

## AGENDA PACKET



Tuesday, April 17, 2018 at **3:30 PM**

Café Madison  
33 Lafayette St.  
Riverside, NJ

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Café Madison**

**33 Lafayette St**

**Riverside, NJ**

**Tuesday, April 17, 2018 – 3:30 PM**

**AGENDA**

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
  - A. Adoption of the **March 20, 2018** Meeting Minutes.....Pages 1-10
  - B. Adoption of the **March 20, 2018** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report.....Pages 11-53
  - A. Lost Time Accident Frequency.....Pages 15-16
  - B. Certificates of Insurance..... Pages 17-22
  - C. 2017 Safety Incentive Program Awards.....Page 23
  - D. 2018 Optional Safety Budget.....Page 24
  - E. 2018 Wellness Incentive.....Page 25
  - F. Employment Practices Liability Coverage Update .....Page 26
  - G. EPL/Cyber Risk Management Budget.....Page 27
  - H. EPL Helpline – Authorized Contact List.....Page 28
  - I. Financial Fast Track Report.....Page 29
  - J. Regulatory Filing Checklists.....Pages 30-31
  - K. Capehart & Scatchard Updates.....Pages 32-37
  - L. Statutory Bond Status.....Page 38
  - M. Skateboard Park Approval Status.....Page 39
  - N. Elected Officials Training – Online.....Page 40

O.	MEL Cyber Risk Management Program	
P.	Website	
Q.	Inclement Weather Policy	
R.	Police Command Staff Training – Invite.....	Pages 41-42
S.	Managerial & Supervisory Training – Invite.....	Pages 43-45
T.	New Fund Commissioner Orientation.....	Page 46
U.	Quarterly Attendance Report.....	Page 47
V.	Financial Disclosure Form Filing.....	Pages 48-53
W.	New Member Activity	
VIII.	Solicitor’s Report	
A.	Closed Cases.....	Page 54
B.	Resolution 2018 - _____ Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting Minutes – <b>Motion – Roll Call</b> .....	Pages 55-56
C.	Motion to Adopt the Revised Tort Claims Questionnaire – <b>Motion – Roll Call</b>	
IX.	Safety Director’s Report	
A.	Activity Report .....	Pages 57-65
B.	Bulletin: Spring and Playground Inspections.....	Pages 66-67
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses –April 2018.....	Page 68
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 69
B.	Corner Connection .....	Pages 70-74
C.	National Humor Month.....	Page 75
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 76
B.	Average Number of Days to Report a Claim.....	Page 77
C.	Transitional Duty Summary Report.....	Page 78
D.	PPO Savings & Penetration Reports.....	Pages 79-80
E.	Paid Provider by Specialty.....	Page 81
F.	Top 5 Provider by Specialty.....	Page 82
G.	Nurse Case Management Report.....	Page 83
XIII.	Treasurer’s Report as of March 31, 2018 .....	Pages 84-112
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Bill List – April 2018.....	Page 113
F.	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XIV.	Committee Reports	
A.	Strategic Planning Committee Meeting – March 13, 2018.....	Pages 114-120
B.	Executive Safety Committee Meeting – March 20, 2018.....	Pages 121-154

XV. MEL/RCF/E-JIF Reports

- A. MEL Report – April 6, 2018.....Verbal
- B. RCF Report – April 6, 2018.....Page 155
- C. EJIF Report – April 6, 2018.....Pages 156-157

XVI. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, May 15, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</b></p>
--

XVII. Meeting Open to Public Comment

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

XVIII. Closed Session – Resolution 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 \$10,000
  - 2. Executive Director's Report
  - 3. Safety Director's Report
  - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

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

**March 20, 2018**

***OPEN SESSION MINUTES***

---

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, Tuesday, March 20, 2018 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

***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***

Dean Buhner, **Bordentown Twp.**, *Alternate*  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeff Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Twp.**  
Richard Brook, **Florence Twp**  
Paula Kosko, **Hainesport Twp.**  
Brian Umba, **Lumberton Twp**, *Alternate*....arrived 3:36 pm  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Tom Pullion, **Edgewater Park Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Twp**  
Mike Fitzpatrick, **Mansfield Twp.**

Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp.**

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:

Assured Partners  
CBIZ Benefits & Insurance Services....arrived 3:33pm  
EJA/Capacity Insurance  
Hardenberg Insurance Group  
Insurance Agency Mgmt....arrived 3:38pm

Absent Risk Management Consultant agencies:

Conner Strong & Buckelew

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

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

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

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair Keller presented the meeting minutes of the February 20, 2018 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. McMahon, abstained by Ms. Jack, to approve the Open & Closed session meeting minutes of the February 20, 2018 meeting of the Fund as presented.

**Motion carried.**

The Closed Session minutes of the February 20, 2018 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 February 20, 2018 meeting were collected at this time.

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

Mr. Miola noted the Executive Director's Report is included and detailed in the agenda packet. He stated that because of the poor weather, he will not highlight anything in particular. He stated that the items in his report are self-explanatory, and unless anyone has any questions, that concluded his report. No Questions were entertained.

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

***Closed Cases*** – Mr. DeWeese reported that there was one (1) closed case(s) since the February 20, 2018 meeting.

*Shumway-Tunney v. Township of Chesterfield*

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 were two (2) bulletin(s) included in the agenda;

- *First Responders Safe Lifting*
- *Safe Patient Lifting*

***Right to Know Update*** – He noted that in addition to the annual Right to Know services, included in this year's contract is an electronic Central file link which is being distributed to each member town through a Dropbox link. To date 50% of members have received this 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.

***MSI Class Listing***– Mr. Saville referenced the list of MSI Classes that are available in March, April, and May that are included in the agenda packet.

Lastly, he reminded the members of the Safety Kickoff Breakfast on April 10, 2018 at Indian Springs Country Club, Marlton.

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

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

#### ***Lessons Learned from Losses – March***

Mr. Roselli presented the Lessons Learned from Losses for March which reviewed Defense and Indemnity.

Mr. Roselli explained that when a company is contracted to complete work or provide services, assuring that the company and their insurance carrier will defend and indemnify your town is crucial. Consult with your towns Solicitor or RMC to determine exposures involved and assess how the risk can be transferred to the contracted company. Be sure to check all indemnification agreements and contracts to make sure your town is protected.

He noted that assuring these Contracts and Agreements are executed properly will assist Qual-Lynx in defending any claims brought against your town.

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:

- March presentations: Lumberton-Portion Control; Medford – Dietitian from Medford Shoprite; Palmyra Fire – Dietitian from Burlington Shoprite
- Pemberton Borough and Medford have scheduled chair massages
- Florence – Maintain Don't Gain (for the year – 14 participants)
- Safety/Wellness Meetings that Ms. Schiffer will attend: Bordentown City, Tabernacle, Westampton, and Wrightstown
- Several member towns have ideas in the works including: Healthy recipe swap, Chair massages, Dietitians, healthier snack options, Fitness challenges and boot camp work outs.
- Ms. Schiffer noted in her News Letter this month it highlights a 30 day Fruit and Veggie Challenge.
- Lastly, she reminded the members to use NJWELL and work towards earning \$250 by completing health and wellness screenings along with other activities by October 31, 2018. [www.state.nj.us/treasury/pensions/njwell/](http://www.state.nj.us/treasury/pensions/njwell/)

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 February, 2018 noting there were seventeen (17) claims reported.

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

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

	<b><i>Feb.</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	3	8



<i>Medical Only</i>	<i>11</i>	<i>13</i>
<i>Report Only</i>	<i>3</i>	<i>8</i>
<i>Total New Claims Reported</i>	<i>17</i>	<i>36</i>
<i>Report Only % of Total</i>	<i>17.6%</i>	<i>22.2%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>79:21</i>	<i>70:30</i>
<i>Average Days to Report</i>	<i>0.6</i>	<i>1.0</i>

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

Ms. Beatty presented the January Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>February</i></b>
<i>Transitional Duty Days Available</i>	<i>312</i>
<i>Transitional Duty Days Worked</i>	<i>182</i>
<i>% of Transitional Duty Days Worked</i>	<i>58.3%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>130</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>41.7%</i>

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>February</i></b>
<i>Bill Count</i>	<i>146</i>
<i>Original Provider Charges</i>	<i>\$134,161</i>
<i>Re-priced Bill Amount</i>	<i>\$74,805</i>
<i>Savings</i>	<i>\$59,356</i>
<i>% of Savings</i>	<i>44.2%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>92.5%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>95.5%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>69.6%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>70.8%</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 **February 28, 2018** a copy of which was provided to the membership in the agenda packet.

***Investment Interest***

Interest received or accrued for the reporting period totaled \$ 18,587.17. This generated an average annual yield of 1.21%; however, after including an unrealized net loss of \$8,256.00 in the asset portfolio, the yield is adjusted to .67% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$268,524.06 as it relates to current market value of \$ 14,703,551.96 vs. the amount we have invested. The current market value; however, when considering the total accrued income at month end is \$14,748,305.08.

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	\$3,856.47	\$53,647.01
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$500.00	

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

Delran Township	\$65,150.00
Chesterfield Township	\$1,068.00
Bordentown City	\$37,723.00
Bordentown Township	\$13,723.00

***Cash Activity for the Period***

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,908,170.03 to a closing balance of \$18,941,510.55 showing an increase in the Fund of \$1,033,340.52.

***Loss Run Payment Register – February 2018***

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 \$221,951.77. The claim detail shows 219 claim payments issued.

***Amended Bill List – February 2018***

For the Executive Committee's consideration, Mr. Tontarski presented the March 2018 Amended Bill List in the amount of \$84,969.95.

Chair Keller entertained a motion to approve the February 2018 Loss Run Payment Register and the Amended March 2018 Bill List in the amount of \$84,969.95 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 Cramer, to approve the *February 2018 Loss Run Payment Register, and the Amended March 2018 Bill List, in the amount of \$84,969.95* as presented.

**ROLL CALL**     *Yeas*     Dean Buhner, **Bordentown Twp.**, *Alternate*  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeff Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Twp.**  
Richard Brook, **Florence Twp**  
Paula Kosko, **Hainesport Twp.**  
Brian Umba, **Lumberton Twp**, *Alternate*  
Kathy Burger, **Medford Twp.**  
Mary Picariello, **North Hanover Twp**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Maria Carrington, **Westampton Twp**  
James Ingling, **Wrightstown Borough**

*Nays:*             None  
*Abstain:*         None

Motion carried by unanimous vote.

## **COMMITTEE REPORTS**

### ***Strategic Planning Committee – March 13, 2018***

Ms. Burger noted there was nothing currently to report and the minutes of that meeting will be included in the April agenda.

### ***Safety Committee Meeting – March 20, 2018***

Mr. Cramer noted the minutes of that meeting will be included in the April agenda and highlighted the following:

- Reviewed the Annual Safety Director's Report and reported that all members qualified for an award.
- Reviewed the Safety & Wellness Budgets and reminded everyone about the claiming & encumbering deadlines

Mr. Cramer asked if there were any questions and none were entertained.

### ***MEL/RCF/EJIF REPORTs***

Nothing to Report

### **MISCELLANEOUS BUSINESS**

Chair Keller read the following Resolutions for consideration:

#### ***Resolution 2018-22 – Agreement for Shared Services for the Completion of a Claims Audit***

Resolution 2018-22, Authorizing the Chairperson and Secretary to Execute an Agreement to Participate in a Shared Services Agreement for the Completion of a Claims Audit.

#### ***Resolution 2018-23 – Agreement for Shared Services for the Purchase of Cyber and Technology Risk Management Services***

Resolution 2018-23, Authorizing the Chairperson and Secretary to Execute an Agreement to Participate in a Shared Services Agreement for the Purchase of Cyber and Technology Risk Management Services.

Motion by Ms. Jack, seconded by Mr. Mc Mahon, to Adopt Resolutions 2018-22 and Resolution 2018-23 as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Dean Buhrer, <b>Bordentown Twp.</b> , <i>Alternate</i> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Jeff Hatcher, <b>Delran Twp.</b> Patrice Hansell, <b>Fieldsboro Twp.</b> Richard Brook, <b>Florence Twp</b> Paula Kosko, <b>Hainesport Twp.</b> Brian Umba, <b>Lumberton Twp</b> , <i>Alternate</i> Kathy Burger, <b>Medford Twp.</b> Mary Picariello, <b>North Hanover Twp</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong Twp.</b> J. Paul Keller, <b>Springfield Twp.</b> Doug Cramer, <b>Tabernacle Twp.</b> Maria Carrington, <b>Westampton Twp</b> James Ingling, <b>Wrightstown Borough</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

#### ***Next Meeting***

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, April 17, 2018 at 3:30 PM** at Café Madison, Riverside following the days Annual Retreat.

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

Motion by Mr. McMahon, seconded by Ms. Jack, 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 #2018-24***

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to Adopt Resolution #2018-24. All in favor. Motion carried.

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

#### ***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

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

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

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>General Liability</i></b>
		001210439

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

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

<b>ROLL CALL</b>	<b>Yeas</b>	Dean Buhrer, <b>Bordentown Twp.</b> , <i>Alternate</i> Glenn McMahon, <b>Chesterfield Twp.</b> Mike Templeton, <b>Delanco Twp.</b> Jeff Hatcher, <b>Delran Twp.</b> Patrice Hansell, <b>Fieldsboro Twp.</b> Richard Brook, <b>Florence Twp</b> Paula Kosko, <b>Hainesport Twp.</b> Brian Umba, <b>Lumberton Twp</b> , <i>Alternate</i> Kathy Burger, <b>Medford Twp.</b> Mary Picariello, <b>North Hanover Twp</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong Twp.</b> J. Paul Keller, <b>Springfield Twp.</b> Doug Cramer, <b>Tabernacle Twp.</b> Maria Carrington, <b>Westampton Twp</b>
------------------	-------------	---

James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

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

There were zero (0) abandonment of Subrogation claim(s) presented in Closed Session.

***MOTION TO ADJOURN***

Chair Keller entertained a motion to adjourn the March 20, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the March 20, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:06 pm.

---

Kris Kristie,  
*Recording Secretary for*

---

***MEGHAN JACK, SECRETARY***



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

-----

**A. Lost Time Accident Frequency Report – (pgs. 15-16)**

The February 2018 Lost Time Accident Frequency Summary and the Statewide Recap for February 2018 are attached for your review

**B. Certificates of Insurance (pgs. 17-22)**

A summary of the Certificates of Insurance issued during March 2018 are attached for your review.

**C. 2017 Safety Incentive Program Awards (pg. 23)**

A letter from our office describing how to collect your 2017 Safety Incentive Awards money was emailed out to all members on or about February 23, 2018. 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 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

**D. 2018 Optional Safety Budget (pg. 24)**

A letter from our office describing how to collect your 2018 Optional Safety Budget allowance was e-mailed on or about January 25, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

**E. 2018 Wellness Incentive Program Allowance (pg. 25)**

A letter from our office describing how to collect your 2018 Wellness Incentive money was emailed out on or about February 5, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2019.**

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

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

**G. EPL/Cyber Risk Management Budget (pg. 27)**

The JIF has budgeted \$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.

**H. EPL Helpline – Authorized Contact List (pg. 28)**

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

**I. Financial Fast Track Report (pg. 29)**

The Financial Fast Track Report as of February 28, 2018 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 February 28, 2018 was **\$11,437,128.**

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

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

**K. Capehart & Scatchard Updates (pgs. 32-37)**

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

**L. Statutory Bond Status (pg. 38)**

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

**M. Skateboard Park Approval Status (pg. 39)**

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



**N. Elected Officials – Online (pgs. 40)**

The 2017-2018 in person Elected Officials Training Sessions have concluded. Members with elected officials that attended this training will receive a credit of \$250 for each municipal elected official who attended one of the in person training sessions. This credit is also available to the member's CEO (i.e. Municipal Manager or Administrator) this year. The sign-in sheets from December 7, 2017, January 30, 2018, February 7, 2018, and March 28, 2018 seminars are posted on the JIF website. Earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2018 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2018 MEL Assessment. Instructions on how to access the online training are available on the MEL website; [www.njmel.org](http://www.njmel.org).

**O. MEL Cyber Risk Management Program**

On December 18, 2017 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.

**P. 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!

**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. Police Command Staff Training – Invite (pgs. 41-42)**

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2018/2019 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 10, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from February 13, 2018 are posted on the JIF website. The remaining training dates are scheduled as follows:

April 26, 2018 – Nicolosi's Catering, West Deptford

June 12, 2018 - O'Connor's, Eastampton

June 28, 2018 – Merighi's Savoy Inn, Vineland

**S. Managerial & Supervisory Training – Invite (pgs. 43-45)**

One of the requirements of the MEL's 2018/2019 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on February 2, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from March 6, 2018 are posted to the JIF website. The trainings have been scheduled on the following dates:

May 8, 2018 – Merighi's Savoy Inn, Vineland

September 11, 2018 – Wildwood Convention Center

September 27, 2018 – Nicolosi's Catering, West Deptford

**T. New Fund Commissioner Orientation (pg. 46)**

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 15, 2018 at 1:30 PM in Hainesport. An email notification with further details was sent out to all Fund Commissioners and RMC's on or about April 4, 2018.

**U. Quarterly Attendance Report (pg. 47)**

A report detailing attendance records through the first quarter of the 2018 Fund Year is attached for your review.

**V. Financial Disclosure Statement (pgs. 48-53)**

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

**Y. New Member Activity**

Nothing to Report.

