



## **AGENDA PACKET**



**Tuesday, January 16, 2018 at 3:30 PM**

**Hainesport Municipal Building  
1 Hainesport Centre  
Hainesport, NJ**

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building  
1 Hainesport Centre, Rt. 537, Hainesport, NJ  
Tuesday, January 16, 2018 – 3:30 PM

## AGENDA

- I. Sine Die and Reorganization Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and *Courier Post*, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
  - A. 2017 Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**

## VI. Approval of Minutes

Adoption of the **December 19, 2017** Meeting Minutes.....Pages 1-13  
Adoption of the **December 19, 2017** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

## VII. Adjourn Sine Die Meeting - **Motion – All in Favor**

- A. Officers, Executive Committee, Alternates vacate chairs
- B. Chairperson passes gavel to Executive Director/Administrator

## VIII. Roll Call

- A. 2018 Fund Commissioners

## IX. Election of 2018 Officers.....Page 14

- A. Election of a Chairman and Secretary
  - 1.) Nominations from the Floor
  - 2.) **Roll Call Vote** – 2018 Fund Commissioners
- B. Election of an Executive Committee and Alternates
  - 1.) Nominations from the Floor
  - 2.) **Roll Call Vote** – 2018 Fund Commissioners

X. Oaths of Office (administered by Fund Solicitor)

- A. Chairperson
- B. Secretary
- C. Executive Committee
- D. Alternates

(Executive Director returns the gavel to the Chairperson)

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

XI. Organizational Resolutions

- A. R 2018-01 Confirming the Election of a Fund Chair and Fund Secretary. .... Page 15
- B. R 2018-02 Confirming the Election of an Executive Committee and Alternates. ...Page 16
- C. R 2018-03: Appointing Professional Staff ..... Pages 17-22
- D. R 2018-04: Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates..... Pages 23-25
- E. R 2018-05: Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates.....Pages 26-28
- F. R2018-06: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....Pages 29-30
- G. R2018-07: Adopting Procedures in Compliance with the Open Public Meetings Act.....Pages 31-33
- H R2018-08: Adopting Fiscal Policies and Procedures ..... Pages 34-36
- I. R 2018-09: Designating Exec. Director as Public Agency Compliance Officer..... Page 37
- J. R 2018-10: Cash Management and Investment Policy ..... Pages 38-41
- K. R 2018-11: Establishing a Fund Records Program ..... Page 42
- L. R 2018-12: Establishing the 2018 Plan of Risk Management ..... Pages 43-82
- M. R 2018-13: Designation of Certifying and Approving Officer for Payment of Claims ..... Page 83
- N. R2018-14: Authorizing participation in the MEL Named Storm Deductible Risk Sharing Program.....Pages 84-85

Approval of Resolutions R 2018-1 through R 2018-14 – **Motion - Roll Call**

XIV. Expense Resolution

- A. R 2018-15: Resolution Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRiP Conferences – **Motion – Roll Call**...Pages 86-90

XV. Executive Director's Report ..... Pages 91-126

- A. AJG Risk Management Service Disclosure Statement.....Page 95
- B. Lost Time Accident Frequency Reports. .... Pages 96-97
- C. Certificates of Insurance..... Pages 98-105
- D. 2016 Safety Incentive Program Awards..... Page 106
- E. 2017 Optional Safety Budget ..... Page 107
- F. 2017 Wellness Incentive Program.....Page 108
- G. Employment Practices Liability Coverage Update ..... Page 109
- H. EPL/Cyber Risk Management Budget..... Page 110

I.	EPL Helpline – Authorized Contact List .....	Page 111
J.	Financial Fast Track Report .....	Page 112
K.	Regulatory Filing Checklists .....	Pages 113-114
L.	Capehart & Scatchard Updates .....	Pages 115-121
M.	Statutory Bond Status .....	Page 122
N.	Skateboard Park Approval Status .....	Page 123
O.	Elected Officials Trainings - Invitation.....	Pages 124-125
P.	RMC Resolutions and Agreements	
Q.	Inclement Weather Policy	
R.	2018 1 <sup>st</sup> Installment Billing	
S.	2017 Attendance Record.....	Page 126
T.	PRIMA/AGRiP Conferences	
U.	Safety Coordinators & Claims Coordinators Roundtable	
V.	Website	
W.	New Member Activity	
XVI.	Solicitor’s Report.....	Verbal
XVII.	Safety Director’s Report	
A.	Activity Report.....	Pages 127-135
XVIII.	Claims Administrator’s Report	
A.	Lessons Learned from Losses – January 2018.....	Page 136
XIX.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 137
B.	Wellness Corner Connection.....	Pages 138-141
C.	Exercise of the Month: Mental Cleanse.....	Page 142
XX.	Managed Health Care Report	
A.	Summary Report .....	Page 143
B.	Average Number of Days to Report a Claim.....	Page 144
C.	Transitional Duty Summary Report.....	Page 145
D.	PPO Savings & Penetration Reports.....	Pages 146-147
E.	Top 5 Provider by Specialty.....	Page 148
F.	Nurse Case Management Report.....	Page 149
XXI.	Treasurer’s Report as of December 31, 2017 .....	Pages 150-177
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	January Bill List.....	Page 178
F.	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XXII.	Committee Reports	
A.	Safety Committee Meeting Report – December 19, 2017.....	Pages 179-199
B.	Committee Chairs Meeting Minutes – January 4, 2018.....	Pages 200-205
1.	2018 Committee Assignments	

XXIII. MEL/RCF/E-JIF Reports

- A. MEL Report – January 2018.....Pages 206-210
- B. RCF Report – January 2018.....Pages 211-213
- C. EJIF Report – January 2018.....Pages 214-216

XXIV. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, February 20, 2018, at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ.</b></p>
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XXV. Meeting Open to Public Comment

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

XXVI. Closed Session – Resolution 2018- \_\_\_\_\_ 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 \$5,000
  - 2. Executive Director’s Report
  - 3. Safety Director’s Report
  - 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
MEDFORD VILLAGE COUNTRY CLUB  
28 GOLFVIEW DRIVE  
MEDFORD, NEW JERSEY**

**DECEMBER 19, 2017**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Medford Village Country Club, 28 Golfview Drive, Medford, New Jersey, Tuesday, December 19, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

***FLAG SALUTE***

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

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

***ROLL CALL***

Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeff Hatcher, **Delran Twp.**  
Mike Templeton, **Delanco Twp.**  
Gene DiFilippo, **Edgewater Park Twp.**  
Patrice Hansell, **Fairfield Twp.**  
Richard Brook, **Florence Twp**  
Paula Kosko, **Hainesport Twp.**  
Mike Masnsdoerfer, **Lumberton Twp**  
Kathy Burger, **Medford Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp.**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**  
Mike Fitzpatrick, **Mansfield Twp.**  
Meredith Tomczyk **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra Borough**

Dennis Gonzalez, **Pemberton Twp**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp.**  
James Ingling, **Wrightstown Borough**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

AJM Insurance

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

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

Motion by Ms. Jack, seconded by Mr. McMahon, to allow that this monthly meeting 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 November 21, 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 Ms. Jack, to approve the Open & Closed session meeting minutes of the November 21, 2017 meeting of the Fund as presented.

### **Motion carried.**

The Closed Session minutes of the November 21, 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 November 21, 2017 meeting were collected at this time.

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

Mr. Miola 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. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2017. If encumbered, you have until February 1, 2018 to claim the funds. Mr. Miola noted reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15<sup>th</sup> in regards to available balances.

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

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

***EPL Helpline – Authorized Contact List*** – Mr. Miola 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](http://www.burlcojif.org). Please contact the Executive Director's office with any questions.

***Elected Officials – Save the Date*** – Mr. Miola stated that the Fund is 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, 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

***Dividend Distribution Notice*** – Mr. Miola stated that 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 his 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.

***RMC Resolution & Agreements*** – Mr. Miola noted that 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, he requested that the form be copied and one set executed for each municipality represented. Once his office receives this documentation, payment can be issued for the 2018 fees at the February 2018 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. If not already on file with



his office, 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.

***MEL Cyber Risk Management Program*** – Mr. Miola stated that 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

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

***2017 Annual Report*** – Mr. Miola stated that eight 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

***2018 Committee Volunteers*** – Mr. Forlenza stated that 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.

***AGRiP/PRIMA 2018 Conference Schedule and Policies*** – Mr. Miola noted that 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 January.

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

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

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

***Defense Panel Breakfast***– Mr. DeWeese stated that on January 9, 2018 he will be hosting a Defense Panel Breakfast. He noted this is always an excellent opportunity for members of the Defense Panel to come together and discuss any issues of concern, ask any questions, and to be able to collaborate as a

whole. Mr. DeWeese noted he will have a more detailed report to present to this Committee after the meeting.

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](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted that there was one (1) bulletin(s);

- *Disposal of Improperly Discarded Syringes*

***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 to all in the 1st Quarter of 2018.

***MSI Class Listing for the Remainder of 2017 and January/February 2018*** – Mr. Saville referenced the list of MSI Classes that are available for the remainder of December 2017 and in January and February 2018 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 – December***

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

Mr. Roselli noted that Personal Protective Equipment, or PPE, includes clothing, goggles, helmets or any equipment designed to protect the body from injury or infection. Hazards addressed by PPE include physical, heat, chemicals, biohazards, and airborne particulate matter.

Mr. Roselli then reviewed ways to get your employees to use PPE, including leading by example and educating your employees. Mr. Miola noted that this would be a good topic for the Safety Breakfasts.

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:

- All members either used or encumbered their Wellness Funds
- Lumberton did a holiday de-stress with chair massages offered before their employee luncheon.
- Mansfield Fire Department used their wellness funds to purchase a stationary bike for their exercise room.
- Medford is working with a local fitness facility to organize an onsite challenge for firefighters and all interested employees for the New Year.
- Pemberton Township offered a "Fitness Challenge" through the holidays to help motivate employees to stay active with points earned for exercise completed daily.
- Riverside arranged a chair massage/mediation combo for employees prior to their holiday luncheon.
- Pemberton Township was the Spotlight member this month as each month events are organized that focus on nutrition, exercise weight management, and coping with stress. Lunch and Learns have been held each quarter, as well as a Health Fair offering screening and flu shots, as well as weight loss and fitness challenges.
- Ms. Schiffer noted in her News Letter this month its highlights consuming enough water and the importance of staying hydrated, how to handle holiday stress, and information on Seasonal Affective Disorder, or SAD.

Ms. Schiffer noted included in the agenda were Wellness Budget ideas for 2018, and how it may be a good idea to think about how to use your funds early on so you aren't waiting to the last minute to Use them or lose them.

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

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for November, 2017 noting there were twenty (20) claims reported.

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

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

	<b><i>Nov.</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	3	22
<i>Medical Only</i>	8	97
<i>Report Only</i>	9	53
<i>Total New Claims Reported</i>	20	172
<i>Report Only % of Total</i>	45%	30.8%
<i>Medical Only/Lost Time Ratio</i>	73:27	82:18
<i>Average Days to Report</i>	1.8	3.0

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,506</i>
<i>Transitional Duty Days Worked</i>	<i>1,141</i>
<i>% of Transitional Duty Days Worked</i>	<i>75.8%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>365</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>24.2%</i>

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>November</i></b>
<i>Bill Count</i>	<i>97</i>
<i>Original Provider Charges</i>	<i>\$50,988</i>
<i>Re-priced Bill Amount</i>	<i>\$20,942</i>
<i>Savings</i>	<i>\$30,046</i>
<i>% of Savings</i>	<i>58.9%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>95.9%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.6%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>92.7%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>92.6%</i>

Ms. Beatty asked if there were any questions. No questions were entertained.

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **November 30, 2017**, a copy of which was provided to the membership in the agenda packet.

#### ***Investment Interest***

Interest received or accrued for the current month totaled \$18,743.45. This generated an average annual yield of 1.20%. After including an unrealized net loss of \$42,251.10 in the asset portfolio, the yield was 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 market value of \$14,771,660.48 vs. the amount invested. The 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 eight (8) obligations with maturities greater than one year.

### Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$30,211.00	\$126,808.04
Overpayment Reimbursements	\$ .00	

### 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

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.

### Loss Run Payment Register – November 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 \$152,547.81. The claim detail shows 184 claim payments issued.

### Bill List – December 2017

For the Executive Committee's consideration, Mr. Tontarski presented the December 2017 Bill List in the amount of \$130,007.72.

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

<b>ROLL CALL</b> <i>Yeas</i>	Rich Ireton, <i>Alternate</i> , <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Mike Theokas, <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Jeff Hatcher, <b>Delran Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Gene DiFilippo, <b>Edgewater Park Twp.</b> Patrice Hansell, <b>Fairfield Twp.</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Mike Masnsdoerfer, <b>Lumberton Twp.</b>
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Kathy Burger, **Medford Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp.**

**Nays:** None  
**Abstain:** None

Motion carried by unanimous vote.

## **COMMITTEE REPORTS**

### ***FINANCE COMMITTEE***

Mr. Hatcher stated that the 2018 Budget was discussed at the November meeting. He stated that the public hearing for the 2018 Budget has been advertised for this evenings meeting. In addition, adoption of the 2018 Budget, 2018 Assessment Certification and the 2018 Assessment Allocation Strategy will need to be voted on at tonight's meeting.

Chair Keller stated that the first action item is a public hearing on the 2018 Budget which totals \$7,462,603 which is a reduction of -\$205,027 (-2.71%) over 2017. Once the public hearing is held, the membership will need to vote on the 2018 Fund Budget, the 2018 Assessment Certification, and the 2018 Assessment Allocation Strategy all of which are included in the agenda packet.

#### ***2018 Budget Hearing – Motion to Open***

Chair Keller entertained a motion to *open the 2018 Budget Hearing to the public.*

Motion by Ms. Jack, seconded by Mr. McMahon, to *open the 2018 Budget Hearing to the public.* All in favor. Motion carried.

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

#### ***2018 Budget Hearing – Motion to Close***

Chair Keller entertained a motion to *close the 2018 Budget Hearing to the public.*

Motion by Mr. McMahon, seconded by Mr. Cramer, to *close the 2018 Budget Hearing to the public.* All in favor. Motion carried.

Chair Keller entertained a motion to adopt the *2018 Fund Budget, 2018 Assessment Certification, and the 2018 Assessment Allocation Strategy* as presented

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

Motion by Ms. Jack, seconded by Mr. McMahon, to adopt the as presented.

**ROLL CALL    Yeas**    Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeff Hatcher, **Delran Twp.**  
Mike Templeton, **Delanco Twp.**  
Gene DiFilippo, **Edgewater Park Twp.**  
Patrice Hansell, **Fairfield Twp.**  
Richard Brook, **Florence Twp**  
Paula Kosko, **Hainesport Twp.**  
Mike Masnsdoerfer, **Lumberton Twp**  
Kathy Burger, **Medford Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp.**

**Nays:**            None

**Abstain:**        None

All in favor. Motion carried by unanimous vote.

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

***Resolution 2017-38 –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 by Ms. Jack, seconded by Mr. McMahon, to adopt Resolution 2017-38, 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.

