

AGENDA PACKET



**Exercise should be more like
Trick-or Treating: walk 20 feet,
get a piece of candy, walk 30 feet,
get another piece of candy, walk
15 feet, get a piece of candy.....**

Tuesday, October 16, 2018 at 3:30 PM

**Hainesport Municipal Bldg
1 Hainesport Centre
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ
Tuesday, October 16, 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 **September 18, 2018** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **September 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16-63
 - A. Lost Time Accident Frequency.....Pages 20-21
 - B. Certificates of Insurance.....Pages 22-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2017 Safety Incentive Program Awards.....Page 29
 - F. 2018 Optional Safety Budget.....Page 30
 - G. 2018 Wellness Incentive.....Page 31
 - H. EPL/Cyber Risk Management Budget.....Page 32
 - I. EPL Helpline – Authorized Contact List.....Page 33
 - J. EPL Compliance StatusPage 34
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 35
 - L. Statutory Bond Status.....Page 36
 - M. Skateboard Park Approval Status.....Page 37
 - N. Capehart & Scatchard Updates.....Pages 38-44
 - O. Elected Officials Training – Save the Date.....Page 45

P.	MEL 2019/2020 Employment Practices Liability Program.....	Pages 46-62
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XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 75
B.	Corner Connection	Pages 76-81
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XIII.	Treasurer's Report as of September 30, 2018	Pages 91-117
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
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F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Safety Committee Meeting Minutes – September 18, 2018.....	Pages 119-160
B.	Finance Committee Meeting Minutes – October 4, 2018.....	Handout
1.	Resolution 2018-_____Authorizing the Executive Director to Establish Accounts for Each Member of the Fund Within the Fund's ACLEF Account and to Transfer the 2018 Dividends Received from the EJIF Fund into the Member Accounts – Motion – Roll Call	Pages 161-162
C.	Strategic Planning Committee Meeting – October 16, 2018.....	Verbal

October 16, 2018

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XV. MEL/RCF/E-JIF Reports

Nothing to Report

XVI. Miscellaneous Business

<p>The next meeting will be held on Tuesday, November 20, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVII. Meeting Open to Public Comment

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

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

XVIII. Closed Session – Resolution 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**

SEPTEMBER 18, 2018

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, September 18, 2018 at 3:30 PM, 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

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Alternate, Lumberton Twp.**
Rich Meder, **Alternate, Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**....arrived 3:38 PM
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dennis Gonzalez, **Pemberton Township**
Donna Mull, **Pemberton Borough**

Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the July 17, 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 Ms. Jack, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the July 17, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the July 17, 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 July 17, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June and July 2018 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of July and August 2018 be included as part of the meeting and was included in the agenda packet.

2017 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

2018 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

2018 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2018 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible. Currently, there are no towns that are in Compliance, and the deadline to submit your checklist is October 1, 2018.

EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted **\$500** for each member to help offset employment practices and cyber security related expenses. This budget can be a valuable resource in addressing these areas of exposures. He noted that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2018.

MEL Cyber Risk Management Plan Compliance Status – Mr. Miola noted a new compliance status report regarding the MEL Cyber Risk Management Plan is included in the agenda 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 Ed Cooney, Fund Underwriter at 973-659-6424.

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

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for June and July, 2018 were included in his report. The JIF's surplus position as of June 30, 2018 was **\$11,730,712** and the JIF's surplus position as of July 31, 2018 was **\$11,888,824**.

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

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

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred requiring new bonds to be issued.

Skateboard Park Approval Status– Mr. Miola stated that a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality are included in the agenda packet.

MEL Cyber Risk Management Program– Mr. Miola stated that the MEL has developed a Cyber Risk Management Program that was sent to all members last December. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. If you have any questions, please contact the Executive Director's office.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through July of the 2018 Fund Year is included in the agenda packet for the members to review.