**Burlington County Municipal Joint Insurance Fund  
2017 Safety Incentive Program**

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Paid in 2019	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00				1,650.00										1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00														0.00	1,650.00	
Delanco	1,650.00														0.00	1,650.00	
Delran	2,275.00														0.00	2,275.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00				2,275.00										2,275.00	0.00	
Hainesport	1,650.00				1,650.00										1,650.00	0.00	
Lumberton	2,275.00				2,275.00										2,275.00	0.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00				2,600.00										2,600.00	0.00	
Mount Laurel	2,600.00														0.00	2,600.00	
North Hanover	1,975.00														0.00	1,975.00	
Palmyra	1,975.00														0.00	1,975.00	
Pemberton Boro.	1,650.00				1,650.00										1,650.00	0.00	
Pemberton Twp.	2,600.00				2,600.00										2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00														0.00	1,650.00	
Southampton	1,975.00														0.00	1,975.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00				1,975.00										1,975.00	0.00	
Woodland	1,650.00				1,650.00										1,650.00	0.00	
Wrightstown	1,650.00														0.00	1,650.00	
Total By Line	\$52,825.00	\$0.00	\$0.00	\$0.00	\$19,975.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,975.00	\$32,850.00	

**Must be Claimed or Encumbered by November 30, 2018. All Encumbered Claims Must be Claimed by February 1, 2019**

**Burlington County Municipal Joint Insurance Fund  
2018 Optional Safety Budget**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00															0.00	1,595.00
Delran	2,660.00															0.00	2,660.00
Edgewater Park	1,595.00															0.00	1,595.00
Fieldsboro	750.00															0.00	750.00
Florence	2,660.00															0.00	2,660.00
Hainesport	995.00															0.00	995.00
Lumberton	2,660.00															0.00	2,660.00
Mansfield	1,595.00															0.00	1,595.00
Medford	4,645.00															0.00	4,645.00
Mount Laurel	4,645.00				2,729.24											2,729.24	1,915.76
North Hanover	1,595.00															0.00	1,595.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00															0.00	4,645.00
Riverside	2,660.00															0.00	2,660.00
Shamong	995.00															0.00	995.00
Southampton	1,595.00															0.00	1,595.00
Springfield	995.00															0.00	995.00
Tabernacle	995.00															0.00	995.00
Westampton	1,595.00															0.00	1,595.00
Woodland	995.00															0.00	995.00
Wrightstown	995.00															0.00	995.00
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$2,729.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		2,729.24	48,565.76

**Must be Claimed or Encumbered by November 30, 2018. All Encumbered Claims Must be Claimed by February 1, 2019**

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																		
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00		73.83													73.83	926.17	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00															0.00	750.00	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00				99.45											99.45	650.55	
Fieldsboro	500.00															0.00	500.00	
Florence	1,000.00															0.00	1,000.00	
Hainesport	500.00															0.00	500.00	
Lumberton	1,000.00															0.00	1,000.00	
Mansfield	750.00															0.00	750.00	
Medford	1,500.00															0.00	1,500.00	
Mount Laurel	1,500.00															0.00	1,500.00	
North Hanover	750.00															0.00	750.00	
Palmyra	750.00															0.00	750.00	
Pemberton Boro	500.00				120.00											120.00	380.00	
Pemberton Twp.	1,500.00															0.00	1,500.00	
Riverside	1,000.00															0.00	1,000.00	
Shamong	500.00															0.00	500.00	
Southampton	750.00															0.00	750.00	
Springfield	500.00															0.00	500.00	
Tabernacle	500.00															0.00	500.00	
Westampton	750.00															0.00	750.00	
Woodland	500.00															0.00	500.00	
Wrightstown	500.00															0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$73.83	\$0.00	\$219.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		293.28	20,956.72	

**Must be Claimed or Encumbered by November 30, 2018. All Encumbered Claims Must be Claimed by February 1, 2019**

**Burlington County Municipal Joint Insurance Fund  
2018 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid in 2019	Remaining Balance	Date Encumbered
Bass River	500.00														500.00	
Beverly	500.00														500.00	
Bordentown City	500.00														500.00	
Bordentown Twp.	500.00														500.00	
Chesterfield	500.00														500.00	
Delanco	500.00														500.00	
Delran	500.00														500.00	
Edgewater Park	500.00														500.00	
Fieldsboro	500.00														500.00	
Florence	500.00														500.00	
Hainesport	500.00														500.00	
Lumberton	500.00														500.00	
Mansfield	500.00														500.00	
Medford	500.00														500.00	
Mt. Laurel	500.00														500.00	
North Hanover	500.00														500.00	
Palmyra	500.00														500.00	
Pemberton Boro	500.00														500.00	
Pemberton Twp.	500.00														500.00	
Riverside	500.00														500.00	
Shamong	500.00														500.00	
Southampton	500.00														500.00	
Springfield	500.00														500.00	
Tabernacle	500.00														500.00	
Westampton	500.00														500.00	
Woodland	500.00														500.00	
Wrightstown	500.00														500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00	

**Must be Claimed or Encumbered by November 30, 2018. All Encumbered Claims Must be Claimed by February 1, 2019**



## 2018 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2018.

1. Click the following link for the MEL Safety Institute's Learning Management System

[www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)

2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the 'Elected Officials - Land Use Liability' course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

*The MEL Safety Institute can also be accessed anytime by going to [www.njmel.org](http://www.njmel.org).*

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.



## **Police Command Staff Risk Management Seminar**

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals.** Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2018-2019 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

### ***Topics***

Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session.

The training will focus on common employee/employer issues including discipline and discharge, promotion procedures, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. **Please note that all sessions are identical.** **Please see the attached documentation for specific times and locations.**



**PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE**

## **Police Risk Management Training Registration Form**

**Sessions – There will be (2) identical sessions each day.**  
**You need only attend one of the sessions. Choose One:**

**Dates and Locations: Please indicate your choice**

\_\_\_\_\_ **Tuesday, February 13, 2018 at Merighi's Savoy Inn, Vineland**

\_\_\_\_\_ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

\_\_\_\_\_ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

\_\_\_\_\_ **Thursday, April 26, 2018 at Nicolosi Caterers, West Deptford**

\_\_\_\_\_ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

\_\_\_\_\_ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

\_\_\_\_\_ **Tuesday, June 12, 2018 at O'Connors, Eastampton**

\_\_\_\_\_ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

\_\_\_\_\_ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

\_\_\_\_\_ **Thursday, June 28, 2018 at Merighi's Savoy Inn, Vineland**

\_\_\_\_\_ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

\_\_\_\_\_ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

-----  
***Please Print Clearly***

**Municipality** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **E-Mail** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Forward Completed Registration Form to:**

**Carol Mason**

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: [Carol\\_Mason@ajg.com](mailto:Carol_Mason@ajg.com)



## **Municipal Managers and Supervisors Risk Management Seminar**

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff are included within this category.

**Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years also attend that training. A separate announcement regarding this training was sent out on or about January 10, 2018 via email to all Clerks and Fund Commissioners.**

Today, municipal managers and supervisors face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionally. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

### ***Topics***

The training offered will include information on how managers and supervisors can help reduce accidents in the workplace over time, accident rates in various municipal departments and the importance of safety training. In addition, these sessions will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). Finally, these sessions will examine liability in municipal operations, and how Managers and Supervisors can assist in reducing these exposures. These seminars will count toward Managerial/Supervisory continuing training required by the MEL for compliance with the 2018-2019 EPL Plan of Risk Management.

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical. **Please see the attached documentation for specific times and locations.**



## ***Managerial & Supervisory Training Seminar Details***

**Morning Session – Continental Breakfast provided beginning at 8:30 AM**

**Afternoon Session – Lunch provided beginning at 12:30 PM**

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday March 6, 2018	O'Connors (formerly Charley's Other Brother) Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, May 8, 2018	Merighi's Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, September 11, 2018	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday, September 27, 2018	Nicolosi Caterers West Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at  
least 2 weeks prior to any of the scheduled training dates!**

***\*All Sessions are Identical\****

# Managerial & Supervisory Registration Form

## Dates and Locations

### Both Sessions are Identical

9:00 AM – 11:30 AM

1:00 PM – 3:30 PM

\_\_\_\_\_ Tuesday, March 6, 2018 at O’Connors, Eastampton

\_\_\_\_\_ Tuesday, May 8, 2018 at Merighi’s Savoy Inn, Vineland

\_\_\_\_\_ Tuesday, September 11, 2018 at Wildwood Convention Center, Wildwood

\_\_\_\_\_ Thursday, September 27, 2018 at Nicolosi Caterers, West Deptford

---

## Please Print Clearly

**Check One:** Morning 9:00 AM – 11:30 AM \_\_\_\_\_ Afternoon 1:00 PM – 3:30 PM \_\_\_\_\_

**Municipality** \_\_\_\_\_ **Contact Name** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **E-Mail** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Title** \_\_\_\_\_

Forward Completed Registration Form to:

**Sheila Ortiz**

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9137

FAX: (856) 446-9149

E-MAIL: Sheila\_Ortiz@ajg.com



To: Fund Commissioners/ Alt. Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: April 9, 2018

Re: ***New Fund Commissioner Orientation – May 15, 2018***

\*\*\*\*\*

We will be hosting a New Fund Commissioner Orientation on May 15, 2018 @ 1:30 PM for both Fund Commissioners and Alternate Fund Commissioners prior to the monthly Executive Committee meeting. With some new Fund Commissioners/Alternate Fund Commissioners on board this year, this is your opportunity to learn all things JIF. Also, this is a great refresher for the more seasoned Fund Commissioners/Alternate Fund Commissioners. The orientation will provide an overview of the JIF and an opportunity for participants to ask questions. Each attendee will also receive a Fund Commissioner Handbook that provides useful information about the JIF. There is always something new to be learned!

**Session: May 15, 2018 @ 1:30 PM**

Hainesport Municipal Building  
1 Hainesport Center, Hainesport, NJ

Kindly **RSVP no later than Monday, May 7th**  
so we may produce the correct number of materials.

I, \_\_\_\_\_ / \_\_\_\_\_ would like to attend the  
Name Municipality  
New Fund Commissioner Orientation.

**Fund Title:** \_\_\_\_\_ Fund Commissioner \_\_\_\_\_ Alt Fund Commissioner

**RMC:** \_\_\_\_\_; Company: \_\_\_\_\_

**Forward this completed form by Monday, May 7, 2018 to:**

**Ms. Kris Kristie**  
Arthur J. Gallagher Risk Management Services  
**E-Mail:** Kristi\_Kristie@ajg.com  
**Fax:** (856) 446-9149

### 2018 BURLCO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# 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	FC	FC	N/A										2	0	11	18%	0%	18%
Beverly City	Wolbert/Hannah	FC	FC	N/A										2	0	11	18%	0%	18%
Bordentown City	Archer/Peak	FC	FC	N/A										2	0	11	18%	0%	18%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC										3	0	11	27%	0%	27%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC										3	0	11	27%	0%	27%
Delanco Township	Templeton/Browne	FC	FC	FC										3	0	11	27%	0%	27%
Delran Township	Hatcher/Eggers	FC	N/A	FC										2	0	11	18%	0%	18%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A										2	0	11	18%	0%	18%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC										1	0	11	9%	0%	9%
Florence Township	Brook/Sahol	FC	FC	FC										3	0	11	27%	0%	27%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC										2	0	11	18%	0%	18%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt										2	1	11	18%	9%	27%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A										1	0	11	9%	0%	9%
Medford Township	Burger/Meder	FC	FC	FC										3	0	11	27%	0%	27%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A										2	0	11	18%	0%	18%
North Hanover	Picariello/Wells	FC	FC	FC										3	0	11	27%	0%	27%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A										2	0	11	18%	0%	18%
Pemberton Borough	Mull/Villari	FC	N/A	N/A										1	0	11	9%	0%	9%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A										2	0	11	18%	0%	18%
Riverside Township	Jack/Lewis	FC	N/A	FC										2	0	11	18%	0%	18%
Shamong Township	Matchett	FC	FC	FC										3	0	11	27%	0%	27%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A										0	0	11	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC										3	0	11	27%	0%	27%
Tabernacle Township	Cramer/Barber	FC	FC	FC										3	0	11	27%	0%	27%
Westampton Township	Carrington/Ent	FC	N/A	FC										2	0	11	18%	0%	18%
Woodland Township	Brown/Seeland	N/A	N/A	N/A										0	0	11	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC										3	0	11	27%	0%	27%
27		23	19	16	27	27	27	27	27	27	27	27	27	57	1	297	19%	0%	20%
		85%	70%	59%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

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

F:\DATA\Risk\EXCEL\BURLCO\2018\ATTEND BurlCol 8.xlsx\Mtg Attendance



**LFN 2018-12**

**April 3, 2018**

**Contact Information**

**Director's Office**

V. 609.292.6613

F. 609.633.6243

**Legislative and  
Regulatory Affairs**

V. 609.292.6110

F. 609.633.6243

**Financial Regulation  
and Assistance**

V. 609.292.4806

F. 609.984.7388

**Local Finance Board**

V. 609.292.0479

F. 609.633.6243

**Mail and Delivery**

101 South Broad St.

PO Box 803

Trenton, New Jersey

08625-0803

**Web:**

[www.nj.gov/dca/divisions/dlgs](http://www.nj.gov/dca/divisions/dlgs)

**E-mail:** [dlgs@dca.nj.gov](mailto:dlgs@dca.nj.gov)

**Distribution**

Municipal and County Clerks  
Local Ethics Boards  
County Colleges  
Joint Insurance Funds  
Joint Meetings  
Regional Authorities  
Regional Health Commissions

# Local Finance Notice

**Philip D. Murphy**  
Governor

**Sheila Y. Oliver**  
Commissioner & Lieutenant Governor

**Timothy J. Cunningham**  
Director

## Local Government Ethics Law 2018 Financial Disclosure Statements Filing Information for Local Government Officers

### Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as "any person, whether compensated or not, whether part-time or full-time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the "Administrative Procedure Act," P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board. N.J.S.A. 40A:9-22.3.g(4) of the LGEL concerning the definition of managerial executive was amended in August 2015. Please note that effective with the 2017 filing year, the Division of Local Government Services adopted new Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to [Local Finance Notice 2018-10](#).

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the Financial Disclosure Statement (FDS) form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1 - Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.



The Board commends you for accepting the opportunity to serve the public. For most LGOs your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers with the goal of being concise yet informative, and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read [Local Finance Notice 2018-10](#) and other materials that are posted on the Division of Local Government Services' (Division's) web site, [www.fds.nj.gov](http://www.fds.nj.gov).

### **Online Filing Procedure**

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). **Paper FDS forms will not be accepted by the LFB.** The current filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

**If you filed an FDS in 2014, 2015, 2016, or 2017**, you should have an LGO profile/account created in a prior year. To file your FDS electronically, use the login ID (e-mail address) and Password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2017 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

**If you are a new filer**, you will first need to obtain the PIN# from your local government entity representative (e.g., municipal clerk or county clerk) and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at [www.fds.nj.gov](http://www.fds.nj.gov). Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.



### **Step-By-Step Instructions**

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the FDS instructions available at [www.fds.nj.gov](http://www.fds.nj.gov) and/or watch the webinar training video.
- STEP 3: Go to [www.fds.nj.gov](http://www.fds.nj.gov). To access the login page, click on the button titled, "File Financial Disclosure Statement."

#### **New Users:**

- STEP 4: First time users must click the "New Registration (Local Government Officer)" link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 5: Obtain your authorization name (the name the local government entity representative used for you on the roster) and PIN# from your local government entity representative.
- STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your local government entity representative).
- STEP 7: Complete the information in the box entitled, "Local Government Officer (LGO) Credentials" and create a login and password. Your login **must** be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.
- STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 10.

#### **Returning Users:**

- STEP 9: If you established an LGO profile in 2014, 2015, 2016, or 2017, login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 10.
- If you have forgotten your password, click on "Forgot Password" on the bottom of the login page. The password will be e-mailed to you.
  - If you need to edit your e-mail address, please contact your local government entity representative to have the e-mail address edited.

#### **All Users:**

- STEP 10: Validate any additional PIN#s received from different entities using the Manage Positions button **PRIOR** to starting your financial disclosure statement.
- STEP 11: Fill out the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on [www.fds.nj.gov](http://www.fds.nj.gov), if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.

- STEP 12: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away. **NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDSs will also be available publicly.**
- STEP 13: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on "Search Financial Disclosure Statements" button on [www.fds.nj.gov](http://www.fds.nj.gov) to view your submitted statement.
- STEP 14: If you receive any PINs after you have submitted your FDS, login and click the "Manage Positions" button to validate the additional PINs. After validating the PINs, **re-submit** the FDS. The previously filed FDS will also remain available through the public search tool.

### **Filing Deadline**

Financial disclosure statements must be filed annually on or before **April 30<sup>th</sup>** each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

### **Information for Law Enforcement Officers**

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at [www.fds.nj.gov](http://www.fds.nj.gov). The public can search both rosters of governmental entities and submitted FDSs on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

**Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17 ?**

- ☐ Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17
- ☐ No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have

**waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.**

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language “exempt from disclosure” will be reflected on that property’s line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

### **Multiple Positions**

With the electronic system, LGOs submit one form regardless of the number of positions they might hold. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information.

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the “Manage Positions” button to validate any additional PIN#s. After adding any PINs, re-submit the FDS.

### **JIF Members**

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality’s roster and the JIF’s roster. Those LGOs who are on JIFs should link the PIN supplied by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF’s roster, as well as their titles on the municipality’s roster. For example, in Section I. Personal Information it should read “ABC Municipality-Business Administrator” and “XYZ JIF-Member.” Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster as the JIF is considered a separate local government entity.

### **Compliance**

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violations are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the “Best Practices” Questionnaire.

