adopted a Resolution authorizing the Underwriting Manager to place coverages. In addition, Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2018, if necessary. Reinsurance Committee is MEL Chair & Secretary, MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney.

Board voted to enter into a financial arrangement with QBE Insurance to increase the sub-limit on Land-use claims (currently \$150,000) to \$1,000,000, effective January 1, 2018. Board adopted a motion to authorize the Executive Director to execute the agreements required for this transaction.

Financial Fast Track: Enclosed is the Financial Fast Track as of September 30, 2017 reflecting a total statutory surplus of \$20.6 million.

Audit Committee: Committee met on October 19th to review the responses for Internal Auditors as well as Internal Audits on Actuarial Pricing and Reserves. Board accepted the Internal Audits.

Based on established evaluation criteria, Committee is recommending the following re-appointments: Nisivoccia as Auditor, Carr, Riggs & Ingram, LLC as Internal Auditor – Financial and Baker Tilly as Internal Auditor – Insurance. Action to be confirmed at the January 3, 2018 Reorganization meeting. Audit Committee met again via conference to discuss the RCF succession. Committee is recommending the RCF begin to rotate the Chair and Secretary positions effective 1/1/18. Board accepted the recommendations of the Audit Committee.

Emergency Restoration Services – Request for Qualifications (RFQ): In 2015, the Board authorized an RFQ for Emergency Restoration Services to create a list of qualified vendors that member towns/authorities can select from. The applicable fund years were 2015-2017. Board authorized the release of an Emergency Services Restoration RFQ for the 2018-2020 term.

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

MEL/RCF Claims Committee: As a follow-up to the last report, Committee met on October 18th to review the results of the “market basket” pricing of actual provider services submitted by Qual-Care and FMCO. Based on established evaluation criteria, Committee recommends Qual-Care be re-appointed; action to be confirmed at the January 3, 2018 Reorganization meeting.

Cyber Task Force: The Cyber Task Force has developed minimum risk control standards and is finalizing materials for distribution.

A copy of an article by Marc Pfeiffer featured in the November 2017 edition of the League Magazine on Cybersecurity and Technology distributed for information.

Coverage Committee: Two firms Stradley Ronan and Wilson, Esler, et al submitted responses to the Technical Writer RFQ. A sub-committee met on October 9th to interview both responders and a report will be provided to the Coverage Committee at its December 4th meeting. Final confirmation will be made at the January 3, 2018 Reorganization meeting.

RCF October Report: A copy of Commissioner Clarke’s report on the RCF’s October meeting distributed for information.

Marketing Committee: The MEL’s website is being redesigned and a mobile application was launched during the League conference.

Risk Management Information/Operating System (RMIS): Weekly status calls are conducted to ensure deliverables are met and we are on target for the anticipated launch.

Claims Committee: The Claims Review Committee met in October and is scheduled to meet on November 29, 2017 via teleconference. Minutes of the September meeting were distributed under separate cover.