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

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

Managerial & Supervisory Training – Mr. Miola reminded everyone that 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 ACM JIFs. 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, and May 8, and September 11, 2018 sessions are posted to the JIF website. The remaining training has been scheduled on the following date:
September 27, 2018 – Nicolosi's Catering, West Deptford

Renewing Members – Mr. Miola noted As of September 10, 2018 all Members up for Renewal effective January 1, 2019, with the exception of Edgewater Park – which is on the agenda for adoption this month -, have submitted their Renewal Resolution and Agreements to the Executive Directors office.

MEL 2019-2020 Employment Practices Liability Program –Mr. Miola stated that on or about May 4, 2018 all members should have received an email and accompanying memorandum outlining the compliance procedure for the 2019/2020 MEL EPL Plan of Risk Management Program. A reminder email was sent out on September 10, 2018. Members that update their loss control programs by October 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the October 1,

2018 deadline will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. Members submitting this form after the October 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

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

Mr. Miola then discussed with the Fund requests his office is receiving for an extension on the EPL Program deadline of October 1, 2018. Mr. Forlenza explained this is the deadline put into place by the MEL, so that come November, Budgets can be properly developed and Assessments allocated correctly and timely.

The Executive Committee held a brief discussion and approved the extension of the October 1, 2018 deadline to November 1, 2018, for justifiable reasons.

Motion by Ms. Jack, seconded by Mr. Cramer, to extend the 2019/2020 EPL Compliance deadline of October 1, 2018 to November 1, 2018 as presented.

Mr. Forlenza noted that should someone call the Executive Directors office asking for an extension, his office will notify the MEL of the approved extension date.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of September, 2018 and he reviewed the claim with the Committee.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

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

Safety Director's Bulletins – He noted that there were four (4) bulletin(s) included in the agenda, along with one (1) Law Enforcement Bulletin in regards to the Below 100 Training

- *Sanitation Best Practices*
- *Buckle Up*
- *Fatalities from Distracted Driving*
- *Crossing Guard Safety*

2019 Class Request List – He noted that the deadline to request a class has been extended to September 28, 2018.

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in July, August, and September that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli presented the *Lessons Learned from Losses* for September which reviewed Safe Lifting and noted that lifting injuries are one of the most common claims reported.

He noted that most times, the injury occurs simply because the employee does not take a moment to determine the proper way to lift something and noted the S.M.A. R. T. method:

Size up the load
Move the load closer
Always bend your knees
Raise the load with your legs
Turn your feet in the direction you want to move.

Qual-Lynx Supervisor Changes Memo

Mr. Roselli referenced a memo included in the agenda packet announcing the following changes to Qual-Lynx Supervisors:

Ms. Davidson has taken a new position within Qual-Lynx and the Assistant Supervisor, Tammy Langsdorf, will be filling in for her until a formal replacement is announced. Ms. Davidson will continue to be a resource to guide this transition.

Ms. Maclean has taken a new position within Qual-Lynx, and Ms. Mooney has moved into her position as Liability Supervisor. Qual-Lynx is currently searching for a candidate to fill Ms. Mooney's old position.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- Ms. Schiffer stated that in regards to Mr. Roselli's report, a strong core is also required to avoid lifting injuries as it only takes 4.5 lbs to buckle the spine, so be sure to take care of your back.
- Ms. Schiffer noted she was pleased with all of the activities planned by the member towns, and some of the new Wellness Committees that have formed.
- Ms. Schiffer noted if your town is hosting any type of Wellness event, please let her know so she can keep track of who is doing what, and what ideas she can pass onto other towns.

- Wellness Incentive Allowances must be encumbered by November 30, 2018, and used by February 1, 2018, so if you haven't planned any wellness activities for the end of this year, be sure to encumber the money.
- September Wellness Newsletter** - She noted that the September Wellness Newsletter was included in her report.
- Included with her report were two (2) Spotlight Shout Outs: Hainesport for putting together a Healthy Smoothie Demonstration each month, and Medford for establishing a new Wellness Committee and holding the Water Challenge, Lunch and Learns, and Smoothie Demonstrations to name a few!

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 July and August, 2018.