Ignorance of the requirement to file the FDS is not considered “good cause.” It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any such e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDS’s are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

We know that the process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

### **Help**

Numerous help resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources please contact Local Finance Board staff using the following contact information:

---

LFB e-mail: [LFB\\_FDS@dca.nj.gov](mailto:LFB_FDS@dca.nj.gov) LFB staff: 609.292.4537

---

Approved: Timothy J. Cunningham, Director

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

**APRIL 2018**  
**CLOSED CASES**

**THERE WERE NO CASES CLOSED**  
**SINCE THE MARCH 20, 2018 MEETING.**



DAVID S. DEWEESE, ESQUIRE  
david@deweese-lawfirm.com  
D. SCOTT DEWEESE, II, ESQUIRE  
scott@deweese-lawfirm.com

Phone: (609) 522-5599  
Facsimile: (609) 522-3003  
www.DeWeeseLawFirm.com

March 26, 2018

Paul A. Forlenza, Deputy Executive Director  
ARTHUR J. GALLAGHER  
RISK MGT. SERVICES, INC.  
P.O. Box 488  
Marlton, NJ 08053

[via [Paul\\_Forlenza@aig.com](mailto:Paul_Forlenza@aig.com)]

RE: **BURLCOJIF 2017 Closed Session Meeting Minutes**

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2017 (January through December) and based upon my review of those minutes, the minutes can be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,  
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Paul J. Miola, Executive Director, BURLCOJIF  
Alice Lihou, Vice President, Acct. Mgt., Qual-Lynx  
Paul Keller, BURLCOJIF Fund Chair  
Tracy Forlenza, Recording Secretary

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2018-\_\_**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2017 CLOSED SESSION  
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND  
SOLICITOR**

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

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

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

**WHEREAS**, in 2017, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

**WHEREAS**, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

**WHEREAS**, in correspondence dated February 20, 2018, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2017 to make a determination as to whether any of these minutes could be released to the public; and

**WHEREAS**, in correspondence dated March 26, 2018, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor has indicated that the 2017 Executive Committee Closed Session meeting minutes can be released to the public with no redactions.

**NOW THEREFORE BE IT FURTHER RESOLVED** that the 2017 Executive Committee Closed Session meeting minutes are hereby released to the public; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 17, 2018.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Meghan Jack, Secretary

By: \_\_\_\_\_  
Paul Keller, Chairperson

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

**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:** April 9, 2018

---

**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

**MARCH ACTIVITIES**

**LOSS CONTROL SERVICES**

- Township of Delanco – Conducted a Loss Control Survey on March 15
- Borough of Fieldsboro – Conducted a Loss Control Survey on March 28
- Township of Hainesport – Conducted a Loss Control Survey on March 27
- Township of Medford – Conducted a Loss Control Survey on March 13
- Borough of Pemberton – Conducted a Loss Control Survey on March 7
- Township of Pemberton – Conducted a Loss Control Survey on March 16
- Borough of Wrightstown – Conducted a Loss Control Survey on March 29

**JIF MEETINGS ATTENDED**

- Executive Committee Meeting – March 20
- Claims Meeting – March 20



## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during March. **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.**

**Municipality**  
Township of Medford

**# of Videos**  
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 March. 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 March 1 - SD Message - MEL Leadership Skills Classes
- Ø March 6 - SD Message - Important Update for Water / Wastewater / Utility Departments
- Ø March 9 - A Bulletin from your Safety Director- Playground Inspections
- Ø March 20 - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø March 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, April 2018
- Ø March 26 - A Message From the Safety Director – Work Zone Awareness Week

## **UPCOMING EVENTS**

- Safety Celebration Breakfast – April 10
- BURLCO Retreat – April 17
- Executive Committee Meeting – April 17
- Police Ad Hoc Committee Meeting – April 20
- Police Command Staff Training – April 26
- Regional Training Ergonomics – May 10

## **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 the end of Spring 2018. 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 that 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 April, May and June 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.

DATE	LOCATION	TOPIC	TIME
4/2/18	Township of Manchester	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/2/18	Township of Manchester	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
4/2/18	Deptford Twp. MUA	Flagger/Work Zone	8:00 - 12:00 pm
4/3/18	Township of Marlboro #3	Heavy Equipment Safety	8:30 - 11:30 am
4/3/18	City of Brigantine #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/3/18	City of Brigantine #3	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/4/18	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
4/4/18	Township of Florence	Hearing Conservation	10:45 - 11:45 am
4/4/18	Township of Galloway	Landscape Safety	8:30 - 11:30 am
4/6/18	City of Somers Point #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/9/18	Borough of Shrewsbury	BBP Administrator Training	9:00 - 11:00 am
4/9/18	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
4/9/18	Township of Egg Harbor #5	Accident Investigation	8:30 - 10:30 am
4/10/18	Township of Toms River	DDC-6	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
4/10/18	Township of Barnegat #1	Fall Protection Awareness	9:00 - 11:00 am
4/10/18	Township of Barnegat #1	Back Safety/Material Handling	11:15 - 12:15 pm
4/10/18	Township of Barnegat #1	Fire Extinguisher	1:00 - 2:00 pm
4/10/18	Logan Twp. MUA #1	BBP	8:30 - 9:30 am
4/10/18	Logan Twp. MUA #1	Fire Safety	9:45 - 10:45 am
4/10/18	Logan Twp. MUA #1	Fire Extinguisher	11:00 - 12:00 pm
4/11/18	Borough of Runnemede	Landscape Safety	8:30 - 11:30 am
4/11/18	City of Pleasantville #1	Flagger/Work Zone	8:30 - 12:30 pm
4/12/18	Borough of Tuckerton #2	Heavy Equipment Safety	8:00 - 11:00 am
4/12/18	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
4/12/18	Township of Pennsville #1	BBP	10:15 - 11:15 am
4/13/18	Borough of Neptune City #1	Fire Safety	7:30 - 8:30 am
4/13/18	Borough of Neptune City #1	Fire Extinguisher	8:45 - 9:45 am
4/13/18	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
4/13/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/13/18	City of Somers Point #1	LOTO	8:00 - 10:00 am
4/16/18	Township of Ocean (Oakhurst)	HazMat Awareness w/HazCom GHS	11:30 - 2:30 pm
4/16/18	Township of Hainesport #1	Confined Space Awareness	8:30 - 9:30 am
4/16/18	Township of Hainesport #1	Back Safety/Material Handling	9:45 - 10:45 am
4/17/18	Borough of Red Bank	Landscape Safety	8:00 - 11:00 am
4/17/18	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/17/18	City of Ventnor	Excavation/Trenching/Shoring	9:00 - 1:00 pm
4/18/18	Two Rivers Water Reclamation Authority	Accident Investigation	8:30 - 10:30 am
4/18/18	City of Burlington #2	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/18/18	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 am
4/18/18	Borough of Avalon #4	CMVO	8:30 - 12:30 pm
4/19/18	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/19/18	Township of Pennsville #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/19/18	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
4/20/18	Borough of Collingswood	Driving Safety Awareness	8:00 - 9:30 am
4/20/18	Borough of Collingswood	Confined Space Awareness	9:45 - 10:45 am
4/20/18	Borough of Collingswood	Hearing Conservation	11:00 - 12:00 pm
4/20/18	City of Somers Point #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
4/23/18	Borough of Bradley Beach	Leaf Collection Safety	8:30 - 10:30 am
4/23/18	Borough of Bradley Beach	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/23/18	Borough of Glassboro #1	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/23/18	Township of Hamilton #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
4/24/18	Township of Manchester	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/24/18	Township of Manchester	Fire Extinguisher	10:15 - 11:15 am

DATE	LOCATION	TOPIC	TIME
4/24/18	Township of Manchester	Ladder Safety/Walking-Working Surfaces	12:30 - 2:30 pm
4/24/18	Logan Twp. MUA #1	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/18	Western Monmouth UA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
4/25/18	City of Cape May #1	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
4/25/18	City of Cape May #1	BBP	10:45 - 11:45 am
4/26/18	Township of Lacey #4	Playground Safety Inspections	8:30 - 10:30 am
4/26/18	Township of Middle #3	Special Events Management	8:00 - 10:00 am
4/26/18	Township of Middle #3	Playground Safety Inspections	10:15 - 12:15 pm
4/27/18	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/27/18	Township of Evesham #4	Driving Safety Awareness	10:45 - 11:45 am
4/27/18	Township of Carneys Point #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/30/18	Borough of Deal #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/30/18	City of Vineland	CDL-Drivers Safety Regulations	9:30 - 11:30 am
4/30/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm
5/1/18	Township of Jackson	Jetter/Vacuum Safety	9:30 - 11:30 am
5/1/18	Township of Jackson	HazCom w/GHS	11:45 - 1:15 pm
5/1/18	Borough of Runnemede	Playground Safety Inspections	8:30 - 10:30 am
5/2/18	Borough of Eatontown #2	DDC-6	9:00 - 3:30 pm w/lunch brk
5/2/18	Township of Toms River	Heavy Equipment Safety	8:30 - 11:30 am
5/2/18	Township of Toms River	Fire Safety	12:00 - 1:00 pm
5/2/18	Borough of Avalon #4	Forklift Operator Train-the-Trainer	8:30 - 11:30 am
5/3/18	Borough of Deal #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
5/3/18	City of Brigantine #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/4/18	Township of Little Egg Harbor #1	Landscape Safety	8:00 - 11:00 am
5/4/18	Township of Little Egg Harbor #1	Back Safety/Material Handling	11:15 - 12:15 pm
5/4/18	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
5/4/18	City of Somers Point #1	Jetter/Vacuum Safety	8:00 - 10:00 am
5/7/18	Township of Middletown #5	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
5/7/18	Township of Middletown #5	Fire Extinguisher	10:45 - 11:45 am
5/7/18	Township of Cherry Hill #4	Fall Protection Awareness	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	LOTO	10:45 - 12:45 pm
5/7/18	Township of Hamilton #3	Heavy Equipment Safety	8:30 - 11:30 am
5/8/18	Township of Ocean (Waretown)	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/8/18	Township of Ocean (Waretown)	Hearing Conservation	10:45 - 11:45 am
5/8/18	City of Ventnor	Flagger/Work Zone	9:00 - 1:00 pm
5/9/18	South Monmouth Regional SA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
5/10/18	Township of Lacey #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/10/18	Borough of Beachwood #3	Fire Extinguisher	12:30 - 1:30 pm
5/10/18	Borough of Beachwood #3	Hearing Conservation	1:45 - 2:45 pm
5/10/18	Township of Winslow	CMVO	8:00 - 12:00 pm
5/10/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/11/18	Borough of Tinton Falls	Confined Space Awareness	7:30 - 8:30 am
5/11/18	Borough of Tinton Falls	Shop & Tool Safety	8:45 - 9:45 am
5/11/18	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/11/18	City of Somers Point #1	Confined Space Awareness	8:00 - 9:00 am
5/11/18	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/14/18	Township of Hazlet	Flagger/Work Zone	8:30 - 12:30 pm
5/14/18	City of Wildwood #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/15/18	Borough of Red Bank	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
5/15/18	Borough of Clementon #3	Confined Space Awareness	8:30 - 9:30 am
5/15/18	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
5/15/18	Borough of Clementon #3	Hearing Conservation	11:00 - 12:00 pm
5/16/18	Township of Marlboro #3	PPE	8:00 - 10:00 am
5/16/18	Township of Marlboro #3	Shop & Tool Safety	10:15 - 11:15 am
5/16/18	Township of Marlboro #3	Fire Extinguisher	11:30 - 12:30 pm
5/17/18	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
5/18/18	Borough of Union Beach #2	Playground Safety Inspections	8:00 - 10:00 am
5/18/18	Borough of Union Beach #2	Back Safety/Material Handling	10:15 - 11:15 am
5/18/18	Township of Carneys Point #2	Accident Investigation	8:30 - 10:30 am
5/18/18	Township of Carneys Point #2	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
5/21/18	Township of Manchester	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/22/18	Township of Barnegat #1	DDC-6	8:00 - 2:30 pm w/lunch brk
5/22/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/22/18	Borough of Runnemede	Heavy Equipment Safety	8:30 - 11:30 am
5/22/18	City of Pleasantville #1	Safety Coordinators' Skills Training	8:30 - 3:00 pm w/lunch break
5/23/18	Borough of Eatontown #2	Fall Protection Awareness	8:30 - 10:30 am
5/23/18	Borough of Eatontown #2	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
5/23/18	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/24/18	Jackson Twp. MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/24/18	Jackson Twp. MUA	Fire Extinguisher	11:15 - 12:15 pm
5/24/18	Township of Winslow	Landscape Safety	8:00 - 11:00 am
5/24/18	Township of Winslow	Hearing Conservation	11:15 - 12:15 pm
5/24/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/30/18	Borough of Rumson #1	Landscape Safety	8:00 - 11:00 am
5/30/18	Western Monmouth UA	DDC-6	8:30 - 3:00 pm w/lunch break

DATE	LOCATION	TOPIC	TIME
6/1/18	Township of Manchester	PPE	8:30 - 10:30 am
6/1/18	Township of Manchester	Hearing Conservation	10:45 - 11:45 am
6/1/18	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/18	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/1/18	Township of Carneys Point #2	Landscape Safety	8:30 - 11:30 am
6/4/18	Township of Ocean (Waretown)	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/4/18	Township of Washington (Gloucester)	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
6/5/18	Borough of Bradley Beach	HazCom w/GHS	9:00 - 10:30 am
6/5/18	Township of Barnegat #1	Excavation/Trenching/Shoring	9:00 - 1:00 pm
6/6/18	Township of Freehold	Ladder Safety/Walking-Working Surfaces	2:00 - 4:00 pm
6/6/18	Western Monmouth UA	DDC-6	8:30 - 3:00 pm w/lunch break
6/7/18	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/7/18	Township of Cherry Hill #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/7/18	Township of Cherry Hill #5	Back Safety/Material Handling	10:15 - 11:15 am
6/7/18	Township of Cherry Hill #5	BBP	11:30 - 12:30 pm
6/8/18	Township of Little Egg Harbor #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
6/8/18	City of Burlington #2	Landscape Safety	8:30 - 11:30 am
6/11/18	Township of Moorestown	Heavy Equipment Safety	8:30 - 11:30 am
6/12/18	South Monmouth Regional SA	Fall Protection Awareness	8:30 - 10:30 am
6/12/18	South Monmouth Regional SA	Back Safety/Material Handling	10:45 - 11:45 am
6/13/18	Township of Lacey #4	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
6/13/18	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/13/18	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/13/18	City of Pleasantville #1	Tool Box Talk Essentials	10:45 - 12:15 pm
6/14/18	Borough of Collingswood	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
6/14/18	Borough of Collingswood	Tool Box Talks Essentials	10:45 - 12:15 pm
6/15/18	Borough of Lavallette #1	Sanitation/Recycling Safety	8:30 - 10:30 am
6/15/18	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/18/18	Township of Manchester #4	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
6/18/18	Township of Manchester #4	Fire Extinguisher	2:15 - 3:15 pm
6/19/18	Township of Middletown #5	Flagger/Work Zone	8:30 - 12:30 pm
6/19/18	Borough of Runnemede	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/19/18	Borough of Runnemede	Jetter/Vacuum Safety	10:45 - 12:45 pm
6/20/18	Lower Township MUA	Hearing Conservation	8:30 - 9:30 am
6/20/18	Lower Township MUA	Shop & Tool Safety	9:45 - 10:45 am
6/20/18	Borough of Wildwood Crest #1	Sanitation/Recycling Safety	12:00 - 2:00 pm

DATE	LOCATION	TOPIC	TIME
6/22/18	Township of Mantua	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
6/25/18	Township of Hazlet	Heavy Equipment Safety	8:30 - 11:30 am
6/27/18	Ocean County College #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/27/18	Ocean County College #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/18	Borough of Wildwood Crest #2	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
6/27/18	Borough of Wildwood Crest #2	Driving Safety Awareness	12:30 - 2:00 pm
6/28/18	Jackson Twp. MUA	LOTO	8:30 - 10:30 am
6/28/18	Jackson Twp. MUA	Hearing Conservation	10:45 - 11:45 am
6/29/18	Borough of Tinton Falls	Jetter/Vacuum Safety	7:30 - 9:30 am
6/29/18	Township of Carneys Point #2	Flagger/Work Zone Safety	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

### APRIL 2018

# MOWER SAFETY



- Shut the mower down and use a broom handle sized implement to remove stuck objects.
- Always keep people away from areas being mowed.
- Footwear that is proper is very important.
- Ear protection should be worn.
- Make sure all mower shields and guards are in place.
- Only mow an area that has been walked to remove objects/obstructions.
- Wear safety glasses always.
- Every mower should have a kill switch that stops the engine when the operator is not seated.
- Reach under a mower only when it is off.

**Example #1:** An employee was cutting the grass on a riding mower when a soccer goal's netting became entangled in the back of the mower. Instead of shutting down the mower and properly untangling the netting, he tried to do it while on the mower by reaching behind himself. The mower lurched forward pulling his arm backward. He has had 2 shoulder surgeries and the total incurred on the file is over \$173,000. This is a very preventable injury.

**Example #2:** An employee was on riding lawnmower cutting grass when he struck a broken sign post hidden by the grass and was thrown from the mower to the ground landing on his head and shoulder. He sustained a torn labrum in his shoulder requiring surgery and physical therapy. The total incurred on the file is currently over \$92,000. This employee could have been injured much more severely and it could have been prevented by inspecting the area to be mowed first.

# **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:** April 17th at Café Madison Riverside, NJ  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

## **APRIL ACTIVITY & PLANNED EVENTS**

### **Presentations scheduled for April:**

Chesterfield Twp – Diabetes & Your Body Lunch & Learn (including seniors)  
Edgewater Park - Portion Control Lunch & Learn (12 participated)  
Delanco Twp – Portion Control and Healthy Swap out (Lunch)  
Medford Twp – Stress Management Lunch & Learn  
North Hanover Twp – Move for Better Health Lunch & Learn

### **Monthly Trivia Question:**

Lumberton – Continue to post a question developed from the Newsletter each month. Note that for every activity employees partake in, they get an entry towards a grand prize at the end of the year. Also answering the trivia question gets them an entry.