Next Meeting: The next meeting of the MEL is the 2018 Reorganization meeting scheduled for Wednesday January 3, 2018 11:15AM at the Forsgate CC, Jamesburg, NJ.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2018 BUDGET				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2017 ANNUALIZED	2018 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	JIF to 500K	2,906,811	2,479,275	(427,536)	-14.71%
2	1.25MIL Ex 500K	3,705,966	3,753,978	48,012	1.30%
3	Excess WC	8,241,556	7,261,124	(980,432)	-11.90%
4	Excess Property 200K Ex 50K	2,956,834	3,145,424	188,590	6.38%
5	Aggregate Excess LFC	27,147	26,340	(807)	-2.97%
6	JIF Faithful Performance Bond	209,900	210,786	886	0.42%
7	Statutory Bonds	288,750	283,000	(5,750)	-1.99%
8	Sub Total	18,336,963	17,159,926	(1,177,037)	-6.42%
9	PREMIUMS				
10	3.25MIL ex 1.75 MIL	5,285,091	4,983,031	(302,060)	-5.72%
11	Optional Excess Liability	1,846,718	1,851,865	5,147	0.28%
12	Optional Excess POL/EPL	922,613	903,794	(18,819)	-2.04%
13	Excess WC	2,817,813	2,858,226	40,413	1.43%
14	Excess Property	8,641,016	8,844,912	203,897	2.36%
15	Boiler and Machinery	723,857	740,977	17,120	2.37%
16	Loss Fund Contingency	477,866	713,428	235,562	49.29%
17	Sub Total	20,714,972	20,896,233	181,261	0.88%
18	Total Claims & Premiums	39,051,935	38,056,159	(995,776)	-2.55%
19					
20	II. EXPENSES				
21	Claims Adjustment	1,010,231	1,030,435	20,205	2.00%
22	Property Adjustment	163,200	166,464	3,264	2.00%
23	Administration	1,153,188	1,176,251	23,063	2.00%
24	Loss Fund Management	0	132,948	132,948	
25	Actuary	49,133	50,116	983	2.00%
26	Attorney	44,219	45,103	884	2.00%
27	Deputy Attorney	1,475	1,504	30	2.00%
28	Attorney - OPRA	16,646	16,979	333	2.00%
29	Auditor	28,178	28,741	564	2.00%
30	Treasurer	24,912	25,411	498	2.00%
31	Underwriting Manager	518,641	529,014	10,373	2.00%
32	Reinsurance Manager	299,494	305,484	5,990	2.00%
33	Safety and Education Committee	194,275	198,161	3,886	2.00%
34	Computer Services	138,010	140,770	2,760	2.00%
35	Legislative Committee	26,409	26,937	528	2.00%
36	Internal Audit Committee	57,856	59,013	1,157	2.00%
37	Strategic Planning Committee	28,928	29,507	579	2.00%
38	Coverage Committee	38,318	39,084	766	2.00%
39	Communications Committee	119,079	121,461	2,382	2.00%
40	Misc Expense	317,770	405,174	87,403	27.51%
41	Subtotal	4,229,963	4,528,559	298,596	7.06%
42					
43	MEL Safety Institute	1,031,889	1,055,249	23,361	2.26%
44	Total Appropriations	44,313,787	43,639,967	(673,820)	-1.52%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 17-35

Date: November 29, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2018 Public Officials / Employment Practices Changes

This bulletin is to advise you of two positive changes to the POL/EPL program for 2018:

- 1. Land Use Claims coverage enhancement** *(This section does not apply to the NJPHA, NJUA and First Responders JIFs)*

QBE is providing \$1,000,000 of "Land Use Claims" coverage to all members for 2018. This is a significant enhancement from the \$150,000 offered in 2017. Applications will not be required; coverage will automatically be provided. Each member's policy deductible will apply to the "Land Use Claims" coverage and a 20% coinsurance will apply through the entire \$1,000,000 limit of insurance (the deductible and the coinsurance will not erode the limit). Please note, the MEL optional Excess Public Officials Liability coverage does not cover "Land Use Claims".

- 2. Revised Policy Form** *(This section does not apply to the Workers' Compensation only members of the NJPHA JIF and the members of the First Responders JIF)*

As previously reported, 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 and the draft policy form are now available. The form will be presented at the December 4th MEL Coverage Committee meeting. Please contact the Underwriting Manager if you would like a copy to review ahead of time or have a discussion about the form.

If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

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

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



**New Jersey Municipal Environmental
Risk Management Fund**

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Tel (201) 881-7632
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DATE: November 15, 2017
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The EJIF Coverage Committee met November 15, 2017 prior to the Executive Committee meeting to review the proposed revised storage tank form, the proposed transit coverage endorsement, and the revised Risk Management Plan.

Motions to approve the revised Storage Tank Policy, the Transit Coverage Endorsement, and the revised Risk Management Plan were made and approved by the Executive Committee. All three items will take effect January 1, 2018.

2018 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2018 Reorganization Meeting for the E-JIF on Wednesday, January 3, 2018 at 10:50 AM at the Forsgate Country Club was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee (*Joseph Catenaro and Robert Landolfi*) will meet to discuss the 2018 slate. Their recommended slate will be presented at the January 3, 2018 reorganization meeting.

2017 COMMISSIONER COMPENSATION - The Fund adopted resolution 9-17 at its reorganization meeting which authorized the Treasurer to make payments to Fund Commissioners for 2017 meeting attendance.