**ROLL CALL    Yeas**    Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeff Hatcher, **Delran Twp.**  
Mike Templeton, **Delanco Twp.**  
Gene DiFilippo, **Edgewater Park Twp.**  
Patrice Hansell, **Fairfield Twp.**  
Richard Brook, **Florence Twp**  
Paula Kosko, **Hainesport Twp.**  
Mike Masnsdoerfer, **Lumberton Twp**  
Kathy Burger, **Medford Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**

J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp.**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

Mr. Keller 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 Slate is included in the agenda packet for the members to review. He stated that the recommendation for the 2018 Nominating Slate was presented at the November Executive Committee meeting and will be voted on at the January 2018 Reorganization meeting :

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

### ***MEL REPORT***

Ms. Jack reported the MEL met on November 15, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the December 2017 agenda along with a MEL Bulletin: 2018 EPL/POL Coverage Changes.

### ***EJIF REPORT***

Ms. Jack reported that the EJIF met on November 15, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the December 2017 agenda.

Ms. Jack asked if there were any questions. No questions were entertained.

### ***MISCELLANEOUS BUSINESS***

### ***Next Meeting***



Chair Keller noted that the 2018 Reorganizational meeting of the BURLCO JIF will take place on **Tuesday, January 16, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

Chair Keller entertained the following Motions:

*Motion to Authorize the Executive Director to Bind EPL/POL Coverage with QBE Insurance for the 2018 Fund Year.*

*Motion to Authorize the Executive Directors Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2018 Fund Year.*

*Motion to Authorize the Executive Directors Office to Bind Cyber Liability Coverage with XL Insurance for the 2018 Fund Year.*

Motion by Mr. McMahon, seconded by Mr. Cramer to *Authorize the Executive Director to Bind EPL/POL Coverage with QBE Insurance for the 2018 Fund Year, Authorize the Executive Directors Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2018 Fund Year, and Authorize the Executive Directors Office to Bind Cyber Liability Coverage with XL Insurance for the 2018 Fund Year.*

All in Favor. Motion carried.

#### ***PUBLIC COMMENT***

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

Chair Keller opened the meeting to the public for comment.

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

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

#### ***EXECUTIVE SESSION MEETING – Resolution #2017-39***

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

Motion by Ms. Jack, seconded by Mr. Cramer, to Adopt ***Resolution #2017-39***. 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. Cramer, to reopen the public portion of the meeting. All in favor. Motion carried.

#### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>General Liability</i></b>
2018117944	2018111585	001201011
2018109612	2018108537	
001254635	2018115687	
	2018116716	

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

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

**ROLL CALL**    *Yeas*    Rich Ireton, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeff Hatcher, **Delran Twp.**  
Mike Templeton, **Delanco Twp.**  
Gene DiFilippo, **Edgewater Park Twp.**  
Patrice Hansell, **Fairfield Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Masnsdoerfer, **Lumberton Twp.**  
Kathy Burger, **Medford Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp.**

*Nays:*            None

*Abstain:*        None

Motion carried by unanimous vote.

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

There was none (0) abandonment of Subrogation claim(s) presented in Closed Session.

#### ***MOTION TO ADJOURN***

Chair Keller entertained a motion to adjourn the December 19, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the December 19, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:37 pm.

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Kris Kristie,  
*Recording Secretary for*

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***MEGHAN JACK, ACTING SECRETARY***



# 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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2018 - 01**

**CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY**

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

**J. Paul Keller, Chairman**

**Meghan Jack, Secretary**

**BE IT FURTHER RESOLVED** that the Chairman and Secretary shall serve for the Fund Year 2018 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2018 - 02**

**CONFIRMING THE ELECTION OF AN EXECUTIVE  
COMMITTEE AND ALTERNATES FOR FUND YEAR 2018**

**BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2018 and until their successors shall be appointed and qualified are hereby confirmed:

**EXECUTIVE COMMITTEE**

Executive Committee Member:	<b>Glenn McMahon</b>
Executive Committee Member:	<b>John Gural</b>
Executive Committee Member:	<b>Dennis Gonzalez</b>
Executive Committee Member:	<b>Douglas Cramer</b>
Executive Committee Member:	<b>Richard Wolbert</b>

**ALTERNATES**

Executive Committee Alternate 1:	<b>Mike Templeton</b>
Executive Committee Alternate 2:	<b>James Ingling</b>
Executive Committee Alternate 3:	<b>Dave Matchett</b>
Executive Committee Alternate 4:	<b>Jeffrey Hatcher</b>
Executive Committee Alternate 5:	<b>Michael Mansdoerfer</b>
Executive Committee Alternate 6:	<b>Jerry Mascia</b>
Executive Committee Alternate 7:	<b>Maria Carrington</b>

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# ***BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND***

## **Resolution No. 2018-03**

### **Appointing Professional Staff**

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

**Whereas**, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2018 Fund Year; and

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

**Whereas**, those service providers whose contracts shall exceed \$17,500 during the 2018 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 16, 2018, that:

1. Paul J. Miola, CPCU, ARM, is hereby appointed as Executive Director and Paul A. Forlenza, is hereby appointed as Deputy Executive Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018 and continuing until December 31, 2018 or until the next Reorganization of the Fund.
3. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2018 and continuing until December 31, 2018 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and ending on December 31, 2018 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2018 and continuing until December 31, 2018 or until the next Reorganization of the Fund.
6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund’s

Subrogation Attorney for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund

7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Dennis R. Henry, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018 and continuing until December 31, 2018 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2018 and continuing until December 31, 2021.
14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.

17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2018, and continuing until December 31, 2018, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2018, and continuing until December 31, 2018, or until the next Reorganization of the Fund.
19. Exigis, LLC, with Armand Alvarez as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for a term commencing January 1, 2018, and continuing until December 31, 2018, or until the next Reorganization of the Fund.
20. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
21. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
22. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.
24. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 or until the next Reorganization of the Fund.

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

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

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

1. Arthur J. Gallagher Risk Management Services, Inc., as Administrator for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, in the amount of \$347,593 for calendar year 2018, as set forth specifically in the Agreement.



2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2018 and continuing until December 31, 2018 and shall be compensated through the commission on the policy in the amount of \$17,914 each.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and ending on December 31, 2018, in the amount of \$66,300 for calendar year 2018, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and ending on December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2018, and continuing until December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, in the amount of \$10,944 for calendar year 2018, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Dennis R. Henry, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$24,600 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies with Keith Hummel its designated loss control representative, in the amount of \$124,690 and Susan Kopec as Right-to-Know Coordinator on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$24,857 for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2018, and continuing until December 31, 2018 with basic fees as set forth specifically in the Agreement.
9. Bowman & Company, LLP with James Miles as its designated representative, as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018 and continuing until December 31, 2018, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$18,500 for calendar year 2018, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, in the amount of \$27,202 for calendar year 2018, as set forth specifically in the Agreement.
11. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and

- Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a flat fee in the amount of \$196,967 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 as Claims Advocate for EPL/POL for calendar year 2018, to be paid as set forth specifically in the Agreement.
12. Assetworks, with Melvin Ngayan as its designated representative, as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a fee of \$16,192 based upon anticipated building counts for calendar year 2018, as set forth specifically in the Agreement.
  13. Kristi Kristie, as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a fee of \$4,412 for calendar year 2018, to be paid as set forth specifically in the Agreement.
  14. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018 in the amount of \$7,748 as set forth specifically in the Agreement.
  15. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a fee of \$2,700 to be paid as set forth specifically in the Agreement.
  16. Exigis, LLC, with Armand Alvarez as its designated representative and Robert Rodriguez as its designated account manager, is hereby appointed as Exposure Data Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a fee of \$6,602 and \$703 for additional work associated with importing property photos as set forth specifically in the Agreement.
  17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.
  18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with an allocated file fee of \$501 per file on the basis of the rate schedule as set forth specifically in the Agreement.
  19. Bowman & Company, LLP with James Miles as its designated representative, as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018 and continuing until December 31, 2018, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$10,790 for calendar year 2018, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
  20. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term

commencing January 1, 2018, and continuing until December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.

21. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.
22. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, on the basis of the rate schedule as set forth specifically in the Agreement.
23. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2018, and continuing until December 31, 2018, with a fee of \$29,341 for calendar year 2018, to be paid as set forth specifically in the Agreement.

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

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_

ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2018-04**

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

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

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

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

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

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

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

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

**Workers' Compensation Claims:**

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

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

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

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

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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_

Date: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2018-05**

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

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

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

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

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

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

**WHEREAS**, based upon the recommendation of the BURLCOJIF Finance Committee, the Executive Committee of the BURLCOJIF at their regular meeting on January 17, 2017 adopted Resolution #2017-05 Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates; and

**WHEREAS**, the Fund Solicitor has recommended that Contracts be awarded to the same firms for 2018, which shall be the second Contract for one (1) year under the RFQ which authorized two (2), one (1) year Contracts.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 16, 2018, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2018 under the “Fair and Open” process:

#### **General Liability Claims:**

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

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

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

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

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

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

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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_

Date: \_\_\_\_\_



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2018-06**

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

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

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2018, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

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

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 16, 2018, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 16, 2018, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

**Employment Practices Liability/Public Officials Liability Claims:**

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund  
at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2018-07**

### **Adopting Procedures in Compliance with the Open Public Meetings Act**

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

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

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

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

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 16<sup>th</sup> day of January 2018, that:

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

	July 17, 2018
January 16, 2018	
	No August Meeting
February 20, 2018	
	September 18, 2018
March 20, 2018	
	October 16, 2018
April 17, 2018	
	November 20, 2018
May 15, 2018	
	December 18, 2018
	January 15, 2019
June 19, 2018	

as the date of its regular meetings and the meeting of January 15, 2019, shall serve as the 2019 Reorganization Meeting. Unless otherwise modified by Resolution, all meetings, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The Fund's 2018 Annual Planning Retreat will be held on April 17, 2018 at Café Madison, 33 Lafayette Street, Riverside, New Jersey at 8:30 AM. In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

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

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

*Burlington County Times*  
*The Courier Post*

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2018-08**

### **Adopting Fiscal Policies and Procedures**

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

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

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

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2018, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2018 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2018 if payment is received by February 28, 2018. However, if payment is received after February 28, 2018, interest shall be charged retroactive to February 15, 2018.
2. Further, no interest shall be charged on the second installment after August 15, 2018 if payment is received by August 31, 2018. However, if payment is received after August 31, 2018, interest shall be charged retroactive to August 15, 2018.
3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul J. Miola, CPCU, ARM, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
5. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2018 or the next Reorganization Meeting of the Fund.
6. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2018 or the next Reorganization Meeting of the Fund.
7. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the

Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.

8. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2018.
9. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson

Secretary

Treasurer

Executive Director or the Deputy Executive Director

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

Janet Buggle, VP, Finance, Qual-Lynx Associates

(facsimile signature **not** authorized)

Alice Lihou, Senior Vice President Operations, Qual-Lynx Associates

(facsimile signature **not** authorized)

David S. Ruber, Controller, Qual-Lynx Associates

(facsimile signature authorized)

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

A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.

B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.

12. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that

A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of N.J.S.A. 40A:5-14 and

N.J.S.A. 40A:5-15, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2018-09**

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

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

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

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

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

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2018, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

**Paul J. Miola, CPCU, ARM**

Executive Director

Burlington County Municipal Joint Insurance Fund

P.O. Box 489

Marlton, New Jersey 08053

Telephone: 856-446-9100

Telefax: 856-446-9149

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2018-10**

### **Cash Management and Investment Policy**

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

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

**Whereas**, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2018, and

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2018, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2018:

#### **I. CASH MANAGEMENT and INVESTMENT OBJECTIVES**

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

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

#### **II. PERMISSIBLE INVESTMENTS**

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

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

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

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

### **III. AUTHORIZED DEPOSITORIES**

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

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

### **IV. AUTHORITY FOR INVESTMENT MANAGEMENT**

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

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

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

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

### **V. PRESERVATION OF CAPITAL**

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

### **VI. SAFEKEEPING**

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

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

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

## **VIII. REPORTING**

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

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

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

## **IX. AUDIT**

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

## **X. CASH FLOW PROJECTIONS**

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

## **XI. CASH MANAGEMENT**

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

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

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

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

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

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

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

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

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2018 - 11**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS** the FUND must establish a formal record retention program for the 2018 Fund Year.

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

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

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

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_



## RESOLUTION NO. 2018-12

### Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

#### ESTABLISHING THE 2018 PLAN OF RISK MANAGEMENT

**BE IT RESOLVED** by the Fund's governing body that the 2018 Plan of Risk Management shall be:

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

- **Excess General Liability**
  - **Non-Owned Aircraft Liability**
  - **Excess Auto Liability**
  - **Optional Excess Public Officials & Employments Practices Liability**
  - **Optional Excess Liability**
  - **Excess Property including Boiler and Machinery**
  - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.
- 2.) **The limits of coverage.**
- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
  - The MEL covers excess claims to the following limits.
    - Workers' Compensation - statutory
    - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
    - USL&H – Included in workers Compensation
    - Harbor Marine/Jones Act - Included in employers liability
    - Incidental Foreign Workers Compensation - included
    - Communicable Disease Coverage - included



b.) **General Liability** limits.

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

\*Subject to availability and approval within specific JIF.

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

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

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park

Delanco Township Skateboard Facility

c.) **Automobile Liability limits.**

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

d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

e.) **Public Officials Liability. (POL)**

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

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

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

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

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

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

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

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with QBE North America, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2017) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

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

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

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

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

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)
- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
  - \$52.5 million per location building & contents

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



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

**FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$50,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It also drops down over the SFHA sub-limits contained in the Zurich policy of \$2.5 million.**

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



- Property Deductibles
  - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention \$500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
    - Flood for locations wholly or partially within 100-year flood zone
    - Boiler and Machinery
    - Named Storm (Flood & Wind)
  - The standard member local unit deductible is \$1,000 per occurrence except for:
    - Flood for locations wholly or partially within 100-year flood zone
    - Equipment Breakdown
    - Named Storm (Flood & Wind)
  - Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention) (Property & Time Element Combined).
  - Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$250,000 per



occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.

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

- Named Storm” (Wind and Flood)

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

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

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

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

**The above Named Storm deductibles are subject to a minimum deductible of \$500,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape**

**May County** as noted above. **SEE PAGE 8.** (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

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

cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.

- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
  - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
  - 2) The amount of the individual Bond in place.

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

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.
- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
  - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
  - \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
  - \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with XL Catlin and **Beazley**, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are **\$6,000,000 each third party claim / \$2,000,000 each first party claim / \$12,000,000 policy aggregate**. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$10,000 deductible each claim.
- p.) **Optional Individual Self-Insured Retentions** – None.
- q.) **Annual Aggregate Insurance** – \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.

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

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with QBE North America
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
  - o PD & BI - \$300,000 CSL
  - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
  - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none. 100% commercially insured with QBE North America.
- g.) Optional Directors and Officials Liability – none. 100% commercially insured with QBE North America.
- h.) Property - \$100,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL



retention trust fund account by Fund year for each type of coverage in which the member participates.

- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
  - e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
  - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
  - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.



- c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

Therefore:

1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the



Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and

5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

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

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year

account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.

- d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
  - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
  - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
  - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
    - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
    - o Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used

includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

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

- § Property Claims - \$5,000 of Authority
- § Workers Compensation Claims - \$10,000 of Authority
- § Liability Claims - \$5,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- § The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- § Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- § In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a

detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.

- § Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- \* **General** - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- \* **Fund Commissioners** - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- \* **Fund Professionals and Risk Management Consultants** - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.

- \* The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- \* The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
  - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
  - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
  - c) Specific responsibilities shall include, but not be limited to:
    - i.) Evaluation of the member's exposure;
    - ii.) Explanation of the various coverages available from the Fund;
    - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
    - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;
    - v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
    - vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
    - vii.) Attend the majority of meetings of the Fund's Executive Committee; and
    - viii.) Analyze and recommend insurance coverages not offered through the Fund.

- \* Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:
  - a.) “The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay.”; and
  - b.) “Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time”.

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

- \* Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.

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

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

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;



- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
  - i.) Preservation of capital,
  - ii.) Adequate safekeeping of assets,
  - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
  - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
  - v.) Maximization of total return, consistent with acceptable risk levels,
  - vi.) Investment of assets in accordance with State and Federal laws and regulations,
  - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
  - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
  - ix.) Stability in the value of the JIF's economic surplus.

\* Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

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

13.) **Aggregate Excess Loss Contingency Fund**

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

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

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum



of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

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

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

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

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



14.) **Committee Charters**

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_

CHAIRMAN

ATTEST: \_\_\_\_\_

SECRETARY

DATE: \_\_\_\_\_



## **Coverage Committee Charter**

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

### **Composition**

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

### **Authority and Responsibility**

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

### **Coverage Committee Bylaws**

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

### **Meetings**

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

### **Attendance**

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

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

## **Minutes**

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

## **Specific Duties**

The Coverage Committee is to:

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



## **Finance Committee Charter**

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

### **Composition**

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

### **Authority and Responsibility**

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

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

### **Finance Committee Bylaws**

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

### **Meetings**

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

### **Attendance**

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

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

### **Minutes**

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

### **Specific Duties**

The Finance Committee is to:

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

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

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

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

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

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
  - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
  - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
  - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
  - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## **Nominating Committee Charter**

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

### **Composition**

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

### **Authority and Responsibility**

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

### **Nominating Committee Bylaws**

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

### **Meetings**

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

### **Attendance**

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

### **Minutes**

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

## **Specific Duties**

The Nominating Committee is to:

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



## **Safety Committee Charter**

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

### **Composition**

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

### **Authority and Responsibility**

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

### **Safety Committee Bylaws**

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

### **Meetings**

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

### **Attendance**

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

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

### **Minutes**

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

### **Specific Duties**

The Safety Committee is to:

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



## **Strategic Planning Committee Charter**

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

### **Composition**

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

### **Authority and Responsibility**

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

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

### **Strategic Planning Committee Bylaws**

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

### **Meetings**

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

### **Attendance**

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

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

C:\Users\kkristie\Documents\BURLCO\Reorg Res\Res 12 E.doc  
Originally Adopted October 17, 2006  
Re-adopted as Amended – May 20, 2014

## **Minutes**

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

## **Specific Duties**

The Strategic Planning Committee is to:

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

**RESOLUTION 2018 - 13**

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR  
THE PAYMENT OF CLAIMS**

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

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

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

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

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

**Be It Further Resolved**, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2018 is amended to include this designation of a Certifying and Approving Officer, and

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

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 16, 2018

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

## **RESOLUTION NO. 2018 - 14**

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_

ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2018 - 15**

**RESOLUTION AUTHORIZING REIMBURSEMENT OF  
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

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

**WHEREAS**, up to a total of (4) four Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to the PRIMA Conference or AGRIP Conference during Fund Year 2018 for the purpose of attending a seminar on public entity risk management and pooling; and

**WHEREAS**, the Treasurer of the BURLCO JIF has certified that funds are available from the 2018 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

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

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

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

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

This resolution was duly adopted by the Burlington County Municipal  
Joint Insurance Fund at a public meeting held on January 16, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_

ATTEST: \_\_\_\_\_

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# **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 1<sup>st</sup>. 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.

## ***Travel and Expense Reimbursement Policy***

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

### ***I. Conference Registration***

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

### ***II. Transportation<sup>1</sup>***

#### ***A. Air Travel***

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

#### ***B. Car Travel***

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

### ***III. Lodging<sup>2</sup>***

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

### ***IV. Meals***

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

### ***V. Related Expenses***

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

### ***VI. Reimbursement***

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

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

<sup>2</sup> See 1.



To: Fund Commissioners  
From: Paul J. Miola, CPCU, ARM, Executive Director  
Date: January 17, 2018  
Re: **Executive Director's Report**

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**A. AJG Risk Management Services – Disclosure Statement (pg. 95)**

A Disclosure Statement for AJG Risk Management Services, Inc. is enclosed for your review. We ask that this information be made a part of the minutes for the January 2018 Executive Committee Meeting.

**B. Lost Time Accident Frequency Report – (pgs. 96-97)**

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

**C. Certificates of Insurance (pgs. 98-105 )**

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

**D. 2016 Safety Incentive Program Awards (pg. 106)**

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.**

**E. 2017 Optional Safety Budget (pg. 107)**

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.**

**F. 2017 Wellness Incentive Program Allowance (pg. 108)**

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.**

**G. Employment Practices Liability Coverage – (pg. 109)**

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

**H. EPL/Cyber Risk Management Budget (pg. 110)**

The JIF has budgeted \$500 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.

**I. EPL Helpline – Authorized Contact List (pg. 111)**

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.

**J. Financial Fast Track Report (pg. 112)**

The Financial Fast Track Report as of November 30, 2017 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of November 30, 2017 was **\$11,147,800.**

**K. Regulatory Filing Checklists (pgs. 113-114)**

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

**L. Capehart & Scatchard Updates (pgs. 115-121)**

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

**M. Statutory Bond Status (pg. 122)**

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

**N. Skateboard Park Approval Status (pg. 123)**

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.

**O. Elected Officials – Save the Date (pgs. 124-125)**

Again, this year, the Fund is 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

**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. Inclement Weather Policy**

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

**R. 2018 1<sup>st</sup> Installment Billing**

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about January 2, 2018. Please note that the first installment is due by February 15, 2018. If you have any questions, please contact Tracy Forlenza at 856-446-9143

**S. 2017 Attendance Records (pg. 126 )**

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

**T. AGRiP/PRIMA 2018 Conference Schedule and Policies**

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.

**U. Safety Coordinator & Claim Coordinator Roundtable**

Again this year, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable on February 22, 2018 at Indian Springs Country Club, Medford, NJ. The Wellness Coordinators are also invited to attend. Invites with more information will be emailed out from the Safety Directors office, to all Safety Coordinators, Claims Coordinators and Wellness Coordinators within the next week.

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

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

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

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

**W. New Member Activity**

Nothing to Report.



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

TO: Fund Commissioners  
Burlington County Municipal Joint Insurance Fund

FROM: Paul J. Miola, CPCU, ARM  
Area Executive Vice President/Niche Director, Arthur J. Gallagher Risk Management Services, Inc.

DATE: January 16, 2018

RE: **Disclosure Statement**  
**Risk Management Consulting and Fund Administration**

\*\*\*\*\*

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

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

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

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

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

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

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2018

**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													2,275.00	2,275.00	0.00	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	\$2,275.00	\$45,319.95	\$7,505.05	

**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					1,080.72	11/21/17	1,531.72	63.28
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													750.00	11/15/17	750.00	0.00
Florence	2,660.00													2,660.00	11/08/17	2,660.00	0.00
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	\$4,490.72		40,128.74	11,166.26

**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							390.00	10/18/17	1,436.25	63.75
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	\$390.00		13,256.44	7,993.56

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



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

To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 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**



## 2017 BURLCO Meeting Attendance

Municipality	Name	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	ALT	FC	FC	N/A	FC	FC	N/A		FC	ALT	FC	ALT	6	3	11	55%	27%	82%
Beverly City	Wolbert/Snyder	FC	FC	FC	FC	FC	N/A	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Bordentown City	Archer/Targonski	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	9	0	11	82%	0%	82%
Bordentown Twp.	Theokas/Vail	ALT	FC	FC	N/A	FC	N/A	N/A		FC	FC	N/A	FC	6	1	11	55%	9%	64%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Delanco Township	Templeton/Browne	ALT	ALT	FC	FC	FC	FC	FC		N/A	N/A	FC	FC	7	2	11	64%	18%	82%
Delran Township	Hatcher	FC	FC	FC	N/A	FC	FC	FC		FC	N/A	FC	FC	9	0	11	82%	0%	82%
Edgewater Park Twp.	DiFillippo	N/A	FC	N/A	N/A	N/A	ALT	ALT		FC	FC	FC	FC	5	2	11	45%	18%	64%
Fieldsboro	Hansell, P./Hansell, D.	FC	N/A	FC	FC	FC	FC	FC		FC	FC	N/A	FC	9	0	11	82%	0%	82%
Florence Township	Brook/Sahol	FC	FC	FC	FC	ALT	FC	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Hainesport Township	Kosko/Kilburn	ALT	ALT	ALT	FC	FC	FC	FC		FC	FC	FC	FC	8	3	11	73%	27%	100%
Lumberton Township	Mansdoerfer/Umba	ALT	FC	FC	ALT	FC	FC	ALT		N/A	ALT	ALT	FC	5	5	11	45%	45%	91%
Mansfield Township	Fitzpatrick/Puglia	FC	FC	FC	FC	FC	N/A	N/A		FC	N/A	FC	N/A	7	0	11	64%	0%	64%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		FC	FC	ALT	FC	10	1	11	91%	9%	100%
Mt. Laurel	Tomczyk/Mascia	ALT	FC	ALT	ALT	N/A	ALT	ALT		ALT	N/A	ALT	N/A	1	7	11	9%	64%	73%
North Hanover	Picariello/Wells	N/A	FC	FC	FC	N/A	FC	FC		N/A	FC	N/A	N/A	6	0	11	55%	0%	55%
Palmyra Borough	Gural/Pearlman	FC	ALT	FC	FC	N/A	FC	FC			FC	N/A	N/A	6	1	11	55%	9%	64%
Pemberton Borough	Mull/Villari	ALT	ALT	N/A	FC	N/A	N/A	N/A		N/A	N/A	N/A	N/A	1	2	11	9%	18%	27%
Pemberton Twp.	Gonzalez/Brown	N/A	FC	FC	FC	FC	FC	FC		FC	FC	ALT	N/A	8	1	11	73%	9%	82%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC		N/A	FC	FC	FC	9	0	11	82%	0%	82%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Westampton Township	Carrington/Otto	N/A	FC	FC	ALT	FC	FC	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Wrightstown	Ingling/Gorman	FC	FC	FC	N/A	FC	FC	FC		FC	FC	FC	N/A	9	0	11	82%	0%	82%
27		20	23	23	20	20	21	21	27	20	20	20	17	194	30	297	65%	10%	75%
		74%	85%	85%	74%	74%	78%	78%	100%	74%	74%	74%	63%						

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

**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:** January 3, 2018

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**Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

**DECEMBER ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Delran Police Department – Conducted a Loss Control Survey on December 11
- Township of Edgewater Park – Conducted a Loss Control Survey on December 11
- Township of Lumberton Police Department – Conducted a Loss Control Survey on December 6
- Township of Mansfield – Conducted a Loss Control Survey on December 13
- Township of Pemberton – Conducted a Loss Control Survey on December 29
- Township of Riverside – Conducted a Loss Control Survey on December 6
- Township of Springfield – Conducted a Loss Control Survey on December 13
- Township of Woodland – Conducted a Loss Control Survey on December 14

**JIF MEETINGS ATTENDED**

- Police Ad Hoc Committee Meeting – December 5
- Fund Commissioner Meeting – December 19
- Executive Safety Committee Meeting – December 19

## **MEL MEDIA LIBRARY**

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

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Township of Lumberton	2
Township of Westampton	2

## **MEL MEDIA CATALOG**

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

- Ø BURLCO JIF - SD Message - Kidde Fire Extinguisher Recall – December 1
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, January 2018 – December 18
- Ø BURLCO JIF - 2017 Special Recognition Nominations – December 21

## **UPCOMING EVENTS**

- Executive Committee Meeting – January 16
- Elected Officials Training at Nicolosi's Catering – January 30

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

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

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
1/5/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/5/18	Borough of Atlantic Highlands #2	PPE	1:00 - 3:00 pm
1/5/18	Borough of Atlantic Highlands #2	LOTO	3:00 - 5:00 pm
1/5/18	Township of Upper Deerfield	Leaf Collection Safety	8:00 - 10:00 am
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	Borough of Atlantic Highlands #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 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

DATE	LOCATION	TOPIC	TIME
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	Barnegat 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 (Fire Dept.)	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
1/23/18	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
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 Prevention	10:45 - 12:15 pm
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 Woodstown #1	Flagger/Work Zone	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
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
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	Township of Ocean	Landscape Safety	8:30 - 11:30 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/Vacuum Safety	8:30 - 10:30 am
2/20/18	Township of Wall #7	LOTO	10:45 - 12:45 pm