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	3	2	28
<i>Medical Only</i>	8	13	79
<i>Report Only</i>	1	9	45
<i>Total Intakes</i>	12	24	152
<i>Report Only % of Total</i>	8.3%	37.5%	29.6%
<i>Medical Only/Lost Time Ratio</i>	73:27	87:13	74:26
<i>Average Days to Report</i>	1.2	1.4	3.2

Transitional Duty Report

Ms. Beatty stated that due to a report running issue and incorrect data, this report is not available this month, but will be presented in October.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	July	August
<i>Bill Count</i>	181	118
<i>Original Provider Charges</i>	\$489,210	\$119,656
<i>Re-priced Bill Amount</i>	\$119,382	\$40,673
<i>Savings</i>	\$369,379	\$78,983

<i>% of Savings</i>	<i>75.5%</i>	<i>66%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>93.4%</i>	<i>91.5%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.9%</i>	<i>94.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94.7%</i>	<i>93.8%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>99.6%</i>	<i>98.7%</i>

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

TREASURER'S REPORT

Mr. Tontarski presented a combined overview of the Treasurer's Report for month ending **July 31** and **August 31, 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 \$ 40,542.73. This generated an average annual yield of 1.32%; however, after including an unrealized net gain of \$28,325.44 in the asset portfolio, the yield is adjusted to 2.23% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$175,434.41 as it relates to current market value of \$ 16,883,571.28 vs. the amount invested. This current market value, however, when considering the total accrued income at month end is \$16,936,229.59.

Our asset portfolio with Wilmington/Trust consists of four (4) obligations with maturities greater than one year and six (6) obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$12,009.87	\$95,702.85
Overpayment Reimbursements	\$.00	
FY 2018 Premium Assessments	\$3,740,163.00	

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

Delran Township	\$65,551.00
Chesterfield Township	\$1,075.00
Bordentown City	\$37,835.00
Bordentown Township	\$13,807.00
Westampton	\$10,062.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,180,772.63 to a closing balance of \$ 19,808,658.05 showing an increase in the fund balance of \$2,627,885.42.

Loss Run Payment Register – July & August 2018

Mr. Tontarski stated that report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$698,693.37. The claim detail shows 733 claim payments issued.

Bill List – Ratification of August 2018

For the Executive Committee's consideration, Mr. Tontarski presented the August 2018 Bill List in the amount of \$597,338.81.

Bill List – September 2018

For the Executive Committee's consideration, Mr. Tontarski presented the September 2018 Bill List in the amount of \$81,212.40.

Chair Keller entertained a motion to approve the July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$597,338.81, and approve the September 2018 Bill List in the amount of \$81,212.40 as presented

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *July and August 2018 Loss Run Payment Register, ratify the August 2018 Bill List in the amount of \$597,338.81 and approve the September Bill List in the amount of \$81,212.40* as presented.

ROLL CALL	<i>Yeas</i>	Amanda Somes, Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City Michael Theokas, Bordentown Twp Glenn McMahon, Chesterfield Twp Mike Templeton, Delanco Twp Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, <i>Alternate</i> , Lumberton Twp Rich Meder, <i>Alternate</i> , Medford Twp Jerry Mascia, Mt. Laurel Township Mary Picariello, North Hanover Twp John Gural, Palmyra Borough Meghan Jack, Riverside Twp David Matchett, Shamong J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Maria Carrington, Westampton Twp James Ingling, Wrightstown Borough
	<i>Nays:</i>	None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Forlenza stated that the Committee met on July 17, 2018 and a verbal report was given at that time by Ms. Burger. He also noted a copy of the meeting minutes was included in the agenda packet.

FINANCE COMMITTEE

Mr. Forlenza stated that the Committee met on August 15, 2018 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/18, and noted the Fund's Net Current Surplus of \$11,655,663 which is slight increase of \$57,315 since 3/31/18. He then referenced each Fund Year's budget from 2014-2017 and stated the total surplus in the Closed Year account is \$6,144,515.00.