### **Challenges:**

Bordentown Twp – Home Run Challenge running from April 16<sup>th</sup> to May 25<sup>th</sup>  
Florence - Maintain Don't Gain – this will run throughout the year  
Florence – Home Run Challenge running April 2<sup>nd</sup> to October 28<sup>th</sup> World Series

### **Safety/Wellness Meetings scheduled (others will occur as pop-ins):**

Lumberton (safety)  
Hainesport (wellness)  
Riverside (wellness)  
Pemberton Twp (wellness)  
Westampton (wellness)

If you are planning any events, please just let me know so I may help and share with the other members. Thank you!

### **Other Scheduled Events:**

- Safety Breakfast – April 10<sup>th</sup>
- Health & Fitness Symposium for Firefighters – April 12<sup>th</sup> Hosted by Kean University and NJ Division of Fire Safety. All day activities held at the Middlesex Fire Academy
- BURLCO JIF Retreat – April 17<sup>th</sup>
- Police Ad Hoc Committee Meeting – April 20<sup>th</sup>

### **April Wellness Connection Newsletter**

- Health Benefits of Laughter in honor of National Humor Month
- Combating Springtime Allergies
- Protect yourself against the harmful rays of the sun with Sun Safety Tips
- Beware of Ivy...Poison Ivy that is
- Stay safe, stay well, and stay hydrated!

I also included in place of this **month's Challenge – a poster on Laughter. Hope you were able to incorporate laughter into your workday!**

**NJWELL:** Remind employees with "NJ State Health Insurance" to work towards earning \$250 by completing health and wellness screenings along with other activities by October 31, 2018. Have them go to <http://www.state.nj.us/treasury/pensions/njwell/>



**Burlington County Municipal JIF  
Managed Care Summary Report  
2018**

<b>Intake</b>	<b>March-18</b>	<b>March-17</b>	<b>2018 March YTD</b>	<b>2017 March YTD</b>
# of New Claims Reported	24	18	61	42
# of Report Only	10	7	19	15
% Report Only	41.7%	38.9%	31.1%	35.7%
# of Medical Only	11	10	29	23
# of Lost Time	3	1	13	4
Medical Only to Lost Time Ratio	79:21	91:09	69:31	85:15
Average # of Days to Report a Claim	2.9	1.4	4.4	3.5

<b>Nurse Case Management</b>	<b>March-18</b>	<b>March-17</b>
# of Cases Assigned to Case Management	21	17
# of Cases >90 days	10	14

<b>Savings</b>	<b>March-18</b>	<b>March-17</b>	<b>2018 March YTD</b>	<b>2017 March YTD</b>
Bill Count	158	120	401	337
Provider Charges	\$366,956	\$202,233	\$581,662	\$486,824
Repriced Amount	\$177,838	\$89,630	\$290,978	\$183,613
Savings \$	\$189,118	\$112,603	\$290,685	\$303,210
% Savings	51.5%	55.7%	50.0%	62.3%

<b>Participating Provider Penetration Rate</b>	<b>March-18</b>	<b>March-17</b>	<b>2018 March YTD</b>	<b>2017 March YTD</b>
Bill Count	89.2%	97.5%	91.5%	95.3%
Provider Charges	94.7%	99.2%	94.6%	97.6%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>March-18</b>	<b>March-17</b>	<b>2018 March YTD</b>	<b>2017 March YTD</b>
Bill Count	78.9%	91.9%	77.4%	85.2%
Provider Charges	92.2%	95.0%	85.1%	94.9%

<b>Transitional Duty Summary</b>	<b>2018 March YTD</b>	<b>2017 March YTD</b>
% of Transitional Duty Days Worked	50.2%	76.3%
% of Transitional Duty Days Not Accommodated	49.8%	23.8%

April 4, 2018

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending March 31, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 26,717.20. This generated an average annual yield of 1.70%. However, after including an unrealized net gain of \$6,627.00 in the asset portfolio, the yield is adjusted to 2.12% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$261,897.06 as it relates to current market value of \$ 17,706,002.54 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,773,351.84.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 203.00 w/YTD Total \$ 53,850.01 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 90.00  
FY 2018 Premium Assessments \$ 247,710.00  
FY 2018 Approp. Refunds \$ 250.00  
FY 2017 Approp. Refunds \$ 142.00

#### LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 291,349.97. The claims detail shows 237 claim payments issued.

#### A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$180. Interest Allocated)

Delran Township	\$65,242.00
Chesterfield Township	\$ 1,070.00
Bordentown City	\$37,657.00
Bordentown Township	\$13,742.00
Westampton Township	\$10,014.00

#### 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 \$ 18,941,510.55 to a closing balance of \$ 18,828,523.63 showing a decrease in the fund of \$ 112,986.92. 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 INSURANCE FUND**

**BILL LIST - APRIL 2018**

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	PERMA	6,800.50		Prof Services/Admin. Consultant	April, May and June 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	April 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	137.75		Misc/Postage/Copies/Faxes	March 2018 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	807.50		Wellness Program	Handouts; Positive Promotions pd PF Amex
5	Arthur J. Gallagher Risk Management Services, Inc.	385.48		Safety Incentive Program	SIP breakfast prizes and supplies; Amazon/Dollar Tree pd MM Amex
6	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	April 2018 Fees
7	Bowman & Company LLP		8,500.00	Prof Services/Auditor	12/31/17 JIF audit; progress bill
8	Bowman & Company LLP	5,395.00		Prof Services/Payroll Auditor	WC payroll audit; 50% installment
9	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	April 2018 Fees
10	Exigis LLC	550.00		Exposure Data Mgmt System	April 2018 Fees
11	Joyce Media	225.00		Misc/JIF Website	April 2018 Fees
12	Joyce Media	1,009.00		Misc/JIF Website	Website redesign; wordpress plugin
13	Kris Kristie	368.00		Misc/Recording Secretary	April 2018 Fees
14	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	April 2018 Fees
15	J. A. Montgomery Risk Control Services		21,098.69	Right to Know	2017 RTK inventory and labeling
16	Tom Tontarski	912.00		Prof Services/Treasurer	April 2018 Fees
17	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	April 2018 Fees
18	Debby Schiffer	2,445.00		Wellness Program	April 2018 Fees
19	MEL JIF	288,027.54		MEL	MEL 2018 WC & Excess Liability - 2nd installment
20	MEL JIF	1,597.81		Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 2nd installment
21	MEL JIF	103,698.31		Property Claims and Premium	MEL 2018 Property claims & prem - 2nd installment
22	Apex Insurance Services c/o QBE Insurance	5,448.00		EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-02; 1/1/18-1/1/19; Inv#3729883; 2nd installment
23	Apex Insurance Services c/o QBE Insurance	271,619.50		EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QVC01005-02; 1/1/18-1/1/19; Inv#3728003; 2nd installment
24	Apex Insurance Services c/o XL Insurance	9,787.50		EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MT0039483-05; 1/1/18-1/1/19; Inv#3732281; 2nd installment
25	Apex Insurance Services c/o Beazley	5,589.00		EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#WIE255180201; 1/1/18-1/1/19; Inv#3729134; 2nd installment
26	4imprint, Inc.	868.60		Safety Incentive Program	Safety breakfast items; Inv#6161965, 6202147 (both split)
27	AGRIP	1,755.78		Misc/AGRIP/PRIMA	Annual renewal; ID#1216; 5/1/18-4/30/19
28	ARC Reprographics	225.00		Misc/Printing	Inv#272548; safety breakfast brochures
29	Courier Times (BCT)	96.12		Misc/Legal Notices	4/5/18 Claims audit RFP; online police training RFP
30	Iron Mountain	62.16		Misc/Record Retention Service	#PYE4658 Storage 4/1/18-4/30/18; Service 2/21-3/26/18
31	Marco's Inc.	2,780.14		Safety Incentive Program	4/10/18 safety breakfast
32	Office Depot	85.47		Safety Incentive Program	Inv#116067708001;114785604001;114786239001;116066937001;123519677001
33	Office Depot	572.19		Misc/Office Supplies	Inv#116067708001;114785604001;114786239001;116066937001;123519677001
34	O'Connors American Bar & Grille	1,002.90		EPL/Cyber Consult/Training	3/28/18 Elected Officials dinner; split
35	Paper Direct Inc	41.48		Safety Incentive Program	Safety award paper; split
36	Paul's Custom Awards & Trophies Inc	259.50		Safety Incentive Program	Inv#39189; 39339; awards for SIP
37	Armando Riccio LLC	1,000.00		EPL/Cyber Consult/Training	Inv#650 3/6/18 mgrs & sup training(each pay one)
38	Bass River Township		1,650.00	Safety Incentive Program	Full check
39	Township of Edgewater Park	99.45		Wellness Program	water challenge gc; wellness lunch
40	Borough of Fieldsboro		1,650.00	Safety Incentive Program	Full check
41	Florence Township		2,275.00	Safety Incentive Program	Full check
42	Hainesport Township		1,650.00	Safety Incentive Program	Full check
43	Lumberton Township		2,275.00	Safety Incentive Program	Full check
44	Township of Medford		2,600.00	Safety Incentive Program	Full check
45	Mt Laurel Township	2,729.24		Optional Safety Budget	Safety Equipment
46	Pemberton Borough		1,650.00	Safety Incentive Program	Full check
47	Pemberton Borough	120.00		Wellness Program	2 hr onsite massage
48	Pemberton Township		2,600.00	Safety Incentive Program	Full check
49	Westampton Township		1,975.00	Safety Incentive Program	Full check
50	Woodland Township		1,650.00	Safety Incentive Program	Full check
51	Hardenbergh Insurance Group	9,655.00		Risk Management Consultants	1st installment (feb-june) Medford
	<b>TOTAL</b>	<b>\$788,097.92</b>	<b>\$49,573.69</b>		

<b>JIF BILL LIST TOTAL</b>	<b>\$837,671.61</b>
----------------------------	---------------------





***Strategic Planning Committee  
Tuesday, March 13, 2018 at 10:00am  
Via Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, March 13, 2018 at 10:00 AM via Conference Call. The meeting began at 10:03 AM.

Those in attendance were:

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**  
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher & Co.**  
Paul Forlenza, Deputy Executive Director, **Arthur J. Gallagher & Co.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher & Co.**

Unable to attend:

n/a

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

***I. Committee Charters – e-mailed – February 27, 2018***

Mr. Forlenza referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee's Charter on the first agenda of the year for the Committee's review to ensure that the roles and responsibilities of the Committee as outlined in the Charter are accurate.

He then asked the members to notify him or the Committee Chair if they have any suggested changes to the Charter. Any suggested changes will be placed on the Committee's next agenda for consideration.

***II. 2019 Membership Renewals***

Mr. Forlenza referred the Committee to page three (3) of the agenda packet depicting the nine (9) renewing members Six Year Average Loss Ratio (2011-2016) valued as of December 31, 2017.

Mr. Forlenza reviewed the Six Year Average Loss Ratio of each of the renewing members, noting that all of the renewing members with the exception of Pemberton Township & Westampton had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Survey for each of these members. The Safety Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any issues with any of the renewing members that would cause the Fund not to offer them a three year renewal in the Fund effective January 1, 2019.



### **Renewal realignment**

Mr. Forlenza reminded the Committee that over the past few years his office has been working on the realigning the renewal dates of some of the members. He indicated that his office is attempting to balance out the number of members that are up for renewal each year and the amount of premium that renews every three (3) years. Mr. Forlenza then referred the Committee to page four (4) of the agenda packet to the current renewal schedule. He noted that Florence Township was supposed to renew effective January 1, 2019; however, they renewed one year early effective January 1, 2018. Mr. Forlenza stated that he will ask Medford Township to renew one year early; effective, January 1, 2019. Ms. Burger indicated that Medford Township is still willing to renew in 2019. He stated that he will ask a few members that are scheduled to renew in 2021 to renew in 2020 to allow the Fund to level out the amount of assessment renewing each year. Those towns would be Bordentown Township, Delran Township, North Hanover Township and Riverside Township.

Mr. Forlenza asked the Committee if they are comfortable with the plan presented today. The Committee agreed with Mr. Forlenza. Mr. Forlenza stated that he will reach out to those members in regards to renewing one year early.

### **Membership Visitation Program**

Mr. Forlenza noted that the *Membership Visitation Program* has been in place for several years. He indicated that between Mr. Miola and himself they attempt to visit each of the renewing members. Mr. Forlenza asked the Committee if they would like him to continue to offer visits to all renewing members or only target those towns that have issues. The Committee asked Mr. Forlenza to offer a visit to all member towns

Mr. Matchett asked if the recent EPL issue with Pemberton Township will be a concern in regards to their renewal. Mr. Miola responded that the Administrator from Pemberton Township expressed that he was very pleased with the JIF's willingness to allow him to express his concerns in front all of the members. Mr. Forlenza mentioned the Administrator has stated to him that he is very pleased to be part of the JIF; therefore, he does not foresee an issue with Pemberton Township renewing in 2019.

### **Membership Updates**

Mr. Forlenza indicated that it has been his office's practice that those members that are not up for renewal will receive their "membership snapshots" later in the summer/fall.

## ***III. Membership Growth***

Mr. Forlenza stated that currently he has no prospects for 2019. He stated that during the Committee's last meeting, Mr. Gural mentioned that he was going to reach out to Cinnaminson to gauge their potential interest in the Fund; however, Cinnaminson recently renewed their membership for an additional three years with their current insurer effective 1/1/2018. Mr. Gural indicated that he had a subsequent conversation with a representative of Cinnaminson and they are still interested in the JIF; however, they did not have the opportunity to move forward this year. Mr. Forlenza stated that he will keep Cinnaminson Township on his radar for future consideration.

Mr. Forlenza indicated that Mt. Holly and Eastampton continue to stay on his radar. He stated that he recently spoke with the RMC for Mt. Holly who indicated the Township might be interested in looking at the BURLCO JIF in the future; however, they recently renewed their membership with their current insurer for an additional three years effective January 1, 2018. Mr.

Forlenza stated that he is more than willing to schedule a visit with the Administrator from Mt. Holly this year, even if they are not up for renewal.

#### **IV. 2018 Conferences**

Mr. Forlenza stated that the PRIMA Conference for 2018 will be held in Indianapolis, Indiana on June 3-6, 2018. Mr. Matchett is registered for the conference.

Mr. Forlenza stated that in December e-mail correspondence was sent to members, with first priority to attend, the two (2) AGRIP conferences this year. He noted that Richard Brook attended the Spring conference that was held on March 4-7, 2018 in San Diego, CA.

The AGRIP Fall conference will be held on September 30<sup>th</sup> – October 2, 2018 in Portland, OR. Mr. Forlenza mentioned that he will be attending the Fall conference. Currently, there are no registrants for this conference.

#### **V. Membership – Professional Organizations**

Mr. Forlenza stated that the Fund will be renewing membership with PRIMA this month and AGRIP membership will be renewed in April. He noted that membership provides a great deal of information, such as having access to PRIMA talk and their websites. The Committee agreed with renewing these memberships.

#### **VI. Fund Commissioner Orientation**

Mr. Forlenza mentioned that the Fund Commissioner Orientations will be held on May 15, 2018 from 1:30pm – 3:30pm in Hainesport, NJ prior to the JIF Executive Committee Meeting. He explained that the format would be the same as last year.

Mr. Forlenza mentioned that he will show a “JIF 101” PowerPoint Presentation and then review the May Agenda Packet so the Fund Commissioner would be more familiar with the discussions/decisions that take place during the monthly Executive JIF Meetings.

#### **VII. Fund Commissioner Attendance**

Mr. Forlenza referred the Committee to the 2017 Executive Committee attendance report included in the agenda packet. The Committee briefly reviewed the attendance of each member against the Funds’ recommended attendance guidelines of 75% overall attendance with the 50% attendance by the Fund Commissioner. Discussion ensued.

After a brief discussion, the Committee asked the Executive Director’s office to send a letter to each member reminding them that as part of the *2018 Safety Incentive Program* there are “extra” incentive funds that can be earned by attending JIF meetings. Mr. Forlenza referred the Committee to page 11 of the agenda to review the criteria of the “Optional Safety Incentive Awards” included in the *2018 Safety Incentive Program*. He noted that the letter will be sent to the Safety Coordinator and copy the Clerk the Safety Coordinator and RMC. The Committee agreed.

#### **VIII. Elected Officials Training**

Mr. Forlenza mentioned to the Committee that the last “in person” Elected Officials Training session will be held on March 28, 2018 at O’Connors. Mr. Forlenza mentioned that the sign in sheets from the previous trainings as well as the *League of Municipalities* sessions are available on the JIF website.

Mr. Forlenza noted that there will be a generic Elected Officials Training Program available from the MEL. As has been the Fund's past practice when notified of an online training, he is recommending that the notice of this training be sent out after the March 28<sup>th</sup> session so as to avoid those who have registered for this event not attending the training and the Fund being forced to pay for non-attendees. The Committee agreed.

#### ***IX. Police Specific Training***

Mr. Miola stated that lawsuits involving police officers are becoming difficult for the JIF's to defend partially due to the public's perception of Police; especially, with social media and TV headlines. He stated he has had discussions with the Police Ad Hoc Committee and the Safety Committee to coordinate a Police "In Suit" Dinner for those officers and their spouses currently named in litigation. Mr. Miola stated that this dinner is to explain to the attendees what to expect as the suit moves forward. He commented that Michael Barker, an attorney who specializes in defending law enforcement liability claims, conducted this type of seminar at Stockton College a few years ago. Mr. Miola indicated that the goal of this presentation is to prepare those officers that have never been named in litigation for what to expect. The Police "In Suit" Dinner has been tentatively scheduled for May 16, 2018 at Merighi's in Vineland, NJ.