DATE	LOCATION	TOPIC	TIME
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	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
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
3/1/18	Borough of Beach Haven #2	Sanitation/Recycling Safety	8:30 - 10:30 am
3/1/18	Borough of Beach Haven #2	Shop & Tool Safety	10:45 - 11:45 am
3/1/18	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
3/1/18	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
3/2/18	Borough of Neptune City #1	Heavy Equipment Safety	7:30 - 10:30 am
3/2/18	Borough of Collingswood	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/2/18	City of Somers Point #1	Landscape Safety	8:00 - 11:00 am
3/5/18	Township of Manchester	Fall Protection Awareness	8:30 - 10:30 am
3/5/18	Township of Manchester	Driving Safety Awareness	10:45 - 12:15 pm
3/5/18	Township of Hamilton #3	Jetter/Vacuum Safety	8:00 - 10:00 am
3/5/18	Township of Hamilton #3	Fire Extinguisher	10:15 - 11:15 am
3/5/18	Township of Hamilton #3	Hearing Conservation	11:30 - 12:30 pm
3/6/18	Township of Freehold	HazCom w/GHS	8:30 - 10:00 am
3/6/18	Township of Freehold	Hearing Conservation	10:15 - 11:15 am
3/6/18	Deptford Twp. MUA	HazCom w/GHS	8:00 - 9:30 am
3/6/18	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/6/18	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/7/18	Two Rivers Water Reclamation Authority	Fall Protection Awareness	8:00 - 10:00 am
3/7/18	Pennsauken SA #3	CSE-Permit Required	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
		w/Classroom Demo	
3/8/18	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/8/18	City of Vineland	CDL-Drivers Safety Regulations	9:30 - 11:30 am
3/8/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm
3/9/18	Borough of Tinton Falls	CDL-Supervisors Reasonable Suspicion	7:30 - 9:30 am
3/9/18	Township of Berlin #2	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
3/9/18	City of Somers Point #1	BBP	8:00 - 9:00 am
3/9/18	City of Somers Point #1	Back Safety/Material Handling	9:15 - 10:15 am
3/12/18	Middletown SA	BBP	8:30 - 9:30 am
3/12/18	Middletown SA	Respiratory Protection	9:45 - 10:45 am
3/12/18	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/12/18	Township of Egg Harbor #5	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/12/18	Township of Egg Harbor #5	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
3/13/18	Borough of Avon-by-the-Sea #1	Heavy Equipment Safety	8:00 - 11:00 am
3/13/18	Borough of Avon-by-the-Sea #1	Confined Space Awareness	11:15 - 12:15 pm
3/13/18	City of Cape May #1	Heavy Equipment Safety	8:00 - 11:00 am
3/13/18	City of Cape May #1	Hearing Conservation	11:15 - 12:15 pm
3/14/18	Township of Jackson	Landscape Safety	9:30 - 12:30 pm
3/14/18	Township of Hainesport #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/15/18	Township of Pennsville #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/16/18	Borough of Deal #3	Jetter/Vacuum Safety	8:00 - 10:00 am
3/16/18	Borough of Deal #3	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
3/16/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/16/18	City of Somers Point #1	Fire Safety	8:00 - 9:00 am
3/16/18	City of Somers Point #1	Fire Extinguisher	9:15 - 10:15 am
3/19/18	Borough of Glassboro #1	Playground Safety Inspections	8:00 - 10:00 am
3/20/18	Borough of Red Bank	PPE	8:00 - 10:00 am
3/20/18	Borough of Red Bank	LOTO	10:15 - 12:15 pm
3/20/18	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/20/18	City of Ventnor	LOTO	9:00 - 11:00 am
3/20/18	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
3/21/18	Township of Lacey #4	Flagger/Work Zone	8:30 - 12:30 pm
3/21/18	Lower Township MUA	Flagger/Work Zone	8:30 - 12:30 pm
3/22/18	Township of Marlboro #3	Leaf Collection Safety	8:30 - 10:30 am
3/22/18	Township of Marlboro #3	Hearing Conservation	10:45 - 11:45 am
3/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
3/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
3/22/18	Township of Lower	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/18	Township of Evesham #4	LOTO	8:30 - 10:30 am



<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
3/23/18	Township of Evesham #4	BBP	10:45 - 11:45 am
3/23/18	City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/23/18	City of Somers Point #1	Employee Conduct/Violence Prevention	9:45 - 11:15 am
3/26/18	Township of Manalapan	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/26/18	Township of Lacey #2 (Fire Dept.)	HazCom w/GHS-Evening	7:00 - 8:30 pm
3/26/18	Township of Lacey # 2 (Fire Dept.)	BBP-Evening	8:45 - 9:45 pm
3/26/18	Borough of Collingswood #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/26/18	Borough of Collingswood #1	Back Safety/Material Handling	10:15 - 11:15 am
3/26/18	Borough of Collingswood #1	BBP	11:30 - 12:30 pm
3/27/18	Borough of Lavallette #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/27/18	Township of Winslow	Heavy Equipment Safety	8:00 - 11:00 am
3/28/18	Western Monmouth UA	BBP	8:00 - 9:00 am
3/28/18	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
3/28/18	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
3/28/18	Western Monmouth UA	Hearing Conservation	11:45 - 12:45 pm
3/29/18	City of Somers Point #1	Fall Protection Awareness	8:00 - 10:00 am
3/29/18	Township of Ocean	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens 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 - JANUARY 2018

# DE-ESCALATION

# TECHNIQUES FOR POLICE



- IN 2016 AND 2017 WORKER'S COMPENSATION CLAIMS INVOLVING POLICE OFFICERS IN ACM, BURLCO AND TRICO JIFS TOTALED ALMOST \$10 MILLION DOLLARS IN INCURRED LOSSES.
- 51% OF THESE CLAIMS INVOLVE INTERACTIONS WITH COMBATIVE OR DIFFICULT SUBJECTS.
- ELIMINATING A SMALL PERCENTAGE OF THESE CLAIMS WILL SAVE HUNDREDS OF THOUSANDS OF DOLLARS.
- REMEMBER THAT LIABILITY CLAIMS HAVE NOT BEEN INCLUDED IN THESE NUMBERS

### RECOMMENDATIONS TO MINIMIZE THESE CLAIMS

- CONTINUE WITH TRAINING PERSONNEL ON DE-ESCALATION TECHNIQUES
- ENCOURAGE PARTICIPATION IN NEW TRAINING BEING OFFERED BY THE JIF
- CONSIDER IMPLEMENTING A "CRISIS INTERVENTION TEAM PROGRAM", WHICH COVERS SUICIDAL PERSONS, MENTAL HEALTH DISORDERS AND PERSONS IN CRISIS.
- TRAIN AND PRACTICE HANDCUFFING AND RESTRAINT TECHNIQUES.

# 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: January 16, 2018 at Hainesport Municipal Building  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### JANUARY ACTIVITY & PLANNED EVENTS

**Beverly City:** Scheduled to deliver my "Sitting Disease" presentation in January. Goal is to focus on "movement" this quarter.

**Florence Township:** Employees participated in a "Maintain Don't Gain" challenge throughout 2017 with 21 participants engaged the entire time. Short summary of results: 11 (52%) maintained or lost weight; 10 (48%) gained weight. The weight lost was significant with 6 losing anywhere from 6lbs to over 20lbs!! Enjoyed this challenge so much they are implementing it again in 2018!

**Pemberton Township:** Continuing their Holiday Wellness Challenge through the end of January. Points are earned for exercise completed. 8-week challenge.

**Westampton Township:** Working on establishing a Wellness Committee

### 2017 Wellness Funds Encumbered:

The FINAL Date to claim encumbered Wellness Funds is February 1<sup>st</sup>, 2018

### January Wellness Connection Newsletter

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

- How to make this year different in terms of resolutions
- Why we need a good night's sleep – brain cleansing
- What "stage of change" are you in?
- Featured Recipe is from Eatingwell.com: Quick Chicken Tikka Masala (yummy!)

**New:** Monthly "Challenge". Each month I will attempt to offer a monthly challenge that could be a personal challenge do for yourself or something your municipality can participant in as a group. For January, the challenge is "Mental Cleanse" where you focus on self-care, diet & exercise, clearing the clutter in your life and positivity!

### Planning for 2018:

1. **Set up a meeting** with me to begin laying out a plan for 2018 Wellness – All of you should have received an email from me initiating conversation for setting up our first Planning Meeting. Some of you have already planned to meet with me. Thank you! Others I have just asked that you let me know the best time to reach back out to you. I hope that you are not thinking, "End of year". J
2. **Goal** – to have at least one Wellness Event/Initiative/Challenge a quarter
3. **Wellness Committee** – No matter what size municipality you manage, my hope is that I can encourage the implementation of a small Wellness Committee who can meet with me either quarterly or at least two times this year.
4. **Fire Fighters Ad Hoc Committee** – Moving forward with this committee is pending. I will keep you informed as a plan is formulated
5. **Employee Needs Assessment** - If it has been awhile since our last Employee Interest Survey, it may be a good time to distribute another as we prepare for planning Wellness Activities for 2018. Please let me know if you are interested and I can forward a sample survey to you.

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

— — Carl Bard



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

<b>Intake</b>	<b>December-17</b>	<b>December-16</b>	<b>2017 Year End</b>	<b>2016 Year End</b>
# of New Claims Reported	10	15	182	215
# of Report Only	4	6	56	58
% Report Only	40.0%	40.0%	30.8%	27.0%
# of Medical Only	4	9	100	123
# of Lost Time	2	0	26	34
Medical Only to Lost Time Ratio	67:33	100:00	79:21	78:22
Average # of Days to Report a Claim	5.2	2.3	3.3	3.2

<b>Nurse Case Management</b>	<b>December-17</b>	<b>December-16</b>
# of Cases Assigned to Case Management	13	13
# of Cases >90 days	11	12

<b>Savings</b>	<b>December-17</b>	<b>December-16</b>	<b>2017 Year End</b>	<b>2016 Year End</b>
Bill Count	114	150	1362	1743
Provider Charges	\$84,502	\$159,726	\$1,302,590	\$1,706,185
Repriced Amount	\$37,722	\$72,149	\$508,745	\$743,874
Savings \$	\$46,780	\$87,578	\$793,844	\$962,027
% Savings	55.4%	54.8%	60.9%	56.4%

<b>Participating Provider Penetration Rate</b>	<b>December-17</b>	<b>December-16</b>	<b>2017 Year End</b>	<b>2016 Year End</b>
Bill Count	93.00%	95.3%	96.3%	92.2%
Provider Charges	93.00%	91.5%	95.0%	93.0%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>December-17</b>	<b>December-16</b>	<b>2017 Year End</b>	<b>2016 Year End</b>
Bill Count	92.20%	79.3%	92.1%	88.2%
Provider Charges	95.60%	80.0%	95.9%	91.7%

<b>Transitional Duty Summary</b>		<b>2017 Year End</b>	<b>2016 Year End</b>
% of Transitional Duty Days Worked		76.1%	67.1%
% of Transitional Duty Days Not Accommodated		23.9%	32.9%

#### 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 \$ 508,686.23. The claims detail shows 199 claim payments issued.

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

Delran Township	\$74,205.00
Chesterfield Township	\$ 1,055.00
Bordentown City	\$37,440.00
Bordentown Township	\$13,696.00

#### 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 \$ 18,591,011.09 to a closing balance of \$ 18,000,543.84 showing a decrease in the fund of \$ 590,467.25. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

#### BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

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

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MOUNT LAUREL TWP.	1264498	MOUNT LAUREL TWP.	PR	2016	125.00	
1/9	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	204.00	
1/9	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JAN						337.00	
TOTAL-YTD							337.00
2/1	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
2/1	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	227.30	
2/1	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	100.00	
2/2	PEMBERTON TOWNSHIP	Z39400	PEMBERTON TOWNSHIP	PR	2016	1,709.40	
2/16	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-FEB						2,156.70	
TOTAL-YTD							2,493.70
3/17	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	62.00	
TOTAL-MAR						62.00	
TOTAL-YTD							2,555.70
4/3	TABERNACLE	Z43871	TABERNACLE	PR	2016	4,095.17	
4/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	9.50	
4/3	PEMBERTON TOWNSHIP	Z31745	DANIEL MATTHEWS	WC	2015	9.50	
4/5	MEDFORD TOWNSHIP	Z44050	MEDFORD TOWNSHIP	PR	2016	1,279.50	
4/9	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	11,259.56	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	35,701.75	
4/25	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
TOTAL-APR						52,484.98	
TOTAL-YTD							55,040.68
5/1	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
5/9	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	5,868.30	
5/11	PEMBERTON BOROUGH	Z49725	PEMBERTON BOROUGH	PR	2016	300.00	
5/12	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
5/12	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
5/17	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
5/22	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	70.00	
5/22	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	70.05	
5/23	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	105.00	
5/24	RIVERSIDE TOWNSHIP	Z45790	RIVERSIDE TOWNSHIP	PR	2016	2,113.00	
TOTAL-MAY						8,687.35	
TOTAL-YTD							63,728.03
6/2	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	3,200.00	
6/13	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	1,600.00	
6/20	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	330.21	
6/20	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	50.00	
6/21	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
6/21	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	46.00	
TOTAL-JUNE						5,266.21	
TOTAL-YTD							68,994.24
7/14	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	100.00	
TOTAL-JULY						150.00	
TOTAL-YTD							69,144.24
8/1	PEMBERTON BOROUGH	1264274	PEMBERTON BOROUGH	PR	2016	25,000.00	
8/11	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
8/14	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						25,063.00	
TOTAL-YTD							94,207.24
9/21	EDGEWATER PARK	Z42992	MARK HERKOPEREC	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 HERKOPEREC	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							126,808.04
12/18	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	20.00	
12/21	DELANCO TOWNSHIP	2017092428	DELANCO TOWNSHIP	PR	2017	1,889.21	
TOTAL-DEC						1,909.21	
TOTAL-YTD							128,717.25

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - JANUARY 2018**

	Payee	FY 2018	FY2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	The Actural Advantage		2,494.00			Prof Services/Actuary	October 2017 Fees
2	PERMA	6,800.50				Prof Services/Admin. Consultant	Jan, Feb, March 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00				Prof Services/Administration	Jan 2018 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.		187.09			Misc/Postage/Copies/Faxes	Dec 2017 postage/copies expenses
5	The DeWeese Law Firm, P.C.	5,525.00				Prof Services/Attorney	Jan 2018 Fees
6	Qual-Lynx	16,414.00				Prof Services/Claims Admin.	Jan 2018 Fees
7	Kris Kristie	368.00				Misc/Recording Secretary	Jan 2018 Fees
8	J. A. Montgomery Risk Control Services	10,391.00				Prof Services/Safety Director	Jan 2018 Fees
9	Tom Tontarski	912.00				Prof Services/Treasurer	Jan 2018 Fees
10	Conner Strong & Buckelew	646.00				Prof Services/Underwriting Mgr	Jan 2018 Fees
11	Joyce Media	225.00				Misc/JIF Website	Jan 2018 Fees
12	Debby Schiffer	2,445.00				Wellness Program	Jan 2018 Fees
13	MEL JIF		273,918.84			MEL	MEL 2017 WC & Excess Liability - 4th installment
14	MEL JIF		1,553.41			Faithful Performance/Fidelity Bond	MEL 2017 Fidelity Bond - 4th installment
15	MEL JIF		102,036.23			Property Claims and Premium	MEL 2017 Property claims & prem. -4th installment
16	NJ Municipal EJIF	124,615.74				EJIF	1st installment 2018 assessment
17	ARC Reprographics		1,873.73			Misc/Printing	Inv#271853 - 2017 annual reports (215 copies)
18	Courier Post		63.44			Misc/Legal Notices	Ad#2582111; Dec budget hearing
19	Courier Times		136.82			Misc/Legal Notices	Dec budget hearing/Jan mtg time change/Special EC
20	Iron Mountain		60.02			Misc/Record Retention Service	#PPR2826 Storage 1/1/18-1/31/18; Service 11/29/17-12/26/17
21	Medford Village Country Club		1,240.84			Misc/Meeting Expense/Dinner Mtg	Food & Grat for Dec dinner mtg
22	City of Bordentown		661.15			Contingency	Anniversary Lunch
23	Delanco Township		583.90			Contingency	Anniversary Lunch
24	Delanco Township		200.00			Police Defense & Training/EPL	EPL training
25	Delanco Township		1,080.72			Optional Safety Budget	Backup cameras, barricades, stop signs
26	Borough of Fieldsboro		750.00			Optional Safety Budget	scaffolding
27	Florence Township		942.70			Contingency	Anniversary Lunch
28	Florence Township		2,660.00			Optional Safety Budget	Safety equipment
29	Florence Township			2,275.00		Safety Incentive Program	Jackets, throw lines
30	Township of Medford		1,197.24			Contingency	Anniversary Lunch
31	Mount Laurel Township		390.00			Wellness Program	Fresh Fruit Friday
32	Borough of Palmyra				6,387.00	Closed Years-Return of Surplus	2017 Dividend - check
33	Pemberton Township		200.00			Police Defense & Training/EPL	Cyber
34	Woodland Township				2,168.00	Closed Years-Return of Surplus	2017 Dividend - check
	<b>TOTAL</b>	<b>\$197,308.24</b>	<b>\$392,230.13</b>	<b>\$2,275.00</b>	<b>\$8,555.00</b>		

<b>JIF BILL LIST TOTAL</b>	<b>\$600,368.37</b>
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***Safety Committee Meeting Minutes  
December 19, 2017 at 2:00 pm  
Medford Village Country Club  
Medford, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Medford Village Country Club, Medford, New Jersey December 19, 2017. The meeting was called to order at 2:10 p.m.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**  
Richard Wolbert, **Beverly City**  
Mike Templeton, **Delanco Township**  
Patrice Hansell, **Fieldsboro Borough**  
Maria Carrington, **Westampton Township**  
Steve Walsh, **EJA / Capacity Insurance**  
Joe Henry, **Hardenbergh Insurance**  
Mike Avalone, **Conner Strong & Buckelew**  
Katie Osborne, **Conner Strong & Buckelew**  
Rob Garish, Consultant, **J. A. Montgomery Risk Control**  
John Saville, Consultant, **J. A. Montgomery Risk Control**  
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Amanda Somes, **Bass River Township**  
Grace Archer, **Bordentown City**  
Dean Buhner, **Bordentown Township**  
Michael Fitzpatrick, **Mansfield Township**  
Maryalice Brown, **Woodland Township**  
James Ingling, **Wrightstown Borough**  
Brian Monaghan, **Insurance Agency Management**  
Keith Hummel, Public Sector Assistant Director, **J.A. Montgomery Risk Control**

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

***I. MINUTES OF SEPTEMBER 19, 2017 SAFETY MEETING (E-mailed 12/5/2017)***

A copy of the September 19, 2017 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Mr. Cramer asked if there were any questions. No questions were entertained. Mr. Forlenza state there were several follow-up items which will be addressed in today’s agenda.