Mr. Forlenza then referenced a fairly extensive discussion on the Firefighters WC Compensation Cancer Presumption Legislation, which is something the Finance Committee is discussing in depth. Should this legislation pass, it could mean a potential substantial annual cost to the BURLCO JIF of \$4,152,375. He noted the MEL is working with the Assembly Majority office trying to get amendments to the legislation to lessen its potential financial impact. As we are uncertain of the outcome of this legislation, the Finance Committee is reviewing recommendations should this cause a financial impact for 2020.

Mr. Forlenza noted the Committee reviewed the 2019 Budget, inclusive of Excess Premiums. He noted that the MEL is holding a lot of line items flat right now in anticipation of the Firefighters WC Legislation.

Mr. Forlenza explained that the Fund's EPL/POL 5 Year Loss Ratio has increased over the past several years. The BURLCO JIF EPL/POL Loss Ratio is currently approximately 60%. As a result, the Fund might see an increase in these premiums since break even for this line of coverage is 55%.

A thorough review of the vendors and their requests for the 2019 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

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

Resolution 2018-37 – 2018-40

Mr. Forlenza stated that the Finance Committee recommended the release of \$700,000 in surplus to the members from Fund Years 2005-2013.

Chair Keller entertained a motion to approve the **Resolution 2018-37**, Authorizing Refund of Closed Year Accounts (2005-2013) Surplus as presented; and

Resolution 2018-38, to Renew membership in the MEL; and

Resolution 2018-39, to Renew membership in the RCF; and

Resolution 2018-40, Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services forms for the Destruction of Claims Files

Motion by Ms. Jack, seconded by Mr. Wolbert, to approve the *Resolutions 2018-37, 2018-38, 2018-39, and 2018-40*, as presented.

ROLL CALL	Yeas
	Amanda Somes, Bass River Twp
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Michael Theokas, Bordentown Twp
	Glenn McMahon, Chesterfield Twp
	Mike Templeton, Delanco Twp
	Patricia Hansell, Fieldsboro Borough
	Richard Brook, Florence Twp
	Paula Kosko, Hainesport Twp
	Brandon Umba, <i>Alternate</i> , Lumberton Twp
	Rich Meder, <i>Alternate</i> , Medford Twp
	Jerry Mascia, Mt. Laurel Township
	Mary Picariello, North Hanover Twp
	John Gural, Palmyra Borough
	Meghan Jack, Riverside Twp
	David Matchett, Shamong
	J. Paul Keller, Springfield Twp
	Doug Cramer, Tabernacle Twp
	Maria Carrington, Westampton Twp
	James Ingling, Wrightstown Borough

Nays: None

Abstain: None

Motion carried by unanimous vote.

MEL Fiduciary Disclosure

Mr. Forlenza stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

MEL REPORT

Ms. Jack stated the MEL met on September 5, 2018 and a copy of the meeting minutes was included in the agenda packet. She then highlighted the following:

The MEL has released the 2019 budget, and there is an overall 2% increase as they are holding flat in anticipation of the Fire Fighters Cancer Presumption Bill.

Included in the 2% increase is budgeted monies under the EPL/POL for the expanded Land Use Coverage.

Ms. Jack noted to the Committee that the MEL has asked each JIF to adopt the Resolution in regards to the Fire Fighters Cancer Presumption Act, and asked Mr. Forlenza if that Resolution had made its way to the Executive Directors office. Mr. Forlenza stated it is something they are aware of and that all members should have received an email containing a model Resolution indicating opposition to the pending Legislation. He stated that he believes there is a reluctance to adopt the Resolution by the Elected Officials as they don't want to seem "anti-fire fighter". Ms. Jack noted the MEL would like the JIF to adopt this resolution as well. Mr. Jack noted she would follow up with the MEL.

MEL Bulletin: OPMA

Ms. Jack noted this bulletin was a handout and reviewed updated verbiage in regards to the Open Public Meetings Act for Section 5 of your Policies and Procedures manual.