#### ***X. MEL EPL Plan of Risk Management***

Mr. Forlenza referred the Committee to page 12 of the agenda packet to the MEL's *Employment Practices Compliance Status Report* depicting member's current deductibles and co-insurance for Employment Practices and Public Officials claims. He noted that all members with the exception of Wrightstown Borough are in compliance. As a result, the Borough has a higher deductible and co-insurance requirement for an EPL Claim.

Mr. Forlenza stated that MEL EPL Plan of Risk Management Plan program memorandum is scheduled to be distributed in April for the 2019-2020 programs. The updates to the Model Policy and Procedures will be available in April. He stated that his office will communicate the availability of the information to the members once it becomes available.

#### **Managers and Supervisors Training**

Mr. Forlenza mentioned that the Managers and Supervisors trainings have been scheduled with the first training held on February 28<sup>th</sup>. The remaining trainings are scheduled as follows: May 8<sup>th</sup>, September 11<sup>th</sup> and September 27<sup>th</sup>.

#### **Police Command Staff Training**

Mr. Forlenza mentioned that the Police Command Staff trainings have been scheduled with the first training held on February 13<sup>th</sup>. The remaining trainings are scheduled as follows: April 26<sup>th</sup>, June 12<sup>th</sup> & June 28<sup>th</sup>.

Mr. Forlenza stated that training for all other personnel will be available in April and will be posted to the MEL website. The MEL will also post a memo explaining on how to notice employees of the availability of the training and document the process. Mr. Forlenza indicated that in order to be in compliance you will need to complete the necessary steps and training by October 1, 2018. He added that if a town is compliant by October 1, 2018; your lower deductibles and co-insurance will be effective January 1, 2019 through the end of 2020.

#### ***XI. 2018 EPL/POL Coverage***

### **2018 Rates**

Mr. Forlenza reported that due to the Fund's good performance in this line of coverage, the JIF had a 1% overall increase premiums for 2018 in comparison to the 3.5% increase in the overall statewide premium. Mr. Forlenza noted that individual member assessments, co-pays & deductibles will vary based upon the member's loss history.

### **Land Use Coverage**

Mr. Forlenza mentioned that there was an increase in the Land Use Coverage limits under the POL policy from a \$150K sublimit to \$850K sublimit. This increase in limits lead to an additional 5% increase in the POL premium which is being paid for by the MEL in 2018 because many of the JIFs had already adopted their budgets for 2018 and did not plan for the additional 5% increase. He noted; however, that it will become an obligation of the JIF to pay the 5% increase in 2019. Mr. Forlenza stated that the JIF budget has additional funds to pay for the increase.

## ***XII. EPL Hotline Program***

Mr. Forlenza stated that the revised *EPL/Cyber Risk Management Program* was approved at the April 2017 Executive Committee meeting. He stated that the memo outlining the program information will be reissued in April 2018.

Mr. Forlenza then mentioned that Finance Committee approved the per member allocation increase from \$200 to \$500 per member. He explained that the expansion of reimbursable expense under the Program is likely to drive more members to use these funds. The Committee agreed.

## ***XIII. JIF Website***

Mr. Forlenza reminded the Committee that last October the Executive Director's office was given authorization to begin a redesign of the BURLCO JIF website. As a result, Megan Matro from his office has been working with Joyce Media the Website Manager on the website redesign. The beta site with the new layout will be presented at the BURLCO Planning Retreat on April 17, 2018.

## ***XIV. Technology Liability***

Mr. Forlenza reported that the *Technology Risk Assessments* have all been completed by Pivot Point. He indicated that his office also received an *Executive Director's Summary Report* of their findings which was reviewed during a meeting with Mr. Miola, John Verry, and Lou Romero in mid-December. Mr. Forlenza indicated that the next step would be to take the information garnered by Pivot Point and create an RFP to solicit services needed by the members to address their greatest vulnerabilities. To begin this process, Mr. Forlenza recommended that the Fund adopt a resolution authorizing a joint RFP process with TRICO & ACM a copy of which is included on pages 17-18 in the agenda packet. The RFP will solicit all or some of the following services:

1. Security Awareness Training for Employees
2. Phishing Assessments
3. External Vulnerability Assessments
4. Third Party Risk Management Guidelines
5. Ensure Member compliance with MEL Cyber Risk Management Program

Mr. Forlenza indicated that he is in the early stages of developing the RFP and hopes to have it completed in the next 2-3 weeks. He hopes to award a contract to a vendor in the May/June timeframe.

Mr. Forlenza then referred the Committee to pages 25-26 of the agenda packet to the *MEL Cyber Risk Management Plan* that was e-mailed to all Members & RMCs on December 18, 2017 beginning. He noted that program components are as follows:

1. Technical Competency – Tier 1 & Tier 2 Compliance
2. Sound Cyber Hygiene – Tier 1 & Tier 2 Compliance
3. Technology Management - Tier 1 & Tier 2 Compliance

Mr. Forlenza added that members that are in compliance with the Tier 1 standards will be eligible for a \$5,000 reimbursement of their \$10,000 deductible should they have a cyber related claim. He noted that there is a second tier to the program where members who are in compliance could receive reimbursement of \$7,500 of their \$10,000 deductible.

#### ***XV. 2018 Cyber Liability Coverage***

Mr. Forlenza reported that Cyber Liability Coverage rates for 2018 increased by \$55 per town; however, the limits remain unchanged. He noted that those limits are follows:

1. XL Catlin - \$10,000 Deductible, \$1M – First Party, \$3M – Third Party, \$6M – Aggregate
2. Beazley - \$1M – First Party, \$3M – Third Party, \$6M – Aggregate

Mr. Forlenza then referred the Committee to pages 27-32 of the agenda packet to a spreadsheet depicting Cyber Claims that have been experienced by MEL members over the last couple of years.

#### ***XVI. Executive Committee Meeting Times & Locations***

Mr. Forlenza referred the Committee to page 33 to a copy of the proposed 2019 Executive Committee Meeting Dates. He then asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3<sup>rd</sup> Tuesday of each month at 3:30pm. The Committee agreed.

#### ***XVII. December Dinner Meeting***

Mr. Forlenza stated that the 2017 December Dinner Meeting was held at the Medford Village Country Club in Medford, NJ. The total expense to the Fund was \$1,240 with a total of 23 attendees from nine (9) towns. He indicated that the 2018 December Dinner Meeting will take place on December 18, 2018. Mr. Forlenza asked the Committee for their recommendation as to where to hold the 2018 December Dinner Meeting. Discussion Ensued.

Following a brief discussion, the Committee asked the Executive Director's office to reach out to O'Connors in Eastampton, NJ as to their availability for the 2018 December Dinner Meeting. Mr. Forlenza asked the Committee to send him an e-mail prior to the Committee's next meeting in July if there are any other venue suggestions for the December Dinner Meeting. The Committee agreed.

#### ***XVIII. Annual Reports***

Mr. Forlenza indicated that in 2017, 215 copies of the Annual Report were printed which cost the Fund \$1,873. He noted that it has been the practice to provide eight (8) copies to each member municipality and keep copies on reserve to distribute reports at the Elected Officials Dinners,

Mr. Forlenza then asked the Committee if they are comfortable ordering the same amount of copies for the 2018 Annual Report. The Committee authorized this expenditure.

***XIX. JIF Records Retention***

Mr. Forlenza reminded the Committee of the ongoing issue with the State regarding records destruction requests. He noted that he spoke with Elizabeth Hartman from the Division of Taxation this past Friday who indicated that the Artemis System will be updated in the next six (6) weeks to recognize Joint Insurance Funds. The State is developing a 22<sup>nd</sup> County within Artemis that will be for entities that provide services across County lines.

***XX. Annual Planning Retreat***

Mr. Forlenza reminded the Committee that the BURLCO JIF Annual Planning Retreat is scheduled for Tuesday, April 17, 2018 at Café Madison, Riverside, NJ. He then referred the Committee to a “draft” agenda on pages 34-35 of the agenda packet. Mr. Forlenza then reviewed each section of the “draft” agenda explaining topics to be discussed, issues to be explored, and who would be presenting the material.

Mr. Forlenza asked the Committee if they are okay with the “draft” agenda as presented today. The Committee approved the Retreat Agenda.

***XXI. JIF Public Information Posters***

Mr. Forlenza mentioned that approximately four (4) years ago the JIF developed and distributed posters to each municipality to be placed in the “public areas” of each member municipality. The idea of the poster was to display information about Joint Insurance Fund for public consumption.

Mr. Forlenza then referred the Committee to page 36 to an updated version of the poster that was previously distributed to the members. He indicated that if approved, the posters will be printed on 12x19 heavy stock paper and will cost 77¢ each to print in color. Mr. Forlenza asked the Committee for authorization to move forward with this expenditure. The Committee authorized this expenditure for the JIF Public Information Posters.

***XXII. Next Meeting***

Mr. Forlenza indicated that the next meeting is scheduled for July 17, 2018 @ 2:00pm in Hainesport.

The meeting concluded at 10:57am.

File: BURLCO/2018/Strategic Planning Committee  
BURLCO/Gen/Strategic Planning Committee

Tab: 03/28/2018  
Tab: 03/28/2018



## **EXECUTIVE SAFETY COMMITTEE MEETING**

*Tuesday, March 20, 2018*

*Hainesport Municipal Building*

*Hainesport, NJ*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, March 20, 2018. The meeting was called to order at 1:37 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**  
Mike Templeton, **Delanco Township**  
Patrice Hansell, **Fieldsboro Borough**  
Paul Kosko, **Hainesport Township**  
Mary Picariello, **North Hanover Township**  
Maria Carrington, **Westampton Township**  
James Ingling, **Wrightstown Borough**  
Steve Walsh, **EJA/Capacity Insurance**  
Joe Henry, **Hardenbergh Insurance**  
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**  
Rob Garish, Consultant, **J. A. Montgomery Risk Control**  
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher**  
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**  
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Amanda Somes, **Bass River Township**  
Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Gene DiFilippo, **Edgewater Park Township**  
Mike Fitzpatrick, **Mansfield Township**  
Keith Hummell, Public Entity Assistant Director, **J. A. Montgomery Risk Control**  
Mike Avalone, **Conner Strong & Buckelew**

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

### ***I. MINUTES OF DECEMBER 19, 2017 SAFETY MEETING – (E-mailed 03/08/2018)***

Mr. Cramer indicated that a copy of the December 19, 2017 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the meeting notice.

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

**II. SAFETY COMMITTEE CHARTER – (E-mailed 03/08/2018)**

Mr. Forlenza indicated that the *Safety Committee Charter* was e-mailed to the members on March 8, 2018. He referred the Committee to pages 1-2 of the agenda packet to review the *Safety Committee Charter*. He noted that he liked to include a copy of the Charter in the first Sub Committee agenda of the year so that members can review the Charter to make sure that it still accurately reflects the role and responsibility of the Committee. Mr. Forlenza asked if there were any suggested changes to please contact him or the Safety Committee Chair and they will be discussed at the Committee's next meeting.

**III. ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT**

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 contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF, as of December 31, 2017, 70 service visits were completed, including seven (7) law enforcement surveys and twelve (12) renewal surveys. He noted that the *Right to Know Surveys and Labeling Surveys* has been completed for all members. The electronic distribution of the Central File Drop Box has been started and will be completed by first half of 2018.

Mr. Garish mentioned that there has been a change in leadership at J. A. Montgomery. He noted that Paul Shives has assumed responsibility as Vice President in mid-January as a result of Ms. Hall's retirement.

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. In 2017, the BURLCO JIF members participated in 607 instructor-led/classroom programs and 462 online training programs through the MEL Safety Institute. The following BURLCO JIF members attended more than 50 instructor-led training events: Delran (89), Florence (83), Medford (103) and Pemberton Township (92) and those leaders in online learning management system were Delran (70), Mount Laurel (82), and Pemberton Township (117).

Mr. Garish then mentioned that there were 34 video rentals from the MEL Media Library through December 31, 2017. The library consists of 770 distinct titles that represent 47 categories. The MEL Media Library has been updated this year with 42 new titles. According to the MSI training records and verbal affidavits, all member towns have participated in the Safe Patient Lifting training as of December 31, 2017. This training will be continuously promoted by consultants and will remain as a best practice in 2018 for the Safety Incentive Program.

Mr. Garish highlighted the Trends by Department wherein the Police make up 38% of the workers compensation frequency and 44% of the incurred losses. Public Works make up 36% of frequency and 37% of incurred losses. Fires comprise 13% of the frequency and 11% of the incurred losses. Mr. Miola commented that he would follow-up with Qual-Lynx in regards to the "NOC" (Not Otherwise Classified). He noted that there needs to be a better way to "drill down" where these claims are being generated from.

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

**IV. SAFETY INTERVENTION / MONITORING**

Mr. Forlenza asked J. A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there were no candidates at this time.



Mr. Forlenza then asked if there were any members of concern. Mr. Garish and Mr. Saville reported on Pemberton Township, North Hanover Township, and Bordentown City.

#### **Pemberton Township**

Mr. Garish reported that Pemberton Township's workers compensation losses and claims are very high; which are solely being generated from the Police Department. Other than their losses they are trending in the right direction as they have good participation. He recommended keeping them on their "watch list" based on their high loss metrics and will report to the Committee at the June meeting. The Committee agreed.

#### **North Hanover Township**

Mr. Saville stated that North Hanover Township losses are high as a result of one significant accident. He noted that they are a small town; therefore, one large claim will drive their losses up. As a result, Mr. Saville would like to keep them on their internal "watch list" and will report to the Committee at the June meeting. The Committee agreed.

#### **Bordentown City**

Mr. Saville reported that Bordentown City had a few losses within the Fire Department. He will be working with the City to ensure they are receiving additional training. Mr. Saville noted that he also assisted with JSO's (Job Site Observation's) to ensure they are being completed properly. He noted that Keith Hummel has had good interaction with the Police Department and they are moving in the right direction.

Mr. Saville recommended that Bordentown City continue on their internal "watch list" until the June Meeting. The Committee agreed.

### **V. MEMBERSHIP RENEWALS**

Mr. Forlenza mentioned that there are nine (9) member municipalities up for renewal effective January 1, 2019. They are Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton and Wrightstown.

Mr. Forlenza then reviewed the Six Year Average Loss Ratio of each of the renewing members valued as of 12/31/2017. He noted that all of the renewing members with the exception of Pemberton Township & Westampton had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Survey for each of these members. The Safety Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any issues with any of the renewing members that would cause the Fund not to offer them a three year renewal in the Fund effective January 1, 2019.

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

### **VI. BURLCO JIF LOSS RATIO REPORTS – December 31, 2017**

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of December 31, 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 68.9%. He noted that the incurred losses represent funds that have been paid by the JIF on known claims or set aside in reserve to be paid on known claims within the JIF SIR. Mr. Forlenza then reviewed each spreadsheet in detail with the Committee.

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were mailed on January 29, 2018.

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

#### ***VII. MEL LOSS RATIO REPORTS – December 31, 2017***

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of December 31, 2017 included in the agenda packet. The six-year average MEL Loss Ratio for the BURLCO JIF is 30.8%. The report reflects a six-year period for Fund Years 2011-2016. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer. Mr. Forlenza noted that this report represents incurred losses, which are funds that have been paid by the MEL on known claims or set aside in reserve to be paid on known claims. Mr. Forlenza then briefly reviewed the MEL Reports with the Committee.

He also noted that the MEL snapshots were mailed to the members on January 29, 2018.

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

#### ***VIII. REGIONAL TRAINING SCHEDULE***

Mr. Garish reported that two (2) Regional Training events have been held since our last meeting.

##### **2018 Regional Training Schedule**

- **Safety Coordinator's / Claims Coordinator's Round Table:** This training took place on February 22, 2018 at Indian Springs Country Club in Marlton, NJ. Mr. Garish reported that there were 46 attendees with 21 evaluations received for the J. A. Montgomery session and 22 evaluations received for the Qual-Lynx Session. He noted that all evaluations showed positive feedback.
- **Excited Delirium:** This training was supposed to take place on March 16<sup>th</sup>; however, with the low number of RSVP's this training is being postponed until the Fall. The target audience for this training is all first responders.
- **Active Shooter (Edwin Moore):** Training took place on March 16, 2017 at Hainesport Municipal Building, NJ. This program was presented by Edwin Moore from the Department of Homeland Security. The target audience was for non-police personnel.
- **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 is 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.

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

**IX. SAFETY DIRECTOR'S BULLETIN**

Mr. Garish referred the Committee to a copy of five (5) Safety Director Bulletins that have been distributed since the Committee's last meeting. He then briefly reviewed the following bulletins:

- Annual Reminder – MVR Check
- New Commercial Driver License Opioid Testing Regulations
- Annual Reminder – NJ PEOSH Recordkeeping (NJOSH-300 & NJOSH-300A)
- First Responders – Safe Lifting and Moving of Patients
- Comprehensive Playground Inspection Programs

Mr. Garish reported that the *Golf Cart/Utility Vehicle Program* Bulletin has been completed and will be distributed to the membership shortly. He indicated that that an additional bulletin in the planning stages is on *Bleacher Safety*.

Mr. Garish indicated that an additional bulletin in planning is the *Office Safety* Bulletin and the *S:ERVE Distracted Driving* Bulletin.

**X. SAFETY DIRECTOR'S MESSAGE**

Mr. Garish referred the Committee to pages 35-40 to *Safety Director's Messages* that were sent to the members in regards to *Indoor Air Quality Training* and *Water/Wastewater TCH/Utility Department Training*.

**XI. MEL SAFETY INSTITUTE**

**Training Administrators**

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

**2017 BURLCO MSI member attendance**

Mr. Garish referred the Committee to page 41 of the agenda packet to review the 2017 BURLCO MSI member attendance list.