## **II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT**

The Safety Director's Third Quarter Report was e-mailed to the Committee members on December 14, 2017. Mr. Garish handed out an abridged version for the Committee's review. He then briefly reviewed the report with the Committee.

Mr. Garish mentioned that the Safety Directors contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF, as of September 30, 2017, 45 of the 64 planned visits have been completed. He noted that the *Right to Know Inventory Surveys and Labeling Surveys* have been completed for all members.

Mr. Garish reported that no members of the BURLCO JIF are on Safety Monitoring or Invention at this time.

Mr. Garish highlighted that the MEL Safety & Education Committee offered the Leadership Training & Senior Leadership Training and the following members of the BURLCO JIF participated in these events: Florence Township, Tabernacle Township and Bass River Township. He noted that Mr. Ruprecht from his office will continue through 2018 training classes.

Mr. Garish stated that at this time, all members are on track to qualify for the 2017 Safety Incentive Program.

Mr. Garish highlighted that there are more than fifty (50) Instructor-led training courses available to the membership. The 2018 Course Catalog and Class Request Form was distributed in July. All member towns have a Training Administrator assigned.

As of September 30, 2017, BURLCO JIF members have participated in 529 total instructor led learning events through the MSI. This is 254 additional Instructor Led Learning Events since June 30, 2017. In addition, to traditional instructor-led training, 310 online classes have been taken. This is 35 additional online classes since June 30, 2017.

Currently, there are 23 online training programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting.

Mr. Garish mentioned that according to MSI Training Records and verbal affidavits from consultant, almost 60% of member towns have participated in the Safe Patient Lifting Training as of September 30, 2017; which is up to 90% as of today.

Mr. Garish then mentioned that there were 21 video rentals from the MEL Media Library through September 30, 2017. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consist of VHS format with the remaining being DVD format. He commented that Mr. Spencer has updated the MEL Media Library with 42 new titles.

*(The Third Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)*

## **III. SAFETY INTERVENTION/MONITORING**

### **Safety Intervention**

Mr. Garish indicated that there are no candidates for *Safety Intervention* or *Monitoring* at this time.

#### **Pemberton Township**

Mr. Garish reported that Pemberton Township's high metrics are due to the Police Department. He noted that there were three (3) significant losses that have been out for an extensive amount of time. Mr. Garish noted that he conducted a full review on their accident investigation review process. He stated that the Township is reviewing their accident investigation during their Safety Committee Meetings. As far as the requirements as per the safety program they are doing their

part. However, it is unfortunate that their losses are high. Mr. Garish recommends keeping Pemberton Township on their internal “watch list” until the next Safety Committee Meeting that will be held in the spring. The Committee agreed.

#### **North Hanover Township**

Mr. Saville reported that North Hanover Township continues to do a fairly good job in regards to the safety program. The Township continues to conduct accident investigations. He noted that North Hanover did have a significant loss in their Police Department in recent years. Mr. Saville recommended keeping them on their “watch list” until the next Safety Committee Meeting. The Committee agreed.

#### **Bordentown City**

Mr. Saville reported that he has had a few issues with Bordentown City in regards to their reporting procedures. He stated that Mr. Hummell has been addressing police issues during his visits to the City. Mr. Saville recommended keeping Bordentown City on their “watch list” until the next Safety Committee Meeting.

Mr. Garish mentioned that there are no other members of concern at this time.

### **IV. *BURLCO JIF LOSS RATIO REPORTS – September 30, 2017***

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *Six Year Average Loss Ratio* reports valued as of September 30, 2017 included in the agenda packet. The report reflects a six-year period for Fund Years 2011-2016. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 68.1%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the Fund’s *Self Insured Retention* (SIR) versus the loss funding portion of a member’s assessment to pay these claims. Mr. Forlenza briefly reviewed the following reports included in the agenda packet with the Committee.

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were distributed to the membership at the October Executive Meeting.

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

### **V. *MEL LOSS RATIO REPORTS – September 30, 2017***

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *MEL Six Year Average Loss Ratio* reports valued as of September 30, 2017 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2011-2016. He indicated that the JIF’s MEL Loss Ratio (Incurred vs. Loss Funds) as of September 30, 2017 is 28.2%. Mr. Forlenza stated that these figures represent incurred losses in the MEL layer, which is above the JIF’s self-insured retention, for liability, workers compensation, and property claims.

Mr. Forlenza stated that this data is used to create the MEL Loss Ratio Snapshots. He indicated that September 30, 2017 MEL Loss Ratio Snapshots were distributed at the October Executive Committee Meeting.

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

## **VI. REGIONAL TRAINING SCHEDULE**

### **Police Regional Training**

Mr. Garish reported that there were two (2) Regional Training held since our last meeting.

### **2017 Regional Training Schedule**

- **Wellness Coordinator Training:** This training was held on September 27, 2017 at the Hainesport Municipal Building. He then reported that there were 23 attendees with 13 evaluations received. Mr. Garish noted that the feedback received was positive.
- **Career Survival Program for First Line Supervisors:** This training was held on November 8, 2017. He reported that on November 8<sup>th</sup> there were 20 attendees with 20 evaluations completed which included representation from the TRICO JIF. Mr. Garish noted that feedback was positive. He commented that Mr. Hummell received over ten (10) e-mails following the training requesting additional information.

Mr. Garish then reviewed the 2018 “draft” Regional Training Schedule as follows:

- **Safety Coordinator / Claims Coordinator’s Round Table:** This training will be held on February 22, 2018 from 10:30am – 2:00pm at O’Conner’s in Eastampton, NJ. The target audience is for Safety Coordinator’s, Claims Coordinator’s, Risk Consultants and Other interested personnel.
- **Excited Delirium:** This training will be held on March 16, 2018 at O’Conner’s in Eastampton, NJ with AM and a PM Session. The target audience is for all first responders. Mr. Forlenza asked that the use of Narcan be discussed with the attendees.
- **Ergonomics – Reducing Injuries by Working Smart:** This training will be held on May 15, 2018 from 9:00am – 10:30 am at the Hainesport Municipal Building. The target audience is public works employees.
- **Active Shooter (speaker Edwin Moore):** This training will be held in the Fall 2018. The location will be the Hainesport Municipal Building and the target audience will for all interested personnel.
- **Below 100:** This training will be scheduled sometime in the Fall of 2018 at O’Conner’s in Eastampton, NJ. The target audience is all first responders.

## **VII. SAFETY DIRECTOR’S BULLETIN**

Mr. Garish referred the Committee to a copy of three (3) Safety Bulletins that have been distributed since their last meeting:

- *October – Fire Safety Month*
- *Leaf Collection*
- *SHARPS*

### **Additional Bulletins in Planning**

Mr. Garish indicated that there are no additional Safety Bulletins currently in the pipeline; however, his office has developed a training program for the “Golf & Utility Cart Safety” training program. He noted that the training program will also cover utility vehicles. Mr. Saville mentioned that the development includes a policy, tool-box talks & a test upon completion of the training. He then noted that he along with Mr. Ruprecht from his office will conduct the training.

## **VII. SAFETY DIRECTOR'S MESSAGE**

Mr. Garish referred the Committee to page 26 of the agenda packet to a copy of the *Fire Extinguisher Safety / Recall*. He indicated that over 38 million fire extinguishers are being recalled after a death from a car fire.

## **VIII. MEL SAFETY INSTITUTE**

### **Training Administrators**

Mr. Garish indicated that the Training Administrator report is included in the Safety Director's Report on a Quarterly basis. He mentioned that all towns have appointed a Training Administrator.

Mr. Garish asked the Committee to submit any changes to the training administrator to J. A. Montgomery.

### **MEL Leadership Institute**

Mr. Garish reported that the MEL Safety & Education Committee recently offered the Leadership Training & Senior Leadership Training. Several BURLCO JIF representatives participated in this training in 2017. He referred the Committee to page 27 of the agenda to the 2018 proposed meeting dates.

### **2018 MSI Training Schedule**

Mr. Garish mentioned that the 2018 MSI Training Schedule has been loaded into the MSI Learning Management System which is now called "First Net". He stated that "First Net" is a new interface that is user friendly; however, if a member has any questions or concerns they can contact Natalie or Andrea from his office.

### **On-line training**

#### **Auto Mechanics**

Mr. Garish mentioned that Joe Murraci from his North Jersey office is organizing the Auto Mechanic/Fleet Management Training Program. He noted that his project is still in the works.

### **Additional Topics in Planning**

Mr. Garish indicated there are no additional topics in planning at this time.

## **IX. S:ERVE**

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National which is available to Police, Fire, and EMS. He reported that the program is being used by approximately 30% of our members. Mr. Garish stated that his office continues to promote this program to the members.

## **X. POLICE TOPICS**

### **Accreditation Update / Re-Accreditation Update**

Mr. Garish stated that there was no update since the last meeting.

### **Police Ad Hoc Meeting**

Mr. Garish mentioned that the minutes from the last Police Ad Hoc Committee meeting were included on pages 28-37 of the agenda packet. He noted that overall attendance from the BURLCO JIF was good.

Mr. Miola commented that he regularly attends the Police Ad Hoc Committee meetings and the Police Chiefs are beginning to be engaged during the meetings.

### **Online Harassment Training Proposal**

Mr. Miola indicated that he is looking into Harassment Training specific to police officers. He stated that Megan Matro from his office did some research on his behalf for "Online Police Training Options". He then referred the Committee to page 38 to a breakdown of the pricing for Police Trainings. Mr. Miola briefly reviewed the programs and pricing from Relias, Police One and Law Enforcement Learning. He explained that each Police Agency has a training officer. The Training officer will assign training for each officer. "Police One" has the capability of generating reports to track training.

Following a brief review of the program, he noted that Police One had the best services that would meet the JIF's needs. Mr. Miola asked the Committee for their authorization to engage Police One for this training. The Committee authorized the Executive Director's office to engage Police One for Police Training.

### **Command Staff Training and SLEO Training**

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training and SLEO Training sessions in Southern Jersey. He asked the Committee for authorization to continue to provide a \$100 stipend per attendee to offset the cost of this program to JIF members. The Committee authorized the Executive Director's office to this expenditure.

## ***XI. MEL SAFETY & EDUCATION COMMITTEE MEETINGS***

Mr. Garish referred the Committee to pages 39-46 to the MEL Safety & Education minutes from the August 21, 2017 & October 30, 2017 meetings. He noted that the minutes are self-explanatory. Mr. Forlenza stated that he includes the minutes from these meetings in the agenda packet so the members are aware of the statewide initiatives.

Mr. Garish mentioned that the next MEL Safety & Education Meeting will be held on January 19, 2018.

## ***XII. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish mentioned that Mr. Saville has been appointed to sit on the PEOSH Advisory Committee.

Mr. Saville referred the Committee to pages 47-49 of the agenda packet. He then highlighted the *15 most Frequent Citations for period of July 1, 2017 through September 30, 2017* with the Committee.

Mr. Saville mentioned that PEOSHA's five (5) year plan focuses on Public Works, Water & Sewer Operations; along with trenching Safety with an emphasis on Lock Out / Tag Out. He noted that PEOSHA will also focus on forklift training. Mr. Saville mentioned that one member town was cited for forklift training; as a result, he has scheduled training for January for the employees.

Mr. Saville reported that PEOSH issued over \$70,000 in penalties as a result of five (5) open penalty cases. He mentioned that PEOSH responded to seven (7) employee complaints and issued nine (9) hazard letters to schools, three (3) to Fire Departments and four (4) to Police Departments.

### **Right to Know**

Mr. Garish mentioned that all Right to Know Inventory and Labeling Surveys have been completed for all member towns. The data is currently being entered into the State portal. He noted that each town will receive a Right to Know link through “Drop-Box”.

Mr. Garish stated that if a member has any questions, he asked that they contact his office directly for assistance.

## ***XIII. WELLNESS INITIATIVE***

Ms. Schiffer mentioned that she has been working with Mr. Miola to develop a “Wellness Checklist” similar to the safety program “Safety Checklist”. Her goal is to have a set program that would allow her to schedule a certain amount of visits to each individual town throughout the year. She explained that she put together a spreadsheet with all of the municipalities and broke them up in four (4) categories as follows:

- No activity at all
- One event and Done
- More than one event, but not consistent
- Consistency in Programs throughout the year

Ms. Schiffer indicated that she would like to schedule visits at least twice per year with each municipality. She noted that communication also plays a big factor into the wellness program as employees maybe unaware of the program. Mr. Miola explained that he and Mr. Forlenza meet once a month with Ms. Schiffer and Valerie Smith, ACM JIF Wellness Director, to review their monthly wellness activities. He stated that during their last visit he asked the Wellness Director’s to develop a list for each municipality on their wellness participation throughout the year based on the four (4) categories. As a result, Ms. Schiffer created a list of certain areas should like to monitor in 2018; such as an appointed Wellness Coordinator or a point person other than the Fund Commissioner to discuss ideas during her visits.