**MEL Leadership Institute**

Mr. Garish directed the Committee to pages 42-45 to the MEL Leadership Skills member's correspondence and class schedule that was emailed on March 1, 2018. He noted that this is a three-day course; all three sessions need to be attended to receive a completion certificate. Mr. Garish noted that there was one member from the BURLCO JIF that attended the first session.

**Online Training Update**

Mr. Garish stated that he would like to remove this topic from future Safety Committee agendas. He noted that this project has been put on hold as they were unsuccessful in trying to engage a professional auto mechanic that would be able to assist with the Auto Mechanic/Fleet Management Program. The Committee agreed.

**Additional Topics in Planning**

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

**XII. S:ERVE**

Mr. Garish discussed S:ERVE; the online training program sponsored by Safety National available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. He further noted that the program reminder was e-mailed to the members on February 27, 2018 with login codes.

**XIII. POLICE TOPICS**

**Accreditation & Re-Accreditation Update**

Mr. Forlenza mentioned that there was no update since the last meeting.

**JIF Incentives – Accreditation**

Mr. Forlenza indicated that his office recently sent out the annual memorandum to the membership reminding them of the incentives offered by the JIF & MEL to assist member Police Departments in becoming accredited.

**Online Harassment Training**

Mr. Forlenza reminded the Committee that a resolution authorizing the issuance of an RFP for an Online Harassment Training Program was approved at the February Executive Committee. As a result, the RFP is complete and is going through internal review prior to release.

**SLEO Training and Police Supervisory Refresher Course**

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training and SLEO Training sessions in Southern New 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 offer this incentive.

**Police Ad Hoc Committee**

Mr. Forlenza mentioned that the minutes from the last Police Ad Hoc Committee meeting were included on pages 58-61 of the agenda packet. He noted that overall attendance from the BURLCO JIF was good.

Mr. Forlenza mentioned that the next meeting will be held on April 20, 2018.

**XIV. MEL SAFETY & EDUCATION MEETING**

Mr. Forlenza referred the Committee to pages 62-66 to the MEL Safety & Education minutes from the January 19, 2018 meeting. He noted that the minutes are self-explanatory. He noted that the Committee also met on March 16, 2018; however, the minutes from this meeting are not yet available. He stated that he includes the minutes from these meetings in the agenda packet so the members are aware of the statewide initiatives.

**XV. PEOSHA ADVISORY COMMITTEE UPDATES**

Mr. Saville reported that he is part of the PEOSHA Advisory Committee and attends the meetings on a regular basis. He then referred the Committee to page 67-68 to a listing of the most

frequently cited standards for the period of September 1, 2017 through December 31, 2017. He then briefly reviewed the report with the Committee.

Mr. Saville indicated that the “Recordkeeping – Failure to maintain the NJSOSH 300 Forms” continues to be the number one (1) cited standard for PEOSH and number two (2) is the “General Duty Clause: Overhead Doors w/o Reserve/Stop Mechanism, No Vehicle Lift Inspections, etc.”. He stated that members need to use this list as a guide in reviewing their own town’s compliance with these standards.

Mr. Saville reported that PEOSH is currently ending their five year strategic plan; therefore, he will follow-up with this Committee at the June meeting as to what their new focus will be. PEOSH conducted 56 general inspections at 50 different municipalities. There were no penalties collected this quarter.

Mr. Saville indicated that he received a notification from recently settled court case in regards to the OSHA and PEOSH field guide. He noted that the OSHA field guide stated that *“if you have not had the same violation within a three (3) year period; it would be listed as a new violation”*. However, the court case determined that the three (3) year period was not set in stone; therefore, the same violation could be listed as a repeat offense. Mr. Saville stated that the OSHA manual has since been revised to state *“five (5) years”*; however, this is not set in stone either.

## **XVII. WELLNESS INITIATIVE**

Ms. Schiffer briefed the Committee on her recent activities.

- Wellness Days: The following towns are participating in this event: Chesterfield, Bordentown City and Fieldsboro Borough scheduled for April 26<sup>th</sup>. The second event is scheduled on May 23<sup>rd</sup> with the following towns: Medford Township, Tabernacle, Lumberton, Shamong and Southampton.
- Presentations: Ms. Schiffer coordinated presentations for Lumberton on “Healthy Gut from Go With Your Gut”; Medford Township on “Apex Acupuncture”; Palmyra Borough and Southampton had a Shoprite Dietician speak to the employees and she presented to Pemberton Township on “Movement to offset sitting all day”. Ms. Schiffer indicated that Delran, Edgewater Park, Florence, Lumberton, North Hanover, Medford Township and Palmyra already are planning for future lectures.
- New Employee Assessments: she coordinated employee assessments for Chesterfield, Westampton and North Hanover.
- Walking Challenge: Delanco will be participating in a Walking Challenge.
- Challenges planned: North Hanover will participate in a Water Challenge in April and a Walking Challenge in September. Lumberton Township will participate in a Walking Challenge in October.

### **Other Ideas:**

- Earn Tickets: Lumberton Township is participating in various activities (including JIF safety training) throughout the year and earn tickets for a chance to win a prize at the end of the year.
- Healthy Taste of Town Restaurants: will coordinate to invite a local restaurant (not chains) to bring a healthier version of one of their lunch items for employees to taste.
- Fresh Fruit or Produce: suggested for the office / departments to share.
- Challenge by Department: have a challenge including weight loss, walking, water, etc. between municipal departments.
- 1,000 Minute Club Challenge: walk 1,000 minutes over a 6-week challenge to win (that’s about 33 minutes 5x/week)

- My Life Check through American Heart Association: the **My Life Check®** is a health assessment and improvement tool that encourages you to take actions and form habits to improve your heart health. Employees would complete an assessment, get a Heart Health Score with recommendations to make improvements, and track their own progress. The tool works on desktop and mobile devices.
- April 5<sup>th</sup> National Walking Day – Encouraged employees to wear or bring sneakers and join together to walk during their lunch break.

Ms. Schiffer stated that she would like to work with all municipalities early in the year to allocate Wellness Funds so towns do not miss out or feel pressured at the end of the year to spend them.

#### **Wellness Policy Statement**

Ms. Schiffer indicated that she is working with the Executive Director's office to update and revise the existing Wellness Policy. She noted that it has been a number of years since the members were asked to adopt the policy. She is hoping to revise the Policy to make it more relevant to the members and their wellness efforts, have it approved by the Fund, and then redistribute to the members for their adoption. Ms. Schiffer stated that the revised Policy should be available prior to the next Safety Committee meeting.

#### **Wellness Budget**

Ms. Schiffer referred the Committee to page 70 of the agenda packet to the Wellness Incentive Budget Program for 2017. The program letters were emailed on February 5, 2018. The deadline to claim or encumber these funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

### ***XVIII. OPTIONAL SAFETY BUDGET***

Mr. Forlenza referred the Committee to page 71 of the agenda packet depicting available balances in the 2018 Optional Safety Budget Program. Notices were sent to the members on January 25, 2018. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

### ***XIX. SAFETY INCENTIVE PROGRAM***

#### **2017 Program**

Mr. Forlenza directed the Committee to a spreadsheet on page 72 of the agenda depicting available balances in the 2017 SIP. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

Mr. Forlenza mentioned that a congratulatory letter was e-mailed to Mayor and Council on February 22, 2018 along with an award letter to the Safety Coordinator. He noted that the Special Recognition Award Letters will be sent following the Safety Breakfast in April.

#### **2018 Program**

Mr. Forlenza reminded the Committee that the 2018 *Safety Incentive Program* now includes "Optional" Incentive Awards to reward members for additional activities. He noted that one of the incentives is focused on Fund Commissioner attendance at Executive Committee meetings. He noted that members that meet the Fund attendance criteria of 75% overall attendance and at least 50% of the attendance by the Fund Commissioner, will qualify for an additional \$250

incentive award. He noted that Executive Committee meeting attendance is important and he is hopeful that this additional incentive will assist towns that have poor attendance improve.

**XX. 2018 SAFETY KICKOFF BREAKFAST**

Mr. Forlenza mentioned that the Safety Breakfast will be held at Indian Springs Country Club in Marlton, NJ on April 10, 2018. He indicated that the invitations were sent to the members on March 13, 2018. Mr. Forlenza asked the Safety Committee to authorize payment of the speakers travel expenses. The Committee authorized payment for the speakers travel expenses.

**XXI. NEXT MEETING**

Mr. Forlenza mentioned that the next Executive Committee meeting will be held on June 19, 2018 at 1:30pm. The remaining meetings for 2018 are September 18<sup>th</sup> and December 18<sup>th</sup>. All meetings will be held at the Hainesport Township Municipal Building unless otherwise noted.

There being no further business, the meeting adjourned at 3:09 p.m.

File: BURLCO/2018/Safety Committee  
BURLCO/GEN/Safety Committee

Tab 03/20/2018  
Tab: 03/20/2018

**2017 Annual  
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**

**February 15, 2018**



## **Table of Contents**

A. GENERAL DUTIES – EXECUTIVE SUMMARY .....	2
1. Executive Safety Committee.....	3
2. Participation in Claims Process / Accident Investigation.....	3
3. Written Compliance Programs / Bulletin Updates.....	3
4. Semi-Annual Meetings with Fund's Claims Administrator.....	3
B. PROGRAMS.....	3
1. Road, Sign, and walkway program and Job Site Observations .....	3
2. Law Enforcement Services .....	4
3. Safety Incentive Program .....	4
C. TRAINING .....	5
1. Safety Coordinator Roundtable .....	5
2. Assistance to Members .....	5
3. Regional Training Plan .....	6
4. MSI Training Participation.....	6
5. MSI Training Programs.....	7
MEL Safety Institute Attendance.....	8
D. REPORTS .....	9
1. Attendance at Meetings of the Fund.....	9
2. Monthly and Quarterly Reports Semiannual Loss Analysis .....	9
2. Semmiannual/Annual Loss Analysis.....	9
APPENDIX A: 2017 MANAGEMENT REPORT .....	10
APPENDIX B: 2017 SIP PARTICIPATION SUMMARY .....	11
APPENDIX C: REGIONAL TRAINING ATTENDANCE .....	12
APPENDIX D: 2017 YEAR END LOSS ANALYSIS.....	13
Workers Compensation.....	16
Lost Time Accident Frequency Rate .....	17
Lost Time Rate By Member.....	18
Trends By Cause Of Loss.....	20
Trends By Department .....	21
General Liability Claims.....	22
Auto Liability Claims .....	22
Property Claims.....	22
2018 Service Initiatives .....	23

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 2017 ANNUAL SAFETY DIRECTOR REPORT**

### ***A. GENERAL DUTIES – EXECUTIVE SUMMARY***

The 2017 Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. Through December 31, 2017, 70 service visits were completed, including 7 law enforcement surveys and 12 renewal surveys. The remaining service visits included but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested by the membership. ***SEE APPENDIX A FOR THE 2017 MANAGEMENT SUMMARY REPORT***

Right to Know Inventory surveys have been completed for all members in 2017. The electronic distribution of the Central File Drop Box has been started and will be completed by first half of 2018.

Renewal surveys have been completed and reviewed for the 12 members that will be renewing in 2018. Those members renewing are Bass River, Beverly, Bordentown Twp., Delran, Hainesport, Mount Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield, and Woodland. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited, and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. None of the conditions found presented concerns with the desirability of these members for renewal.

There was a change in leadership at J. A. Montgomery Risk Control. Paul Shives assumed responsibility as Vice President in mid-January (2018). Chief Keith Hummel (Ret.) will remain in the role of Safety Director for the BURLCO JIF and provide support for John Saville and Robert Garish who will remain as your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. 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.

### **1. Executive Safety Committee**

The Safety Committee met 4 times in 2017. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of December 31, 2017.

### **2. Participation in Claims Process / Accident Investigation**

The Safety Director attends the monthly Fund Claims Committee meetings and is available to offer technical and safety-related insight on claims that are under review. The Safety Director is also available to conduct accident investigations related to claims against the fund.

### **3. Written Compliance Programs / Bulletin Updates**

The Safety Director has produced model safety plans to address regulatory compliance issues. These programs are available at the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the MEL Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director report of the monthly agenda packet.

### **4. Semi-Annual Meetings with Fund's Claims Administrator**

The Safety Director conducts two meetings per year with the Fund's Claims Administrator to discuss trends or problem areas. Some of the outcomes of these meetings have resulted in improved communication, more pertinent Safety Bulletins and "Lessons from Losses," and improvements in the accident investigation procedures.

## ***B. PROGRAMS***

### **1. Road, Sign, and Walkway Program and Job Safety Observations**

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

## **2. Law Enforcement Services**

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Four Police Ad Hoc Committee meetings were held on February 24, June 22, September 12 and December 5, 2017. Meetings were officiated by Keith Hummel and Rob Garish.

**Law Enforcement Consultative Visits** were provided by Chief Hummel (Ret.) to 7 agencies, with the goal of providing an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website. During 2017, the following Law Enforcement memorandums were distributed by the Safety Director:

- Class III Officer
- Excited Delirium
- Firearms Storage Safety
- Motor Vehicle Crashes and Seat Belts
- Ford Special Service Vehicles
- SARA Training Model
- Law Enforcement-Job Safety Observations

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

## **3. Safety Incentive Program**

See APPENDIX B for the year-end summary of the Safety Incentive Program participation. The 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" approach. Our model is based on the 4 values of Trust, Care, Knowledge, and Communication, which are demonstrated through the best practices and commitment.

- All members submitted the signed safety contract 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 May 4, 2017. All membership had a delegate attend the Planning Retreat.

- 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 enroll in and complete the online training program entitled: “Safe Patient Lifting for Emergency Responders.”
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## ***C. TRAINING***

### **1. Safety Coordinator Roundtable**

The Safety Coordinator / Claims Coordinator Roundtable was held on February 23, 2017, as a joint training event. Since some individuals serve in both capacities, this combined training allows for cross training and job enrichment. During the sessions, we provided a brief review of the previous year’s accomplishments and highlight changes for the coming year.

### **2. Assistance to Members**

- **Leadership Training & Senior Leadership Training** was offered by the MEL Safety & Education Committee, and we were pleased to have the following 4 representatives from the BURLCO JIF participate in the first offering of the MEL Leadership Skills for Senior Managers Program:
  - Martin Eckert Jr, Florence Township
  - Barclay T. Philips, Tabernacle Township

- Kevin Worrell, Tabernacle Township
- Anthony Buttacavali, Bass River Township

### 3. Regional Training Plan

J. A. Montgomery exceeded the contract specifications for regional training workshops. Six Regional Training programs were held in 2017. See APPENDIX C for a summary of participation.

- **OSHA Record Keeping Webinar** began in January 2017. Records of attendance not recorded.
- **The Safety Coordinator/ Claims Coordinator Roundtable** was held on February 23, 2017
- **Active Shooter Regional Training** was held on March 16, 2017.
- **DPW Supervisor –Roadway, Sign & Walkway** was held on May 25, 2017.
- **Wellness Coordinator Training** was held on September 27, 2017.
- **Career Survival for First-Line Supervisors** was held on November 8, 2017

### 4. MSI Training Participation

In 2017, BURLCO JIF members participated in 607 instructor-led / classroom programs and 462 online training programs through the MEL Safety Institute. The following BURLCO JIF members attended more than 50 instructor-led training events: Delran (89), Florence (83), Medford (103), and Pemberton Twp. (92). Leaders in the online learning management system were Delran (70), Mount Laurel (82), and Pemberton Twp. (117).

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the Mel Safety Institute. Please utilize this to also assign training administrators within your member town.

There were 34 video rentals from the MEL Media Library through December 31, 2017. The library consists of 770 distinct titles that represent 47 categories. The MEL Media Library has been updated this year with 42 new titles and can be found at <https://njmel.org/wp-content/uploads/2017/11/MEL-Media-Catalog.pdf>

According to MSI training records and verbal affidavits, all member towns have participated in the Safe Patient Lifting training as of December 31, 2017. This training will be continuously promoted by consultants and will remain as a best practice in 2018 for the Safety Incentive Program.

## **5. MSI Training Programs**

There are 50 instructor-led courses offered on various safety topics from accident investigation to snow removal. Additional online topics including Safety Orientation for New Employees and a series on Camp Counselor Safety. “Fast Track” training programs, which feature up to 5 courses in a one-day session, are offered several times a year. All courses are open to all employees of the BURLCO JIF.

The 23 online training programs offered through the MSI Learning Management System are:

- Avoid Back Pain
- Bloodborne 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

The MEL Safety Institute (MSI) is supported by the online Learning Management System (LMS) that can be customized to each employee’s curriculum.

## MEL Safety Institute Attendance

MSI Attendance 1/1/17 to 12/31/17	Total Classroom Uses	Total Online Uses
<b>BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)</b>		
BASS RIVER (577)	6	3
BEVERLY (75)	0	0
BORDENTOWN CITY (589)	0	18
BORDENTOWN TOWNSHIP (600)	9	10
CHESTERFIELD (531)	0	0
DELANCO (76)	19	13
DELRAN (77)	89	70
EDGEWATER PARK (78)	18	11
FIELDSBORO (MEIJIF_2_713)	1	0
FLORENCE (79)	83	4
HAINESPORT (80)	31	9
LUMBERTON TOWNSHIP (81)	4	24
MANSFIELD TOWNSHIP B (82)	5	45
MEDFORD TOWNSHIP (83)	103	38
MOUNT LAUREL (576)	17	82
NORTH HANOVER (601)	0	4
PALMYRA (MEIJIF_2_487)	8	0
PEMBERTON BOROUGH (642)	1	3
PEMBERTON TOWNSHIP (208)	92	117
RIVERSIDE (84)	7	0
SHAMONG (85)	18	1
SOUTHAMPTON (373)	20	0
SPRINGFIELD (456)	0	0
TABERNACLE (86)	45	1
WESTAMPTON (532)	18	8
WOODLAND (MEIJIF_2_488)	2	1
WRIGHTSTOWN (636)	11	0
<b>Burlco JIF Totals</b>	<b>607</b>	<b>462</b>



## ***D. REPORTS***

### **1. Attendance at Meetings of the Fund**

J. A. Montgomery has representation at all JIF events, including Fund Commissioners Meetings, Claims Committee Meetings, and Annual Planning Retreats. In addition, J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee.