Ms. Schiffer indicated that municipalities panic at the end of the year to encumber their Wellness Incentive funds so they do not lose them. She suggested instead of waiting until the end of the year; she can work with the municipalities by providing ideas at the beginning of the year so the funds can be allocated to different events throughout the year.

### **Wellness Budget**

Mr. Forlenza referred the Committee to a copy of the 2017 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 50. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2017. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2018. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

### **Fire Fighters Ad Hoc Committee**

Ms. Schiffer reported that the Firefighter Ad Hoc Committee has not met in months as a result of lack of attendee’s and participation. She asked the Committee for their feedback on how to

proceed with the Fire Fighter Ad Hoc Committee. Mr. Miola mentioned that it becomes difficult to engage Firefighters as most of them are volunteers. Mr. Saville agreed with Mr. Miola that it is difficult to engage Firefighters to complete *Job Site Observations* and other requirements under the safety program due to them being volunteer firefighters. He added that the pressure needs to come from management. Discussion ensued.

Following a brief discussion, Mr. Miola stated that the ultimate goal is to ensure that firefighters do not get injured while on the job. He indicated that he will work with Ms. Schiffer on how to address the Fire Fighter Ad Hoc Committee.

#### **XIV. 2017 OPTIONAL SAFETY BUDGET**

Mr. Forlenza directed the Committee to a copy of the 2017 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2017. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2018. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

#### **XV. SAFETY INCENTIVE PROGRAM**

##### **2016 Program**

Mr. Forlenza referred the Committee to a spreadsheet on page 52 of the agenda packet depicting available balances in the 2016 SIP. The deadline to encumber or claim funds is November 30, 2017. The final date to claim encumbered funds is February 1, 2018.

##### **2017 Program**

##### **Member Status**

Mr. Forlenza asked if all members will qualify for the 2017 Safety Incentive Program. Mr. Garish responded that all members will qualify for the 2017 Safety Incentive Program.

##### **Mid-Year Reminder**

Mr. Garish reported that 90% of the member towns have completed the “Safe Patient Lifting” as per a mandatory element of the *Safety Incentive Program*. Mr. Forlenza mentioned that he had a discussion with Mr. Garish regarding members that may not have Police, Firefighter or EMS exposure. He noted that the “Safe Patient Lifting” video is still a good “lessoned learned” for all employees. Mr. Saville stated that during loss control visits, the video can be recommended to the town. He then made a recommendation to remove “Safe Patient Lifting” from the 2018 *Safety Incentive Program* as a required element; however, make the training a best practice. The Committee agreed.

##### **Special Recognition Award Nominations**

Mr. Forlenza asked if any Special Recognition Nominations have been received. Mr. Saville stated that he is only aware of two (2) nominations received to date. He will confirm with Ms. Sanders from his office. Mr. Garish stated that his office will send another reminder at the end of this week requesting *Special Recognition Award* Nominations.



Mr. Forlenza stated that a sub-Committee will be needed to review the nominations for the *Special Recognition Awards* and to make recommendations as to winners. Mr. Forlenza asked for volunteers, noting the meeting is usually done via conference call. The Committee will consist of Debby Schiffer, Doug Cramer, Mike Avalone, Maria Carrington and Joe Henry.

Mr. Forlenza discussed the award with the Committee and asked if they are okay continuing to offer the department lunch at \$10.00 per person to the winners as has been done in the past. The Committee agreed to offer the same award to the winners as in the past years.

### **Budget & Awards**

Mr. Forlenza then reviewed the 2017 BURLCO JIF Safety Incentive Budget. The Committee agreed to the expenses set forth in the budget. Mr. Forlenza noted that any cost overruns would be taken out of the Contingency line. The Committee agreed.

Mr. Forlenza mentioned that there are no changes in size categories for 2018.

### **2018 Safety Program**

Mr. Garish referred the Committee to a copy of the 2018 “draft” SIP program with a few suggested changes that he would like to discuss with the Committee. He then highlighted the following:

- Page #4: **Safe Patient Lifting for Emergency Responders**; remove and make as a best practice
- Page #4: **Send a delegate to at least one half-day session of the JIF Annual Planning Retreat**; add the date April 17, 2018
- Page #6: **Optional Safety Incentive Awards**; added, to qualify for optional safety incentive awards, members must first qualify for the mandatory elements of the Safety Incentive Program. The following elements are required to qualify for the optional safety incentive awards:
  - Fund Commissioner Meeting attend 75% combined of all meetings, with 50% by the Fund Commissioner
  - Member of a Sub-Committee with active meeting attendance involvement of at least 50%
  - Attend all Regional Training that apply to member town
  - Attend entire Annual Planning Retreat
  - Members will either qualify or not qualify (Pass or Fail) for an Optional Safety Incentive Award. The program runs on a calendar year basis, and we will make every effort to review with members during consults.
  - The maximum amount that a member could qualify for, under the Optional Safety Incentive Award is \$1,000.00. Each of the four categories will be incentivized at \$250.00
- Page #7: **2018 Safety Contract**; add “wellness” to verbiage “We Put Safety & Wellness on the Council Agenda” at least once a year.
- Page #8: **Safety Incentive Program Safety Contract (Safety Committee Meeting Dates Form)**; add the January 31, 2018 deadline to sign and return to Safety Director

- Page #9: **Commitment and Accountability**; update the Safety Kickoff Breakfast to reflect April 10, 2018.

Following a review of the suggested changes, the Committee approved the Safety Director's highlighted changes to the 2018 Safety Incentive Program. Mr. Garish stated that the 2018 Safety Incentive Program will be distributed to the members in January 2018.

Mr. Forlenza mentioned the Optional Safety Incentive Award portion of the 2018 SIP was not budgeted; however, there are additional funds in the Risk Control line.

#### ***XVI. 2018 SAFETY & WELLNESS CALENDARS***

Mr. Forlenza indicated that the calendars were distributed at the November Executive Committee Meeting.

#### ***XVII. 2018 SAFETY KICKOFF BREAKFAST***

The 2018 Safety Kickoff Breakfast will take place on April 10, 2018 at Indian Springs. Mr. Forlenza asked the Committee if they wanted his office to purchase door prizes for the Safety Breakfast along with the Safety and Claims Coordinator gifts. The Committee approved these expenditures for 2018.

Mr. Forlenza reminded the Committee that the Safety and Claims Coordinator training will be held on February 22, 2018 at Indian Springs.

#### ***XVIII. NEXT MEETING***

Mr. Forlenza indicated that the next Executive Safety Committee Meeting will take place in March 2018.

There being no further business, the meeting adjourned at 3:31 p.m.

File: BURLCO/2017/Safety Committee  
BURLCO/GEN/Safety Committee

Tab: 12/19/2017  
Tab: 12/19/2017

**2017 Third Quarter  
Safety Director's Report**

**For:**

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

**Prepared by:**

**J. A. Montgomery Risk Control**

**231 Main Street**

**P.O. Box 2017**

**Toms River, New Jersey 08754**

**November 10, 2017**

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **2017 THIRD QUARTER SAFETY DIRECTOR’S REPORT**

### **TABLE OF CONTENTS**

<b>TABLE OF CONTENTS .....</b>	<b>1</b>
<b>EXECUTIVE SUMMARY .....</b>	<b>2</b>
2017 CONTRACT STATUS .....	2
SUMMARY OF MEMBERS VISITED .....	2
REGIONAL TRAINING.....	3
<b>POLICE ACTIVITIES.....</b>	<b>4</b>
<b>SAFETY MONITORING AND INTERVENTION ACTIVITY .....</b>	<b>4</b>
<b>2017 SAFETY INCENTIVE PROGRAM UPDATE .....</b>	<b>5</b>
<b>MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS .....</b>	<b>6</b>
<b>PLANNED SERVICE ACTIVITIES FOR Q4.....</b>	<b>8</b>
<b>APPENDIX 1: LOSS CONTROL MANAGEMENT REPORT .....</b>	<b>9</b>
<b>APPENDIX 2: REGIONAL TRAINING ATTENDANCE.....</b>	<b>10</b>

# **EXECUTIVE SUMMARY**

## ***2017 CONTRACT STATUS***

The Third Quarter Safety Director's Report covers service activities provided during July, August, and September of 2017. The Annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of sixty-four (64) loss control visits to the twenty-seven (27) members of the Burlington County Municipal Joint Insurance Fund. As of September 30, 2017, forty-five (45) of the sixty-four (64) planned visits have been completed. All members have been visited at least once so far this year.

All Right-to-Know inventory and labeling surveys have been completed. The Safety Director Service team consists of Keith Hummel, Safety Director, and service consultants John Saville and Robert Garish. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff - Susan Kopec, Andrea Felip, and Natalie Dougherty.

## ***SUMMARY OF MEMBERS VISITED***

- Township of Bordentown Police Dept. – Conducted a Loss Control Survey on July 24
- Borough of Fieldsboro – Conducted a Loss Control Survey on July 14
- Township of Florence Police Dept. – Conducted a Loss Control Survey on July 18
- Borough of Pemberton – Conducted a Loss Control Survey on July 19
- Township of Pemberton Police Dept. - Conducted a Loss Control Survey on July 14
- Township of Southampton – Conducted a Loss Control Survey on July 10
- Township of Southampton – Conducted a Loss Control Survey on July 26
- Township of Bass River – Conducted a Loss Control Survey on August 8
- Township of Bordentown – Conducted a Loss Control Survey on August 11
- Township of Chesterfield – Conducted a Loss Control Survey on August 30
- Township of Hainesport – Conducted a Loss Control Survey on August 31
- Township of Lumberton – Conducted a Loss Control Survey on August 30
- Township of Medford – Conducted a Loss Control Survey on August 4
- Borough of Palmyra – Conducted a Loss Control Survey on August 11
- Township of Mount Laurel – Conducted a Loss Control Survey on September 7
- Township of Tabernacle – Conducted a Loss Control Survey on September 12

## ***REGIONAL TRAINING***

Six Regional Training programs were held in 2017, with all six being completed for 2017. Additionally, two Leadership Training Programs were offered:

- **OSHA Record Keeping Webinar** began in January, 2017
- **The Safety Coordinator/ Claims Coordinator Round Table** was held on February 23, 2017 at the Indian Spring Country Club. There were 27 members represented.
- **Active Shooter Regional Training** was held on March 16, 2017 at the Hainesport Municipal Building. 15 member towns were in attendance.
- **DPW Supervisor RSW Regional Training** was held on May 25, 2017 at the Bordentown Township Community Center. 11 member towns were in attendance.
- **Wellness Coordinator Training** was held on September 27, 2017 at the Hainesport Municipal Building. There were 18 member towns in attendance.
- **Career Survival for First Line Supervisors** will be held on November 8, 2017 at the Hainesport Municipal Building. There were six member towns in attendance.
- **Leadership Training & Senior Leadership Training** was offered by the MEL Safety & Education Committee and the following representatives from the BURLCO JIF attended the Leadership training program during 2017:
  - Martin Eckert Jr, Florence Township
  - Barclay T. Philips, Tabernacle Township
  - Kevin Worrell, Tabernacle Township
  - Anthony Buttacavali, Bass River Township

## **POLICE ACTIVITIES**

The Police Chief Ad Hoc Committee met on February 24, 2017, June 22, 2017, and September 12, 2017. The purpose of the Police Ad Hoc meetings is to review Accreditation, Training, Exposures presented by Police Operations and other Risk Management issues related to Law Enforcement. The next Police Ad-Hoc meeting is scheduled for December 5, 2017

The following Law Enforcement memorandums have been distributed by the Safety Director:

- Class III Officer
- Excited Delirium
- Firearms Storage Safety
- Motor Vehicle Crashes and Seat Belts
- Ford Special Services Vehicles

Seven designated Law Enforcement visits to member towns for 2017 were completed. The Safety Director's office will continue to build strong relationships with the Law Enforcement community.

Training for Special Law Enforcement Officers (SLEO) was held in May of 2017.

## **SAFETY MONITORING AND INTERVENTION**

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Burlington JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of September 30, 2017

## 2017 SAFETY INCENTIVE PROGRAM UPDATE

The continuing theme for the Safety Incentive Program is “Changing the Way We Think about Safety.” To make substantive changes in behavior, we need to have both a “Top Down” and “Grassroots” program. Our model is based on the four values of Trust, Care, Knowledge, and Communication which are demonstrated through the best practices and demonstration of commitment.

- All members have submitted the signed safety contracts and Safety Committee meeting schedules.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on July 27-28, 2017. All but one member town was represented.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped as the “6 C’s” of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During onsite record checks, all elements of the program are reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, Roadway Sign and Walkway Logs, etc.)
- Over the past few years, we have made a concerted effort to improve the quality and detail included in the Job Safety Observation Reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report. Many members have embraced the new format.
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- For 2017, an additional element was added to encourage members of Fire, Police, and EMS Departments to enroll in and complete the “Safe Patient Lifting for Emergency Responders” online training program.



- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.
- All members have attended at least one of the five regional training programs held this year.
- Outstanding SFI's will be evaluated at the November 30, 2017, Executive Safety Committee Meeting.
- The Safety Director will solicit feedback from the members to establish "minimum required participation" for 2018, including attendance at regional training, safety contract, representation at annual planning retreat, safety committees, documentation of written PEOSHA programs, and completion of outstanding Suggestions for Improvement.

## **MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS**

There are more than fifty (50) Instructor-led training courses available to the membership. The 2018 Course Catalog and Class Request Form was distributed in July. Classes are now able to be scheduled for 2018.

All member towns have a Training Administrator assigned.

Through September 30, 2017, BURLCO JIF members have participated in five hundred and twenty-nine (529) total Instructor-Led Learning Events through the MSI. This is two hundred and fifty-four (254) additional Instructor-Led Learning Events since June 30, 2017.

In addition to traditional instructor-led training, three hundred and ten (310) online classes have been taken. This is thirty-five (35) additional online classes since June 30, 2017.

Currently, there are twenty-three (23) online training programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting. Current available courses are:

- Avoid Back Pain
- Blood-borne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Ethics in Local Government Version 2.0
- Fire Safety
- Hazard Communication & the Globally Harmonized System

- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Safe Patient Lifting for Emergency Responders
- Smart Moves to Avoid Falling Down
- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

According to MSI Training Records and verbal affidavits from consultants, approximately 60% of member towns have participated in the Safe Patient Lifting Training as of September 30, 2017.

*Please note that if the training was completed in group sessions or by DVD, MSI records may not reflect full attendance. Verbal affidavit of participation is satisfactory to reflect participation in the Safety Incentive Program.*

There were twenty-one (21) video rentals from the MEL Media Library through September 30, 2017. The library consists of seven hundred and seventy (770) distinct titles that represent forty-seven (47) categories. Of those 770 titles, three hundred and fifty (350) consist of VHS format with the remaining being DVD format. The MEL Media Library has been updated this year with forty-two (42) new titles.

## **PLANNED SERVICE ACTIVITIES FOR Q4**

- Continue designated Law Enforcement Consults.
- Present suggested revisions for 2018 Safety Program to JIF Executive Safety Committee
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old
- Review 2017 member usage of Safe Patient Lifting Training
- Work closely with members with above-average frequency / LTAF rates
- Facilitate last Police Chief Ad-Hoc Committee Meeting
- Summarize participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews
- Promote nomination of "Special Recognition Award Winners"
- Distribution of Safety Director Bulletins and notices
- Participate in Fund Commissioner and Executive Safety Meetings, JIF related activities, and the remaining two Regional Trainings
- Finalize 2018 Training Plan

# APPENDIX 1: LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund																
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017																
2017 Visit Schedule																
Member	St	REN	Service Consultant	Consultant Projected visits	special focus	Law Enforcement	1st visi	2nd visi	3rd visi	4th visi	5th visi	Total Projected Visits	Completed Visits #	Remaining Visits #	Comments	2017 Safety Contract
Bass River	S	REN	JS	2	Acc Review	0	2/6	8/4				2	2	0	2/6 LCR - Renewal; 8/4 LCR	1/9/2017
Beverly	M	REN	JS	2	Acc Review	0	3/29	10/3				2	2	0	3/29 LCR-Renewal; 10/3 LCR	4/5/2017
Bordentown City	M		JS	2		0	6/5	10/31				2	2	0	6/5 LCR; 10/31 LCR	1/16/2017
Bordentown Twp	L	REN	JS	2	RTK	1	2/1	2/1	7/24 (PD)	8/11		3	4	-1	2/1 LCR-Renewal; 7/24 LCR-PD; 8/11 LCR	3/30/2017
Chesterfield	S		JS	2		0	4/13	8/30				2	2	0	4/13 LCR; 8/30 LCR	3/31/2017
Delanco	S		JS	2	RTK	1	6/12	6/15 (PD)	10/23			3	3	0	6/12 LCR; 6/15 LCR-PD; 10/23 LCR	1/17/2017
Delran	L	REN	JS	2		1	3/9	3/9	10/6	12/11 (PD)		3	3	0	3/9 LCR-Renewal; 12/11 LCR-PD	3/14/2017
Edgewater Park	M		JS	2		0	6/19					2	1	1	6/19 LCR;	2/2/2017
Fieldsboro	S		JS	2		0	7/14	10/26				2	2	0	7/14 LCR; 10/26 LCR	1/24/2017
Florence	L		JS	2	Acc Review	1	5/30	7/18 (PD)	10/31			3	3	0	5/30 LCR; 7/18 LCR-PD; 10/31 LCR	1/17/2017
Hainesport	S	REN	JS	2		0	3/31	8/31				2	2	0	3/31 LCR-Renewal; 8/31 LCR	1/20/2017
Lumberton	L		JS	3	Acc Review	1	6/14	8/30	10/18	12/6 (PD)		4	4	0	6/14 LCR; 8/30 LCR; 10/18 LCR; 12/6 LCR-PD	3/31/2017
Mansfield	M		JS	2		0	8/31					2	1	1	8/31 LCR	1/13/2017
Medford	XL		JS	3		0	6/1	8/4	11/7			3	3	0	6/1 LCR; 8/4 LCR; 11/7 LCR	1/23/2017
Mount Laurel	XL	REN	JS	4		0	1/12	1/31	1/31	9/7	11/2	4	5	-1	1/12 LCR; 1/31 LCR-Renewal; 9/7 LCR; 11/2 LCR	2/1/2017
North Hanover	M	REN	JS	2		0	3/9	10/27				2	2	0	3/9 LCR-Renewal; 10/27 LCR	3/23/2017
Palmyra	M	REN	JS	1		0	4/7	8/11				1	2	-1	4/7 LCR-Renewal; 8/11 LCR	1/19/2017
Pemberton Boro	S		JS	2	Acc Review	0	7/19	11/9				2	2	0	7/19 LCR; 11/9 LCR	1/30/2017
Riverside	M	REN	JS	3		0	3/10	10/2	12/6			3	3	0	3/10 LCR; 10/2 LCR; 12/6 LCR	3/31/2017
Shamong	S	REN	JS	2	RTK	0	6/15	10/18				2	1	1	6/15 LCR-Renewal;	2/2/2017
Springfield	S	REN	JS	2	Acc Review	0	4/13					2	1	1	4/13 LCR-Renewal	3/9/2017
Tabernacle	S		JS	2		0	1/10	9/12				2	2	0	1/10 LCR; 9/12 LCR	3/29/2017
Westampton	M		JS	2		1	11/1	11/29 (PD)				3	2	1	11/1 LCR; 11/29 LCR-PD;	1/20/2017
Woodland	S	REN	JS	2	RTK	0	5/31					2	1	1	5/31 LCR-Renewal	4/24/2017
Wrightstown	S		JS	2	RTK	0	5/31	10/31				2	2	0	5/31 LCR; 10/31 LCR	3/2/2017
XXDiscretionary			JS	0		0						0	0	0		
Pemberton Twp	XL		RG	3	RTK	1	2/13	7/14 (PD)	11/9	12/15		4	2	2	2/13 LCR; 7/14 LCR-PD;	4/10/2017
Southampton	M		RG	3		0	7/10	7/26	11/10			3	3	0	7/10 LCR; 7/26 LCR; 11/10 LCR	4/24/2017
xxxTOTAL				60		7						67	62	5		

## APPENDIX 2: REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017									
2017 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/23/17	Active Shooter 3/16/17	DPW Supervisor RT/Roadway, Sign & Walkway Program 5/25/17	Wellness Coordinator Training 9/27/2017	Career Survival November 8, 2017		Annual Retreat 5/4/17	Total Reg Train
Bass River	S	1	1					1	
Beverly	M	1	1		1			1	
Bordentown City	M	1		1				1	
Bordentown Twp	L	1				1		1	
Chesterfield	S	1	1		1			1	
Delanco	S	1	1		1			1	
Delran	L	1	1	1		1		1	
Edgewater Park	M	1	1		1			1	
Fieldsboro	S	1			1			1	
Florence	L	1	1	1	1			1	
Hainesport	S	1	1	1	1			1	
Lumberton	L	1			1	1		1	
Mansfield	M	1	1		1			1	
Medford	XL	1	1	1	1	1		1	
Mount Laurel	XL	1			1	1		1	
North Hanover	M	1	1					1	
Palmyra	M	1		1	1			1	
Pemberton Boro	S	1		1				1	
Pemberton Twp	XL	1			1			1	
Riverside	M	1		1				1	
Shamong	S	1	1	1	1			1	
Southampton	M	1	1		1			1	
Springfield	S	1						1	
Tabernacle	S	1	1	1	1			1	
Westampton	M	1	1		1	1		1	
Woodland	S	1						1	
Wrightstown	S	1		1	1			1	
Members represented		27	15	11	18	6		27	



## COMMITTEE CHAIRS MEETING MINUTES

Thursday, January 4, 2018 at 2:00pm

Via Conference Call

A meeting of the BURLCO JIF Committee Chairs was held on Thursday, January 4, 2018 at 2:00 pm via conference call. The meeting began at 2:02 PM.

Those in attendance were:

Kathy Burger, Chair, Strategic Planning Committee, Medford Township  
Jeff Hatcher, Chair, Finance Committee, Delran Township  
Richard Brook, Chair, Coverage Committee, Florence Township  
Paul A. Forlenza, Deputy Executive Director, Arthur J. Gallagher Risk Management Services  
Sheila Ortiz, Account Representative, Arthur J. Gallagher Risk Management Services

Those not in attendance were:

Paul Keller, Fund Chair, Springfield Township  
Doug Cramer, Safety Committee Chair Designee, Tabernacle Township  
Paul J. Miola, CPCU, ARM, Executive Director, Arthur J. Gallagher Risk Management Services

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

### ***I. Committee Chair Assignments***

Mr. Forlenza welcomed everyone to the meeting and briefly reviewed the Committee Chair assignments for 2018 as follows:

*Finance Committee, Jeff Hatcher*, Delran Township  
*Safety Committee, Doug Cramer*, Tabernacle Township  
*Strategic Planning Committee, Kathy Burger*, Medford Township  
*Coverage Committee, Richard Brook*, Florence Township

He then stated that in the past the New Member Review Committee has been comprised of the Committee Chairs. He recommends that the New Member Review Committee continue to be composed of the Standing Committee Chairs. The Committee agreed.

### ***II. Committee Charters***

Mr. Forlenza noted to the Committee that each Sub-Committee's Charter was included in the agenda packet as a reference for this meeting. He indicated that the Charters will be approved as part of the 2018 Risk Management Plan at the January 16, 2018 Reorganization meeting. Each Committee will then review their Charter at their first meeting of the year.

### ***III. Committee Participation Form***

Mr. Forlenza stated that the Committee Participation Forms were e-mailed to Fund Commissioners and RMC's on November 29, 2017. Responses were due back to his office by December 15, 2017. He then referred the Committee members to a Volunteer Response Summary contained in the agenda packet.

### ***III. Committee Membership Assignments***

Mr. Forlenza stated that the Volunteer Response Summary was up to date as of this morning.

The Committee Chairs discussed the current makeup of each Committee and selected Fund Commissioners for each Committee for 2018 based upon their expressed preferences and the needs of the Fund. Risk Management Consultant's were also assigned to the Safety and Coverage Committees. The following Committee Membership Assignments are recommended:

*Finance Committee:*   **Jeff Hatcher, Chair**, Delran Township  
                                  **Mike Theokas**, Bordentown Township  
                                  **Richard Brook**, Florence Township  
                                  **Mike Mansdoerfer**, Lumberton Township  
                                  **Kathy Burger**, Medford Township  
                                  **Meredith Tomczyk**, Mt. Laurel Township  
                                  **John Gural**, Palmyra Borough  
                                  **Dennis Gonzalez**, Pemberton Township  
                                  **Dave Matchett**, Shamong Township

*Strategic Planning:*   **Kathy Burger, Chair**, Medford Township  
                                  **Mike Theokas**, Bordentown Township  
                                  **Glenn McMahon**, Chesterfield Township  
                                  **John Gural**, Palmyra Borough  
                                  **Dave Matchett**, Shamong Township  
                                  **Doug Cramer**, Tabernacle Township

*Safety Committee:*    **Doug Cramer, Chair**, Tabernacle Township  
                                  **Amanda Somes**, Bass River  
                                  **Richard Wolbert**, Beverly City  
                                  **Grace Archer**, Bordentown City  
                                  **Mike Templeton**, Delanco Township  
                                  **Gene DiFilippo**, Edgewater Park  
                                  **Patrice Hansell**, Fieldsboro Borough  
                                  **Paula Kosko**, Hainesport Township  
                                  **Mike Fitzpatrick**, Mansfield Township  
                                  **Mary Picariello**, North Hanover Township  
                                  **Maria Carrington**, Westampton Township  
                                  **James Ingling**, Wrightstown Borough

*RMC's:*                   **Mike Avalone**, Conner Strong & Buckelew  
                                  **Steve Walsh**, EJA/Capacity Insurance  
                                  **Bonnie Ridolfino**, Hardenbergh Insurance  
                                  **Chris Powell**, Hardenbergh Insurance

*Coverage Committee:* **Richard Brook, Chair**, Florence Township  
                                  **Kathy Burger**, Medford Township  
                                  **Donna Mull**, Pemberton Borough

*RMC's:*                   **George Gravenstine**, AJM Insurance  
                                  **Joe Henry**, Hardenbergh Insurance Group

**Chris Powell**, Hardenbergh Insurance Group  
**Helen Goodwin**, Hardenbergh Insurance Group

*New Member Review:* **Committee Chairs**

*A copy of the 2018 Committee membership list is attached to these minutes. All appointments will be announced at the January 16, 2018 Reorganization meeting.*

**IV. 2018 MEL Committees**

Mr. Forlenza referred the committee members to a copy of a memo in the Agenda Packet that depicts those members who served on MEL Committees for 2017 as follows:

<b>Committee</b>	<b>Meeting Frequency</b>	<b>Current BURLCO Rep</b>	<b>Interest in Serving</b>
MEL Executive Committee	Quarterly	Meghan Jack	
RCF Executive Committee	Quarterly	Dave Matchett	
E-JIF Executive Committee	Quarterly	Meghan Jack	
MEL Claims Review Committee	Before MEL Meeting	Meghan Jack	
RCF Claims Review Committee	Before RCF Meeting	Dave Matchett	
Safety & Education Committee	Quarterly	Doug Cramer	
Investment Committee	Semi-Annual	Tom Tontarski	
Legislative Committee	Quarterly		
Audit Committee	Semi-Annual		
Coverage Committee	As Needed	Richard Brook	
Management Committee	As Needed		

Discussion ensued regarding the representatives to the MEL Committee's in 2018. Following a brief discussion, it was decided that Mr. Forlenza's office would send an email to the members asking if there is an interest of being a representative to a MEL Committee in 2018. The Committee agreed.

**V. 2018 Conferences**

**A. 2018 Budget**

Mr. Forlenza reminded the Committee Chairs that the number of conference attendance positions budgeted for 2018 is four (4).

Mr. Forlenza then briefly reviewed the 2018 PRIMA and AGRIP conference schedule:

- PRIMA – June 3-6, 2018 – Indianapolis, IN (no responses for this conference at this time)
- AGRIP
  - March 4-7, 2018 – Spring Conference – San Diego, CA



o September 30 – October 3, 2018 – Fall Conference – Portland, OR

Mr. Forlenza then provided a brief description of each conference to the Committee. He then referred the Committee to the *Conference Attendance Policy* included in the agenda and briefly reviewed the policy with the Committee.

Mr. Forlenza indicated that on December 11, 2017, Ms. Plavchak from his office e-mailed information on the AGRIP and PRIMA Conferences to those Fund Commissioners who have priority to attend. Mr. Forlenza asked that members respond as soon as possible if they are interested in attending on the aforementioned conferences.

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

Hearing no additional comments from the Committee members, the meeting adjourned at 2:29 PM.