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports summarize the assignments completed for the Fund within that quarter and the status of all contract elements.

### **3. Semi-Annual/Annual Loss Analysis**

Semi-Annual and Annual reports include an evaluation of losses for the Fund and members. The reports help identify the development of adverse claims' frequency, severity, and trends or problem areas and make suggestions to remediate any such trends and/or problem areas.

## APPENDIX A: 2017 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 visit	2nd visit	3rd visit	4th visit	5th visit	Total Projected Visits	Completed Visits #	Remaining Visits #	Comments
Bass River	S	REN	JS	2	Acc Review	0	2/6	8/4				2	2	0	2/6 LCR - Renewal; 8/4 LCR
Beverly	M	REN	JS	2	Acc Review	0	3/29	10/3				2	2	0	3/29 LCR-Renewal; 10/3 LCR
Bordentown City	M		JS	2		0	6/5	10/31				2	2	0	6/5 LCR; 10/31 LCR
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
Chesterfield	S		JS	2		0	4/13	8/30				2	2	0	4/13 LCR; 8/30 LCR
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
Delran	L	REN	JS	2		1	3/9	3/9	10/6	12/11 (PD)		3	4	-1	3/9 LCR-Renewal; 12/11 LCR-PD; 10/6 LCR
Edgewater Park	M		JS	2		0	6/19	12/11				2	2	0	6/19 LCR; 12/11 LCR
Fieldsboro	S		JS	2		0	7/14	10/26				2	2	0	7/14 LCR; 10/26 LCR
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
Hainesport	S	REN	JS	2		0	3/31	8/31				2	2	0	3/31 LCR-Renewal; 8/31 LCR
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
Mansfield	M		JS	2		0	8/31	12/13				2	2	0	8/31 LCR; 12/13 LCR
Medford	XL		JS	3		0	6/1	8/4	11/7			3	3	0	6/1 LCR; 8/4 LCR; 11/7 LCR
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
North Hanover	M	REN	JS	2		0	3/9	10/27				2	2	0	3/9 LCR-Renewal; 10/27 LCR
Palmyra	M	REN	JS	1		0	4/7	8/11				1	2	-1	4/7 LCR-Renewal; 8/11 LCR
Pemberton Boro	S		JS	2	Acc Review	0	7/19	11/9				2	2	0	7/19 LCR; 11/9 LCR
Riverside	M	REN	JS	3		0	3/10	10/2	12/6			3	3	0	3/10 LCR; 10/2 LCR; 12/6 LCR
Shamong	S	REN	JS	2	RTK	0	6/15	10/18				2	2	0	6/15 LCR-Renewal; 10/18 LCR
Springfield	S	REN	JS	2	Acc Review	0	4/13	12/13				2	2	0	4/13 LCR-Renewal; 12/13 LCR
Tabernacle	S		JS	2		0	1/10	9/12				2	2	0	1/10 LCR; 9/12 LCR
Westampton	M		JS	2		1	11/1	11/29 (PD)				2	2	0	11/1 LCR; 11/29 LCR-PD;
Woodland	S	REN	JS	2	RTK	0	5/31	12/14				2	2	0	5/31 LCR - Renewal; 12/14 LCR
Wrightstown	S		JS	2	RTK	0	5/31	10/31				2	2	0	5/31 LCR; 10/31 LCR
XXDiscretionary			JS	0		0						0	0	0	
Pemberton Twp	XL		RG	3	RTK	1	2/13	7/14 (PD)	11/9	12/29		4	4	0	2/13 LCR; 7/14 LCR-PD;
Southampton	M		RG	3		0	7/10	7/26	11/10			3	3	0	7/10 LCR; 7/26 LCR; 11/10 LCR
xxxTOTAL				60		7						66	70	-4	
xx Renewal for Large and Extra-Large members counts as two visits															
We are contracted to provide a total of 64 visits in 2017															

## APPENDIX B: 2017 SIP PARTICIPATION SUMMARY

2017 Year-End Results																			
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management					
BURLCO JIF MEMBERS	Safety on the Agenda	Signed the Contract	Police Participation	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	JIF Planning Retreat	Law Enforcement
Bass River	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Beverly	OK	OK	NW	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Bordentown City	OK	OK	NW	OK	Ok	Ok	NW	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Bordentown Twp	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Chesterfield	OK	OK	OK	Ok	Ok	Ok	NW	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Delanco	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Delran	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Edgewater Park	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	NW	Ok	Ok	UK	OK	Ok
Fieldsboro	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	N/A
Florence	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	NW	Ok	Ok	OK	OK	Ok
Hainesport	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	N/A
Lumberton	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Mansfield	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Medford	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Mount Laurel	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
North Hanover	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Palmyra	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Pemberton Boro	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Pemberton Twp	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Riverside	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Shamong	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Southampton	OK	OK	NA	OK	OK	OK	OK	OK	OK	NW	OK	OK	OK	OK	OK	OK	OK	OK	OK
Springfield	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	UK	OK	OK
Tabernacle	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Westampton	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	NW	OK	OK	OK	OK	OK
Woodland	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	UK	OK	N/A
Wrightstown	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Ok = meets standards    NW = Needs Work    N/A = not applicable    UK = unknown																			
* OLD JSO FORMAT                      ** Not ALL DEPARTMENTS																			

## **APPENDIX C: REGIONAL TRAINING ATTENDANCE**

<b>Burlington County Municipal Joint Insurance Fund</b>								
<b>Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017</b>								
<b>2017 Regional Training Attendance</b>								
	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	3
Beverly	M	1	1		1		1	4
Bordentown City	M	1		1			1	3
Bordentown Twp	L	1				1	1	3
Chesterfield	S	1	1		1		1	4
Delanco	S	1	1		1		1	4
Delran	L	1	1	1		1	1	5
Edgewater Park	M	1	1		1		1	4
Fieldsboro	S	1			1		1	3
Florence	L	1	1	1	1		1	5
Hainesport	S	1	1	1	1		1	5
Lumberton	L	1			1	1	1	4
Mansfield	M	1	1		1		1	4
Medford	XL	1	1	1	1	1	1	6
Mount Laurel	XL	1			1	1	1	4
North Hanover	M	1	1				1	3
Palmyra	M	1		1	1		1	4
Pemberton Boro	S	1		1			1	3
Pemberton Twp	XL	1			1		1	3
Riverside	M	1		1			1	3
Shamong	S	1	1	1	1		1	5
Southampton	M	1	1		1		1	4
Springfield	S	1					1	2
Tabernacle	S	1	1	1	1		1	5
Westampton	M	1	1		1	1	1	5
Woodland	S	1					1	2
Wrightstown	S	1		1	1		1	4
Members represented		27	15	11	18	6	27	104

## **APPENDIX D 2017 YEAR END LOSS ANALYSIS**

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

**J.A. Montgomery Risk Control**

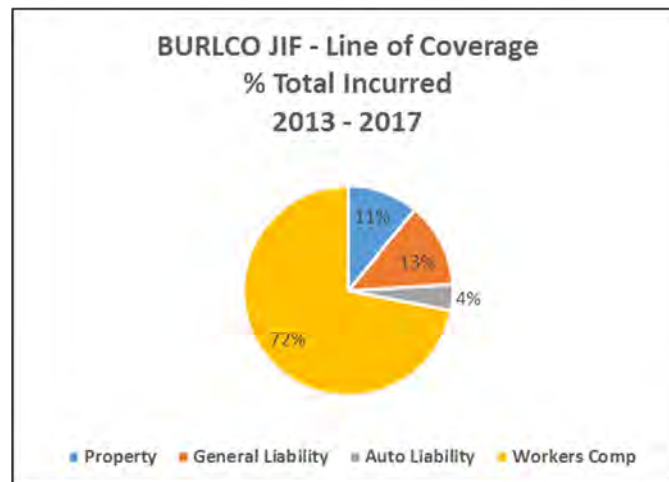
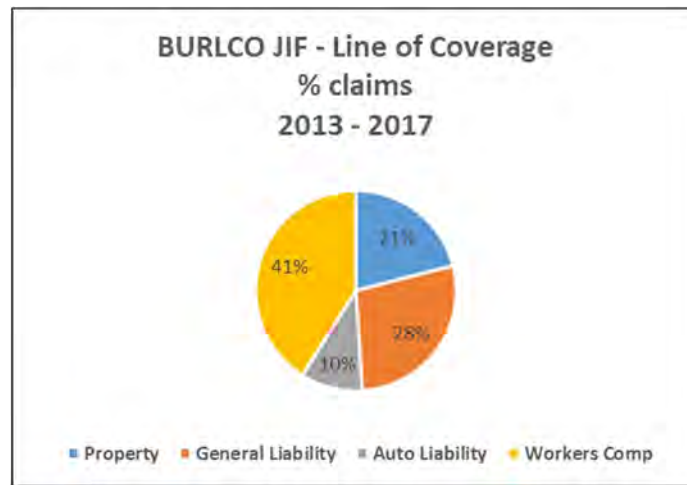
**February 15, 2018**

# 2017 YEAR END LOSS ANALYSIS

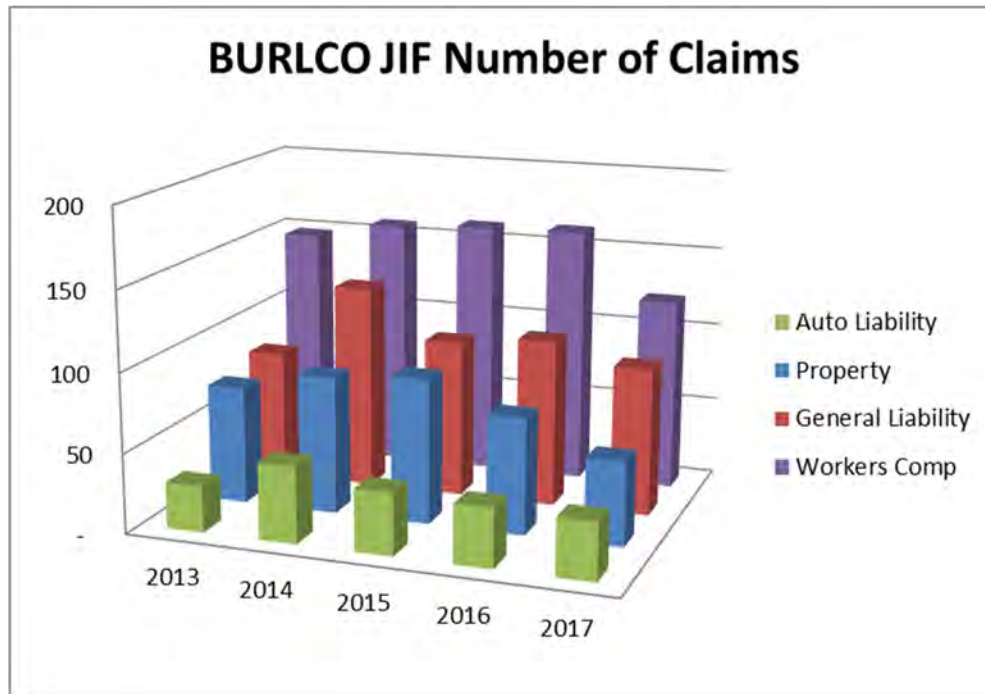
## YEAR-END SNAPSHOT

### Percent Claims and Total Incurred by Line of Coverage as of 12/31/2017

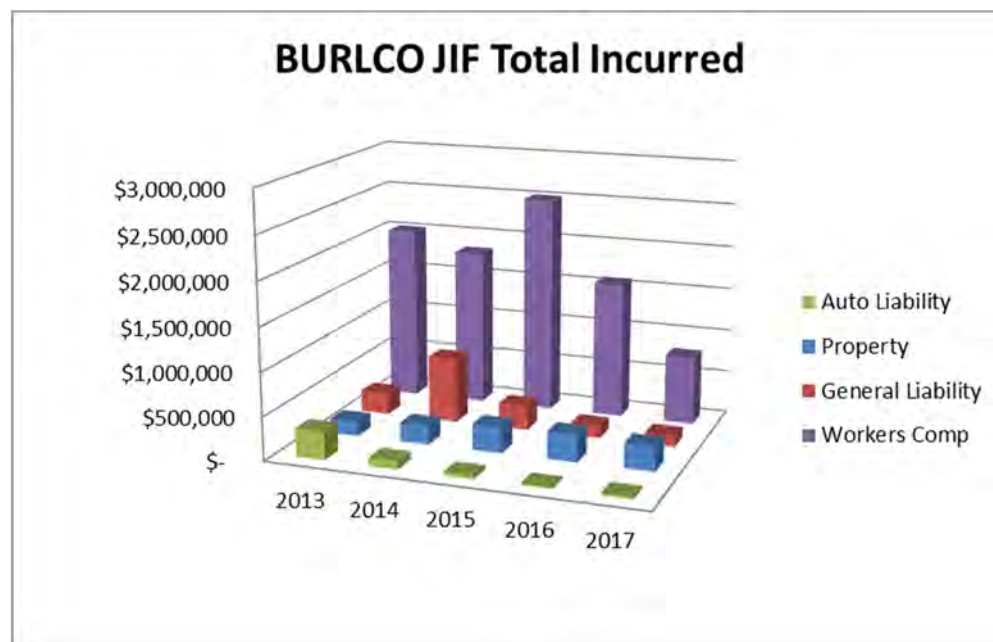
BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2013 - 2017					
TOTAL FUND YEARS 2013 - 2017					
Line of Coverage	Totals	Average	% of Claims	% of Total	
	Claims	Incurred	Cost/Claim		Incurred
Property	377	\$ 1,291,546	\$ 3,426	21%	11%
General Liability	507	\$ 1,558,146	\$ 3,073	28%	13%
Auto Liability	189	\$ 507,313	\$ 2,684	10%	4%
Workers Comp	750	\$ 8,724,411	\$ 11,633	41%	72%
Totals for Fund Years 2013 - 2017	1,823	\$ 12,081,416	\$ 6,627	100%	100%



**Claim Frequency Trend by Line of Coverage as of 12/31/2017**



**Total Incurred Trend by Line of Coverage as of 12/31/2017**



## **WORKERS COMPENSATION**

For the five-year period (2013 - 2017), Workers Compensation claims accounted for (41%) of the claim frequency and (72%) of the incurred costs. The average cost per WC claim is \$12,171.

Year-end metrics from 2013 to 2017 YTD show the following trends:

<b>Workers' Compensation Metrics</b>						
<b>Claim Frequency</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>Notes</b>
Total Number of Claims	148	158	161	162	121	
Payroll (Millions)	\$79.4	\$77.3	\$77.1	\$77.9	\$79.9	
# of Claims per Million \$ of Payroll	1.86	2.04	2.09	2.08	1.51	
Number of FTE Employees	2,072	2,105	2,082	1,916	2,065	
Total Claim Frequency / 100 FTE	7.14	7.51	7.73	8.46	5.86	
LTA Claim Frequency / 100 FTE			1.95	2.03	1.19	
Claim Cost as a % of Payroll	2.54%	2.35%	3.26%	2.03%	0.99%	



## LOST TIME ACCIDENT FREQUENCY RATE

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		December 31, 2017		
	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
FUND				
OCEAN	2.29	2.11	2.27	2.22
MONMOUTH	2.06	1.61	2.19	1.95
PROF MUN MGMT	1.94	2.08	3.81	2.57
SUBURBAN ESSEX	1.88	1.80	2.15	1.95
TRI-COUNTY	1.75	2.48	2.05	2.07
N.J.U.A.	1.69	3.15	2.60	2.47
ATLANTIC	1.65	3.21	2.69	2.40
NJ PUBLIC HOUSING	1.65	2.13	2.06	1.95
SOUTH BERGEN	1.50	2.35	2.78	2.21
CAMDEN	1.43	1.35	2.55	1.69
CENTRAL	1.42	1.79	1.97	1.73
SUBURBAN MUNICIPAL	1.39	2.24	2.25	1.95
BERGEN	1.22	1.58	2.27	1.68
<b>BURLINGTON</b>	<b>1.19</b>	<b>2.03</b>	<b>1.95</b>	<b>1.71</b>
MORRIS	1.08	1.98	2.01	1.69
AVERAGE	1.61	2.13	2.37	2.02

The 2017 LTAF rate for the BURLCO JIF is the second lowest in the state and well below the MEL average. There is a decrease from the 2016 year end result. We continue to monitor data on a monthly basis and report to the Executive Safety Committee at their quarterly meeting. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

We continue to place emphasis on the most problematic lines of coverage (WC and Auto), the highest frequency members, based on watch list, LTAF and loss ratio reports, and departments with significant trends and experience, especially Police and Public works.