File: BURLCOJIF/General/Committee Chairs  
BURLCOJIF/2018/Committee Chairs

Tab: January 4, 2018  
Tab: January 4, 2018

## 2018 STANDING COMMITTEES

Committee	Members
<b>Safety</b>	<b>Doug Cramer</b> , Tabernacle Township
	<b>Amanda Somes</b> , Bass River
	<b>Richard Wolbert</b> , Beverly City
	<b>Grace Archer</b> , Bordentown City
	<b>Mike Templeton</b> , Delanco Township
	<b>Gene DiFilippo</b> , Edgewater Park Township
	<b>Patrice Hansell</b> , Fieldsboro Borough
	<b>Paula Kosko</b> , Hainesport Township
	<b>Mike Fitzpatrick</b> , Mansfield Township
	<b>Mary Picariello</b> , North Hanover Township
	<b>Maria Carrington</b> , Westampton Township
	<b>James Ingling</b> , Wrightstown Borough
<b>Risk Management Consultants</b>	<b>Steve Walsh</b> , EJA/Capacity Insurance
	<b>Bonnie Ridolfino</b> , Hardenbergh Insurance Group
	<b>Chris Powell</b> , Hardenbergh Insurance Group
	<b>Mike Avalone</b> , Conner Strong & Buckelew
<b>Coverage</b>	<b>Richard Brook</b> , <i>Chair</i> , Florence Township
	<b>Kathy Burger</b> , Medford Township
	<b>Donna Mull</b> , Pemberton Borough
<b>Risk Management Consultants</b>	<b>George Gravenstine</b> , AJM Insurance
	<b>Joe Henry</b> , Hardenbergh Insurance
	<b>Chris Powell</b> , Hardenbergh Insurance Group
	<b>Helen Goodwin</b> , Hardenbergh Insurance Group

## ***2018 STANDING COMMITTEES***

<b>Committee</b>	<b>Members</b>
<b>Finance</b>	<b>Jeff Hatcher</b> , <i>Chair</i> , Delran Township
	<b>Mike Theokas</b> , Bordentown Township
	<b>Richard Brook</b> , Florence Township
	<b>Mike Mansdoerfer</b> , Lumberton Township
	<b>Kathy Burger</b> , Medford Township
	<b>Meredith Tomczyk</b> , Mt. Laurel Township
	<b>John Gural</b> , Palmyra Borough
	<b>Dennis Gonzalez</b> , Pemberton Township
	<b>Dave Matchett</b> , Shamong Township
<b>Strategic Planning</b>	<b>Kathy Burger</b> , <i>Chair</i> , Medford Township
	<b>Mike Theokas</b> , Bordentown Township
	<b>Glenn McMahon</b> , Chesterfield Township
	<b>John Gural</b> , Palmyra Borough
	<b>Dave Matchett</b> , Shamong Township
	<b>Doug Cramer</b> , Tabernacle Township
<b>New Member Review</b>	<b>Committee Chairs</b>



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** January 4, 2018

**To:** Burlington County Municipal Joint Insurance Fund

**From:** Commissioner Jack

**Subject:** January MEL Report

**Presentations** – Executive Director acknowledged Kathleen Wilkinson (Technical Writer), Joanne Hall (Safety Director), Paul Shives (Fund Commissioner 1988-1992 and September to January 2018; Chairman 2007-2008) and Robert Landolfi (Fund Commissioner June 2012 to January 2018; MEL Chairman 2017). In particular, Executive Director noted that Paul Shives and Robert Landolfi were two of the longest serving JIF Fund Commissioners and charter Commissioners of Joint Insurance Funds.

**2018 Reorganization -** The MEL conducted its 2018 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Richard Hirsh	Atlantic Fund
Secretary	2	Mauro Tucci	Suburban Essex Fund
	3	Joseph Wolk	Camden Fund
	4	Charles Cuccia	South Bergen
	5	James Gildea	Suburban Fund
	6	Robert Law	Trico Fund
	7	Jon Rheinhardt	Morris Fund
	1	Thomas Nolan	Monmouth Fund
	2	Joseph D'Arco	NJSI
	3	Tom Czerniecki	PMM Fund
	4	Meghan Jack	Burlco Fund
	5	Cynthia Ege	PAIC
	6	Bernie Rutkowski	NJUA Fund
	7	Mark Antozzeski	First Responders Fund
		Paul Tomasko	Bergen Fund
		John Clarke	NJPHA
		Joy Tozzi	Mid Jersey Fund
		Veronica Laureigh	Ocean Fund
		William Northgrave	Central Fund

**2018 MEETING SCHEDULE:**

<b>2018 Meeting Schedule</b>		
March 7, 2018 (Wed)	Princeton Marriott	9:00 am
June 7, 2018 (Thurs)	Forsgate Country Club	11:15 am
September 5, 2018 (Wed)	Forsgate Country Club	11:15 am
October 17, 2018	Forsgate Country Club	11:15 am
November 14, 2018	Atlantic City Convention Center	5:00 pm
January 2, 2019	Forsgate Country Club	11:15 am

**2018 Standing Committees Chairpersons**

Management Committee	Mauro Tucci
Marketing Committee	Mauro Tucci
Coverage Committee	Mauro Tucci
Investment Committee	James Gildea
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Chairman Hirsch also added several members to committee. Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

**2018 Fund Professionals & Professional Service Agreements** – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2018 and for the term of the contract.

**Management Committee:** As part of the Requests for Qualifications process, the MEL noted that the “services” section of professional service contracts were going to be reviewed. A meeting of the Management Committee will be scheduled to review the recommended modifications.

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

**Risk Management Plan** - The Board of Fund Commissioners adopted the 2018 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2018.

**Elected Officials Seminars:** VCS is in the process of converting this year's Elected Officials Seminar to an online version, pursuant to the MEL's contract for the preparation of online courses.

**Technology Best Practices:** In September of 2016, the MEL awarded a contract to Rutgers to assist with implementing Cyber Security Risk Management. Marc Pfeiffer has been working with the Cyber Task Force with this objective which has taken longer than anticipated. The Board agreed to extend the term of the contract to February 2018.

**RCF:** The Residual Claims Fund scheduled its 2018 Reorganization meeting for Wednesday, January 3, 2018 at 10:30 am in the Forsgate Country Club located in Jamesburg, NJ. The Fund elected John Clark as its representative to the Residual Claims Fund for the 2018 Fund Year.

**Legislative Committee:** The committee met on November 15, 2017 and submitted the minutes of the meeting. Committee is scheduled to meet on January 12, 2018.

The JIF investment legislation has been voted out of the Assembly Financial Institutions Committee with amendments. It now has to get scheduled in the Assembly. If successful, it will go back to the Senate (where it already passed) to address the amendments.

**Coverage Committee:** Coverage Committee met on December 4, 2017 and submitted the minutes of its meeting. Committee is scheduled to meet on February 15, 2018.

**Safety & Education Committee:** Committee is scheduled to meet on January 19, 2018.

**Claims Committee:** The Claims Review Committee met on November 29, 2017 and is scheduled to meet immediately following today's Board meeting. Minutes of the November 29, 2017 meeting are enclosed under separate cover.

**Cyber Task Force:** The MEL's Cyber Task Force has been working on Minimum Standards for Cyber Security. The MEL will provide some reimbursement of cyber liability claim deductibles for members who are compliant. Task Force met on December 4<sup>th</sup> for its final review of the standards. The MEL Cyber Risk Management Plan has been distributed to members and is posted to the MEL website – njmel.org. The Cyber Task Force will meet again and develop objectives for 2018.

**Annual MEL Commissioner Retreat:** The Board of Fund Commissioners annual retreat will be scheduled in conjunction with the March 7, 2018 Fund meeting, which will be held in the Princeton Forrestal Marriott at 9:00 am.

**MEL Mobile Application:** The MEL updated its website (njmel.org) and launched a mobile application in November. Everyone is encouraged to download the mobile application and register for a "role(s)". The MEL will use the mobile application to issue "push alerts" based on municipal and authority roles. By registering for a "role(s)", you will be able to limit alerts to information meaningful to you. Instructions to download the mobile app can be found on the webpage - njmel.org.

**Risk Management Information/Operating System (RMIS):** The MEL awarded a contract to Origami Risk to provide the online underwriting database; anticipated launch date is early January 2018. This past summer marked the last renewal utilizing the Exigis program. The system will remain locked as the data is transitioned to the new platform and verified. Once verification is complete, then the new platform will be made available to members to amend their schedules. We are also working with Origami on training.

**Emergency Restoration Services – Request for Qualifications (RFQ):** The MEL issued a Request for Qualifications for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. Due date is December 29<sup>th</sup>. Board of Fund Commissioners authorized the Executive Director to post the responses received on the MEL webpage – njmel.org.



**Edward Cooney, MBA**  
*Vice President*  
*Account Executive/Underwriting Manager*

**Major Accounts**

P : 973-659-6424  
F : 856-830-1432  
ecooney@connerstrong.com  
9 Campus Drive  
Parsippany, NJ 07054  
connerstrong.com

December 22, 2017

**RE: Municipal Excess Liability Joint Insurance Fund  
2018 Insurance Renewal**

Joe / Dave,

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures with your team.

Thank you for all of your efforts and assistance regarding this renewal!

Coverage	Rate Delta
Property	0.5%
Casualty	Genesis = (5%) Munich = Flat
Workers' Compensation	Flat
Public Officials / EPL	3.5% (+ 5% for Land Use)
Volunteer D&O	Flat
Cyber	1.2%
Non-Owned Aircraft	Flat

**Property** - Despite the severity and frequency in natural disasters affecting the marketplace in 2017, the total property program only saw a 0.5% (half point) rate increase. Our primary with Zurich stayed flat with current terms, while our excess markets increased about 14% with current terms. As a market comparison, most Property insurers looked for no less than a 10% increase, while those at low attachments or insuring CAT regions looked for 20%.

**Casualty** - We are entering the second year of our two-year agreements with both Genesis and Munich. As agreed, Genesis provided a 5% reduction in all rates, while Munich provided a flat rate. These terms follow 2017's 5% and 2% reduction from the reinsurers, respectively.

**Workers' Compensation** - We are entering the third year of a three-year agreement with Safety National with an agreed to flat rate.





## Municipal Excess Liability Residual Claims Fund

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

January 3, 2018

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF 2018 Reorganization Meeting

**Executive Committee Nominations:** The MEL Audit Committee made a recommendation from a Best Practices standpoint that the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee.

Below is a listing of the 2018 Executive Committee.

2018 Executive Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Paul Tomasko, Bergen JIF
James Gildea, Suburban Muni JIF
John Clarke, MEL JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF

The Fund also elected the following alternates for the 2018 Fund Year:

2018 Alternate Executive Committee
David Matchett, Burlco JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Czerniecki, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
<i>To be appointed</i> , Central JIF

**RCF Claims Committee:** Nomination Committee submitted the following to serve on the 2018 RCF Claims Committee:

<b>2018 RCF Claims Committee</b>
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
David Matchett, Burlco JIF
Sherry Sims, NJPHA JIF
James Gildea, Suburban Municipal JIF
Jon Rheinhardt, Morris JIF

The proposed terms for both RCF Chair and Secretary as well as RCF Claims Chair would be for a 2-year term at which point the Secretary would then assume the Chair position. The RCF Chair would also serve as the RCF Claims Chair.

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

**Resolution 1-18 Fund Professionals & Professional Service Agreements:** The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2018; annual amounts and estimated 3-year contracts amounts were reflected in Resolution 1-18 as per Local Finance Notice 2017-10.

The Board of Fund Commissioners confirmed the following appointments:

<b>2018 Fund Professionals</b>	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Paul Miola, Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

**Resolution 2-18 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner James Gildea was designated as the additional RCF Commissioner signatory.

**Resolution 3-18 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

<b>2018 Meeting Schedule &amp; 2019 Reorganization</b>			
March 7, 2018	Princeton Forrestal Center	9:00 am	
June 7, 2018	Forsgate Country Club	10:30 am	
September 5, 2018	Forsgate Country Club	10:30 am	
October 17, 2018	Forsgate Country Club	10:30 am	
January 2, 2019	Forsgate Country Club	10:30 am	

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting. In addition to the above, the RCF

Claims Committee will meet via teleconference at 9:00AM on May 2, 2018, July 18, 2018 and December 5, 2018; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 4-18 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 5-18 Risk Management Plan:** The Board adopted the 2018 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**Claims Committee:** The Claims Review Committee met on November 29, 2018 and met the morning of the Commissioner's meeting. Minutes of the November meeting were enclosed under separate cover.

**JIF Investment Legislation:** Executive Director reported the JIF investment legislation has been voted out of the Assembly Financial Institutions Committee with amendments. It now has to get scheduled in the Assembly. If successful, it will go back to the Senate (where it already passed) to address the amendments.

**Acknowledgement of Service:**

Commissioner Matchett was presented with a token of appreciation for the years he served as RCF Chair and RCF Claims Committee Chair.

Commissioner Cook was presented with a bouquet for her years of service on the RCF Board and the RCF Claims Committee; the Board wished her best of luck on her retirement.

Commissioner Shives was thanked for his years of service on the RCF; the MEL would be making a presentation honoring him.

Commissioner Landolfi was thanked for his years of service on the RCF; the MEL would be making a presentation honoring him and congratulating his retirement.

**Fund Attorney:** The Fund Attorney reported there are 6 EPL/POL claims - down from 300 - left to be settled since that line of coverage was transferred out of the MEL.

**Next Meeting:** The next meeting of the RCF will be March 1, 2018 at 9:00AM at the Princeton Forrestal Center in Princeton, NJ.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: January 3, 2018

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2018 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2018 Executive Committee and the 2018 Fund Professionals.

		<u>2018</u>
Chairman:	Sub Essex JIF	Joe Catenaro
Secretary:	Monmouth	Thomas Nolan
Executive Committee:	Camden	Joe Wolk
	Sub-Muni	Jim Gildea
	Trico	Robert Law
	South Bergen	Greg Franz
	Bergen	Paul Tomasko
	Burlco	Meghan Jack
Alternates:		
#1	NJUA	Bernie Rutkowski
#2	PMM	Tom Czerniecki
#3	Morris	Michael Guarino
#4	Ocean	Veronica Laureigh
#5	Central	William Northgrave

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2018 Reorganization of the Fund were reviewed and adopted by the Board.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The EJIF Board awarded professional service agreements in accordance with a fair and open process

pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2018.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, Perma Risk Management Services
<b>Fund Attorney</b>	Fred Semrau, Esquire
<b>Fund Treasurer</b>	Charles Cuccia
<b>Asset Manager</b>	Wilmington Trust
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	PS&S and First Environment ( <i>As per the agreed pricing as a result of the 2016 RFQ process for the 2018 fund year. This will be a 1 year appointment.</i> )
<b>Claims Administrator</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group

**2018 STANDING COMMITTEES** - Five standing committees were established for the 2018 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the EJIF, previously provided by Liberty International Underwriters, will be issued in 2018 by a Liberty subsidiary, Ironshore Insurance Company. The proposed Ironshore policy form is different from the expiring Liberty form and has been modified to reflect the EJIF as the underlying bearer of risk. A summary is as follows:

#### **EXCESS COVERAGE RENEWAL**

**COVERAGE:** Follow Form Excess Pollution Liability – Claims Made Coverage

**COMPANY:** Ironshore Insurance Company

**LIMIT OF LIABILITY:** \$ 9,000,000 Pollution Incident Limit  
\$ 9,000,000 Aggregate Limit

**SELF INSURED RETENTION:** \$3,000,000 Aggregate of All Losses Incurred

**EJIF COVERAGE** – During the November EJIF Meeting, the EJIF Board approved the new Storage Tank Form, the \$250,000 Transit Coverage sublimit to the EIL Policy and a revised Risk Management Plan. All these changes are effective January 1, 2018.

**2018 MEETING SCHEDULE:**

**2018 Meeting Schedule**

March 7, 2018	Princeton Forrestal Center	9:00 am
June 7, 2018	Forsgate Country Club	10:50 am
September 5, 2018	Forsgate Country Club	10:50 am
October 17, 2018	Forsgate Country Club	10:50 am
November 14, 2018	Sheraton Hotel-Atlantic City	12:00 pm
January 2, 2019	Forsgate Country Club	10:50 am