## LOST TIME RATE BY MEMBER

Burle o JIF				
2017 LOST TIME ACCIDENT FREQUENCY				
	December 31, 2017			
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE
MEMBER	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BEVERLY	0.00	11.76	4.35	5.00
DELRAN	0.00	0.00	1.91	0.66
HAINES PORT	0.00	0.00	1.68	0.56
RIVERSIDE	0.00	2.50	2.44	1.64
SHAMONG	0.00	0.00	0.00	0.00
TABERNACLE	0.00	0.00	1.68	0.56
SPRINGFIELD	0.00	0.00	1.83	0.63
CHESTERFIELD	0.00	0.00	1.57	0.56
BASS RIVER	0.00	0.00	3.64	1.14
NORTH HANOVER	0.00	1.98	0.00	0.59
WRIGHTS TOWN	0.00	0.00	0.00	0.00
PEMBERTON BOROUGH	0.00	2.00	2.13	1.45
WOODLAND	0.00	2.78	3.13	1.92
FIELDSBORO	0.00	0.00	***	0.00
WEST TAMP TON	0.72	6.32	4.17	3.40
MEDFORD TOWNSHIP	0.74	1.56	1.25	1.18
LUMBERTON	0.97	1.16	1.27	1.12
FLORENCE	1.00	3.14	1.13	1.76
MANSFIELD TOWNSHIP B	1.00	0.00	0.00	0.34
SOUTHAMPTON	1.15	0.00	1.21	0.79
BORDENTOWN TOWNSHIP	1.36	2.80	0.00	1.40
DELANCO	1.42	3.42	0.00	1.55
BORDENTOWN CITY	1.65	1.36	1.34	1.49
MOUNT LAUREL	1.80	0.77	1.40	1.33
EDGEWATER PARK	2.27	2.86	2.56	2.54
PALMYRA	2.78	0.00	2.88	1.86
PEMBERTON	4.03	7.67	5.32	5.56
	1.19	2.03	1.95	1.71

## BURLCO JIF Workers Compensation Claims by Member (2013 – 2017)

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2013 - 2017			
	# Claims	Total Incurred	% of Total	Average Cost per
BASS RIVER	7	\$ 18,320	0.21%	\$ 2,617
BEVERLY	14	\$ 190,462	2.18%	\$ 13,604
BORDENTOWN CITY	28	\$ 589,606	6.76%	\$ 21,057
BORDENTOWN TOWNSHIP	37	\$ 478,134	5.48%	\$ 12,923
CHESTERFIELD	6	\$ 45,485	0.52%	\$ 7,581
DELANCO	17	\$ 227,284	2.61%	\$ 13,370
DELRAN	45	\$ 658,123	7.54%	\$ 14,625
EDGEWATER PARK	22	\$ 208,732	2.39%	\$ 9,488
FIELDSBORO	-	\$ -	0.00%	\$ -
FLORENCE	28	\$ 256,122	2.94%	\$ 9,147
HAINESPORT	17	\$ 54,669	0.63%	\$ 3,216
LUMBERTON	23	\$ 219,872	2.52%	\$ 9,560
MANSFIELD TOWNSHIP B	22	\$ 36,454	0.42%	\$ 1,657
MEDFORD TOWNSHIP	66	\$ 897,123	10.28%	\$ 13,593
MOUNT LAUREL	101	\$ 1,357,329	15.56%	\$ 13,439
NORTH HANOVER	9	\$ 113,620	1.30%	\$ 12,624
PALMYRA	26	\$ 218,837	2.51%	\$ 8,417
PEMBERTON	135	\$ 1,897,172	21.75%	\$ 14,053
PEMBERTON BOROUGH	15	\$ 84,660	0.97%	\$ 5,644
RIVERSIDE	32	\$ 384,946	4.41%	\$ 12,030
SHAMONG	7	\$ 14,561	0.17%	\$ 2,080
SOUTHAMPTON	21	\$ 39,437	0.45%	\$ 1,878
SPRINGFIELD	5	\$ 83,822	0.96%	\$ 16,764
TABERNACLE	8	\$ 13,136	0.15%	\$ 1,642
WESTAMPTON	54	\$ 615,475	7.05%	\$ 11,398
WOODLAND	5	\$ 21,031	0.24%	\$ 4,206
WRIGHTSTOWN	-	\$ -	0.00%	\$ -
<b>Total All Members</b>	<b><u>750</u></b>	<b><u>\$ 8,724,411</u></b>	<b><u>100.00%</u></b>	<b><u>\$ 236,613</u></b>

## **TRENDS BY CAUSE OF LOSS**

The table below shows the WC trends by cause of loss for the years 2013 to 2017. The largest category of claims as a percentage of costs is Slips and Falls (18%), followed by Strains (17.5%). Robbery or criminal assault claims comprise 12.6 % of the total incurred.

In terms of frequency, strains and sprains are the most common loss cause, with 126 claims, followed by "struck or injured by," with 106 claims.

<b>BURLINGTON MUNICIPAL JOINT INSURANCE FUND</b>				
<b>WORKERS' COMPENSATION CLAIMS : FUND YEARS 2013 - 2017</b>				
<b>Claims by Loss Cause</b>				
	<b>Total Fund Years 2013 - 2017</b>			
<b>Loss Cause/</b>	<b># Claims</b>	<b>Total Incurred</b>	<b>% of Total</b>	<b>Average Cost per Claim</b>
Burns or Scald - Heat or Cold Exposure	-	\$ -	0.00%	\$ -
Caught In Or Between	23	\$ 127,163	1.46%	\$ 5,529
Cut, Puncture, Scrape Injured By	42	\$ 133,685	1.53%	\$ 3,183
Fall Or Slip From	77	\$ 1,598,097	18.32%	\$ 20,755
Motor Vehicle	4	\$ 100,497	1.15%	\$ 25,124
Strain or Injured By	126	\$ 1,526,692	17.50%	\$ 12,117
Striking Against Or Stepping On	13	\$ 131,078	1.50%	\$ 10,083
Struck or Injured By	106	\$ 625,228	7.17%	\$ 5,898
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	64	\$ 139,619	1.60%	\$ 2,182
Explosion Or Flare Back	1	\$ 2,514	0.03%	\$ 2,514
Foreign Body In Eye	26	\$ 30,277	0.35%	\$ 1,165
Robbery Or Criminal Assault	56	\$ 1,105,577	12.67%	\$ 19,742
Repetitive Motion	23	\$ 249,631	2.86%	\$ 10,854
Cumulative (All Other) - Latex	10	\$ 500,512	5.74%	\$ 50,051
Other Misc. Cause - Disease Exposure	9	\$ 13,229	0.15%	\$ 1,470
NOC	170	\$ 2,440,610	27.97%	\$ 14,357
<b>Total All Loss Causes</b>	<b><u>750</u></b>	<b><u>\$ 8,724,411</u></b>	<b><u>100.00%</u></b>	<b><u>\$ 11,633</u></b>

## TRENDS BY DEPARTMENT

Police make up 38% of the worker's compensation frequency and 44% of the incurred losses. Public Works make up 36% of frequency and 37% of incurred losses. Fire comprise 13% of the frequency and 11% of the incurred losses.

<b>BURLINGTON MUNICIPAL JOINT INSURANCE FUND</b>				
<b>WORKERS' COMPENSATION CLAIMS : FUND YEARS 2013 - 2017</b>				
<b>Claims by Department</b>				
	<b>Total Fund Years 2013 - 2017</b>			
<b>Department Name</b>	<b># Claims</b>	<b>Total Incurred</b>	<b>% of Total</b>	<b>Average Cost per Claim</b>
<b><u>Administration</u></b>	<b>34</b>	<b>\$ 483,249</b>	<b>5.54%</b>	<b>\$ 14,213</b>
<b><u>EMS</u></b>				
Paid	26	\$ 61,230	0.70%	\$ 2,355
Volunteer	22	\$ 133,154	1.53%	\$ 6,052
<b>Subtotal EMS</b>	<b>48</b>	<b>\$ 194,385</b>	<b>2.23%</b>	<b>\$ 4,050</b>
<b><u>Fire</u></b>				
Paid	34	\$ 350,170	4.01%	\$ 10,299
Volunteer	65	\$ 643,162	7.37%	\$ 9,895
<b>Subtotal Fire</b>	<b>99</b>	<b>\$ 993,332</b>	<b>11.39%</b>	<b>\$ 10,034</b>
<b><u>Municipal</u></b>				
Library	4	\$ 6,454	0.07%	\$ 1,614
Lifeguards	1	\$ 1,113	0.01%	\$ 1,113
Municipality, NOC	1	\$ 4,586	0.05%	\$ 4,586
<b>Subtotal Municipal</b>	<b>6</b>	<b>\$ 12,153</b>	<b>0.14%</b>	<b>\$ 2,026</b>
<b><u>Police</u></b>				
Police	281	\$ 3,753,679	43.03%	\$ 13,358
Police Off Duty	2	\$ 66,222	0.76%	\$ 33,111
Crossing Guards	-	\$ -	0.00%	\$ -
<b>Subtotal Police</b>	<b>283</b>	<b>\$ 3,819,902</b>	<b>43.78%</b>	<b>\$ 13,498</b>
<b><u>Public Works</u></b>				
Building Dept	14	\$ 94,984	1.09%	\$ 6,785
Electrical Dept	1	\$ 27,138	0.31%	\$ 27,138
Garbage Removal	37	\$ 516,132	5.92%	\$ 13,950
Parks & Recreation	7	\$ 288,529	3.31%	\$ 41,218
Sewage Dept	11	\$ 183,883	2.11%	\$ 16,717
Street Maintenance/Cleaning	191	\$ 2,078,991	23.83%	\$ 10,885
Water Dept	12	\$ 23,099	0.26%	\$ 1,925
<b>Subtotal Public Works</b>	<b>273</b>	<b>\$ 3,212,756</b>	<b>36.82%</b>	<b>\$ 11,768</b>
<b><u>NOC</u></b>	<b>7</b>	<b>\$ 8,634</b>	<b>0.10%</b>	<b>\$ 1,233</b>
<b>Total All Departments</b>	<b>750</b>	<b>\$ 8,724,411</b>	<b>100.00%</b>	<b>\$ 11,633</b>

## **GENERAL LIABILITY CLAIMS**

For the five-year period (2013 - 2017), General Liability incidents represent 28% of total claim frequency and 13% of total incurred costs.

GL mid-year metrics show the following trends. Questionable data for appropriations from 2013-2015.

GL mid-year metrics show the GL trends to be steady since 2016.

General Liability Metrics						
Claim Frequency	2013	2014	2015	2016	2017	Notes
Total Number of Claims	81	129	99	105	93	DECREASE
Annual Appropriations	\$162,206,670	\$206,025,518	\$156,917,544	\$817,689,308	\$817,689,308	STEADY
# of Claims per Million \$ of Appropriations	0.50	0.63	0.63	0.13	0.11	DECREASE

## **AUTO LIABILITY CLAIMS**

For the five-year period (2013 - 2017), Auto Liability claims represent 10% of total claim frequency and 4% of total incurred costs. Auto liability claims have remained consisted over the five-year period.

Auto Liability Metrics						
Claim Frequency	2013	2014	2015	2016	2017	Notes
Total Number of Claims	29	48	39	37	36	DECREASE
Number of Vehicles	1,113	1,071	1,084	776	1,179	STEADY
# of Claims per 100 Vehicles	2.61	4.48	3.60	4.77	3.05	DECREASE

## **PROPERTY CLAIMS**

For the five-year period (2013 - 2017), Property claims represent 21% of total claim frequency and 11% of total incurred costs. Property mid-year metrics show a decrease in 2017. The number of property claims tracks directly with Auto Liability frequency.

## **2018 SERVICE INITIATIVES**

1. Promote “Zero Harm Workplace” to create a culture of safety.
2. Continue to monitor the WC metrics through the “Watch List” to identify members that may show deteriorating loss experience. Members that appear to be trending in the wrong direction may be placed on Safety Monitoring, which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on Safety Intervention with calling in the efforts of other JIF Professionals.
3. Work with members that have higher than average accident frequency rates on a case by case basis.
4. Focus on most frequent injury types: Sprains/Strains, Motor Vehicle and Falls. Several actions could be taken to improve this experience:
  - Develop specific regional training and consultative services.
  - Reinforce during daily safety briefings between employees and supervisors.
  - Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen the potential for musculoskeletal strain? Can workers be added or re-positioned to promote better body mechanics?
  - Utilize the “Safe Patient Lifting” online MSI training geared towards First Responders
  - Encourage workers to engage in pre-lift stretches. Promote health and wellness initiatives.
  - Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
  - Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
  - Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, especially during inclement weather.
  - Provide adequate (3-step length) walk-off mats at entrances and clean or regularly replace, to minimize carryover of moisture into the building.
  - Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
  - Reinforce three-points-of-contact when using ladders, stairs, and entering/exiting vehicles.

- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE and CEVO training.
5. Continued emphasis on Law Enforcement services
    - Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, Training, and other Risk Management issues related to Law Enforcement.
    - Uniform consulting plan for Law Enforcement agencies to address specific risks that are exclusive to the Law Enforcement community.
    - Continue to develop specific regional training programs for Police, such as Career Survival for Law Enforcement Officers and Risk Management for Command Staff.
    - Develop law enforcement specific memorandums
  6. Continued emphasis on Public Works
    - Encourage more meaningful Job Safety Observations and daily crew meetings for the DPW
    - Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refreshers in the years between mandated MSI training.
    - Encourage the use of training resources, including MSI, online and regional training workshops.
  7. Continue to promote the Safety Incentive Program as best practices for a successful safety program. Encourage all members to show significant demonstration of participation in each of the areas:
    - Commitment and Accountability
    - Controlling hazards
    - Continuing Education and Training
    - Communication
    - Coaching
    - Claims Management.





## **Municipal Excess Liability Residual Claims Fund**

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

April 6, 2018

Memo to: Burlington County Municipal Joint Insurance Fund

From: Dave Matchett

Re: Topics Discussed at the RCF April 6<sup>th</sup> Meeting

**Annual Retreat:** Following meetings of the RCF, EJIF and MEL, the Board of Fund Commissioners held its annual one-day retreat on April 6<sup>th</sup> at the Hyatt Regency in Princeton. Each MEL sub-committee provided a report on its 2017 activities and noted future objectives. In addition, several Fund Commissioners were invited to highlight local JIF initiatives used to address claim trends specific to their pool.

**2018 MEL & MR HIF Educational Seminar:** The 8<sup>th</sup> annual seminar is scheduled for Friday, April 20<sup>th</sup> beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

**Claims Committee:** The Claims Review Committee met on January 3, 2018 and March 1, 2018. Minutes of the January and March meetings were distributed under separate cover.

**2018 Financial Disclosures:** The Division of Local Government Services has notified the Fund office that rosters of those that are required to file must be finalized by April 4<sup>th</sup>. Commissioners and Fund Professionals were provided logins and filing instructions, which must be completed by April 30<sup>th</sup>.

**Next Meeting:** The next meeting of the RCF will be **Thursday June 7, 2018** at 10:30AM at the Forsgate Country Club-Monroe, NJ.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: April 6, 2018  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**REVISED BUDGET-** The revised 2018 budget was included in the agenda. The revisions reflect new members added to the local JIFs for 2018. A motion was passed approving the revisions to the 2018 budget and associated professional fee increases.

**ENVIRONMENTAL ENGINEER RFQ** – The contract between the E-JIF and its two Environmental Engineers will expire 12/31/18. A motion authorizing the Executive Director to issue an RFQ for the position of Environmental Engineer(s) was passed by the Executive Committee.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for **Thursday**, June 7, 2018 at the Forsgate CC, Jamesburg.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
	2018 BUDGET BASED ON 2010 CENSUS					
	2/27/2018 16:13	2018 Adopted	Pompton Lakes : New Member	West Deptford : New Member	Frelinghuysen : Returning Member	2018 Revised
		TOTAL	MOR JIF	TRICO JIF	MOR JIF	TOTAL
	I. Claims and Excess Insurance					
	Claims					
1	Non-Site Specific	299,024	798	1,558	160	301,540
2	Site Specific	353,432	943	1,841	189	356,405
3	Legal Defense	1,036,097	2,765	5,401	556	1,044,818
4	Superfund Buyout	625,632	1,669	3,261	335	630,898
5	LFC	14,860				14,860
6	<b>Total Loss Fund</b>	<b>2,329,045</b>	<b>6,174</b>	<b>12,061</b>	<b>1,241</b>	<b>2,348,521</b>
7						
8	II. Expenses, Fees & Contingency					
9	Professional Services					
10	Actuary	62,936				62,936
11	Attorney	76,562	204	398	41	77,205
12	Auditor	15,959				15,959
13	Executive Director	282,678	754	1,474	152	285,057
14	Treasurer	19,683				19,683
15	Legislative Agent	45,000				45,000
16	Underwriting Managers	223,892	597	1,166	120	225,776
17	Environmental Services	429,759	1,146	2,240	230	433,375
18	Claims Administration	26,460	71	138	14	26,684
19						
20	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,182,929</b>	<b>2,773</b>	<b>5,416</b>	<b>557</b>	<b>1,191,675</b>
21						
22	Non-Contracted Services					
23	Postage	5,473	14	28	3	5,518
24	Printing	4,250	11	22	2	4,284
25	Telephone	2,423	7	13	1	2,444
26	Expenses contingency	14,808	40	78	8	14,934
27	Member Testing	8,233				8,233
28						
29	<b>Subtotal - Non-contracted svcs</b>	<b>35,186</b>	<b>72</b>	<b>141</b>	<b>14</b>	<b>35,413</b>
30						
31	<b>Subtotal-Contracted/Non-contra</b>	<b>1,218,116</b>	<b>2,845</b>	<b>5,557</b>	<b>572</b>	<b>1,227,088</b>
32						
33	Excess Aggregate Insurance	573,935	1,532	2,993	308	549,967
34						
35	General Contingency	29,863	527	1,028	106	60,323
36						
37	<b>Total Exp, Fees &amp; Contingency</b>	<b>1,821,914</b>	<b>4,903</b>	<b>9,577</b>	<b>985</b>	<b>1,837,379</b>
38						
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,150,959</b>	<b>11,077</b>	<b>21,638</b>	<b>2,226</b>	<b>4,185,900</b>