RCF REPORT

Mr. Matchett stated that the Residual Claims Fund met on September 5, 2018 and the minutes were included in the agenda packet. He did note the RCF has changed the language in the Renewal Resolution, now stating that when you renew either in the MEL, RCF, or EJIF, it is considered a joint purchasing agreement.

EJIF REPORT

Ms. Jack stated that the Environmental JIF met on September 5, 2018 and noted the minutes were included in the agenda packet. She highlighted the following:

The 2019 Budget was introduced which shows a decrease of 1% from 2018.

Ms. Jack noted a handout from the EJIF noting dates/times/location of various 2018 workshops regarding a number of changes to Under Ground Storage Tanks and Storm Water Compliance.

EJIF PS&S Service Team Memo

Ms. Jack noted this was a handout and lists new contacts for PS&S, which is the Environmental Engineer for the EJIF. She asked that everyone please make note of the new contact information.

Next Meeting

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

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-41

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. Gural, seconded by Mr. Wolbert, to Adopt ***Resolution #2018-41***. All in favor.
Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>	<i>Auto Liability</i>
<i>2018119837</i>	<i>2019148405</i>	<i>001229173</i>	<i>2018144699</i>
<i>2018125979</i>			
<i>2018146046</i>			
<i>001222867</i>			
<i>001220912</i>			
<i>2018146837</i>			
<i>001256764</i>			
<i>001256216</i>			

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

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

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**

Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Brandon Umba, *Alternate*, **Lumberton Twp**
Rich Meder, *Alternate*, **Medford Twp**
Jerry Mascia, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session.

#001256216 - \$899.91

#001256764 - \$5,182.63

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**

James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the September 18, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Gural, to adjourn the September 18, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:39 PM.

Kris Kristie,
Recording Secretary for

Meghan Jack,
Fund Secretary



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 16, 2018
Re: **Executive Director's Report**

.....

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

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

B. Certificates of Insurance (pgs. 22-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of August 31, 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 August 31, 2018 was **\$11,869,308.**

D. Regulatory Filing Checklists (pgs. 27-28)

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.

E. 2017 Safety Incentive Program Awards (pg. 29)

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.**

F. 2018 Optional Safety Budget (pg. 30)

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.**

G. 2018 Wellness Incentive Program Allowance (pg. 31)

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.**

H. EPL/Cyber Risk Management Budget (pg. 32)

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

I. EPL Helpline – Authorized Contact List (pg. 33)

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

J. Employment Practices Liability Compliance – (pg. 34)

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.

K. MEL Cyber Risk Management Plan Compliance (pg. 35)

A compliance status report regarding the MEL Cyber Risk Management Plan status 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 Ed Cooney, Fund Underwriter at 973-659-6424.

L. Statutory Bond Status (pg. 36)

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. 37)

Enclosed, The MEL has established a process, outlined in MEL Coverage Bulletin **2018-09**, 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. Capehart & Scatchard Updates (pgs. 38-44)

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.

O. Elected Officials Seminars – Save the Date (pg. 45)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2019 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about October 5, 2018. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 6, 2018 - Merighi's Savoy Inn, Vineland
January 31, 2019 - Nicolosi's Catering, West Deptford
February 6, 2019 - Merighi's Savoy Inn, Vineland
March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

P. MEL 2019/2020 Employment Practices Liability Program (pgs. 46-62)

On or about May 4, 2018 all members should have received an email and accompanying memorandum outlining the compliance procedure for the 2019/2020 MEL EPL Plan of Risk Management Program. A reminder email regarding the Program was sent on September 10, 2018. Members that update their loss control programs by November 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the November 1, 2018 will be subject to a 20% surcharge on this line of coverage. In addition, employment related claims will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on the first \$2,500,000 of a loss. Members submitting this form after the November 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members receiving a surcharge will be ineligible for reimbursement of the surcharge until the following year if the members plan is not approved by January 1, 2019. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

Q. Attendance 3rd Qtr. (pg. 63)

A report detailing attendance records through the 3rd Qtr. of the 2018 Fund Year is attached for your review.

R. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

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

S. 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
Bass River	1,650.00				1,650.00										1,650.00	0.00
Beverly	1,975.00														0.00	1,975.00
Bordentown City	1,975.00														0.00	1,975.00
Bordentown Twp	2,275.00														0.00	2,275.00
Chesterfield	1,650.00			1,650.00											1,650.00	0.00
Delanco	1,650.00					1,650.00									1,650.00	0.00
Delran	2,275.00														0.00	2,275.00
Edgewater	1,975.00														0.00	1,975.00
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00
Florence	2,275.00				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							442.50			2,157.50				2,600.00	0.00
North Hanover	1,975.00					1,975.00									1,975.00	0.00
Palmyra	1,975.00					1,975.00									1,975.00	0.00
Pemberton Boro.	1,650.00				1,650.00										1,650.00	0.00
Pemberton Twp.	2,600.00				2,600.00										2,600.00	0.00
Riverside	1,975.00														0.00	1,975.00
Shamong	1,650.00														0.00	1,650.00
Southampton	1,975.00					1,975.00									1,975.00	0.00
Springfield	1,650.00														0.00	1,650.00
Tabernacle	1,650.00														0.00	1,650.00
Westampton	1,975.00				1,975.00										1,975.00	0.00
Woodland	1,650.00				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	\$1,650.00	\$19,975.00	\$7,575.00	\$0.00	\$442.50	\$0.00	\$0.00	\$2,157.50	\$0.00	\$0.00	\$0.00	\$31,800.00	\$21,025.00

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							1,022.62								1,022.62	572.38
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						1,915.76					4,645.00	0.00
North Hanover	1,595.00					882.72			712.28							1,595.00	0.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00									3,104.62						3,104.62	1,540.38
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										995.00					995.00	0.00
Tabernacle	995.00								939.98							939.98	55.02
Westampton	1,595.00							780.78								780.78	814.22
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	\$882.72	\$0.00	\$1,803.40	\$712.28	\$4,044.60	\$2,910.76	\$0.00	\$0.00	\$0.00		13,083.00	38,212.00

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 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					649.99								723.82	276.18
Chesterfield	500.00									225.00						225.00	275.00
Delanco	750.00							134.42			223.21					357.63	392.37
Delran	1,000.00															0.00	1,000.00
Edgewater Park	750.00				99.45											99.45	650.55
Fieldsboro	500.00							239.98								239.98	260.02
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										1,182.31					1,182.31	317.69
North Hanover	750.00					143.18					143.98					287.16	462.84
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									120.00						120.00	380.00
Westampton	750.00								69.99		33.73					103.72	646.28
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	\$143.18	\$0.00	\$1,024.39	\$69.99	\$345.00	\$1,583.23	\$0.00	\$0.00	\$0.00		3,459.07	17,790.93

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										300.00				200.00	
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	\$1,000.00	\$500.00	\$0.00	\$1,300.00	\$0.00	\$0.00	\$0.00	\$10,700.00	

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

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Thursday, December 6, 2018 – Merighi's Savoy Inn, Vineland

Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford

Wednesday, February 6, 2019 – Merighi's Savoy Inn, Vineland

Thursday, March 21, 2011 – O'Connor's, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2019 MEL Assessment.***

**Subject to cap set by the MEL*



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: April 2018

Re: 2019-2020 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL**. Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2017-2018 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2018 will qualify or continue to qualify for the deductible incentives effective January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2018 MEL premium by \$250 for each municipal elected official and authority commissioner who completes the course. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 5% of the member's MEL assessment. The MEL webpage will post a listing of sessions scheduled throughout the state. In addition, the course can be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into

consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.

8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 11 minutes on-line “We Must Respect Each Other in Local Government” found on www.njmel.org. Attached are the instructions to access this program.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Municipal Excess Liability Fund Personnel Policy Committee (“Committee”) convened to consider changes to the Model Personnel Policies and Procedures (“Manual”) for the 2019 Policy Year. In order to be eligible to maintain current deductibles and co-pay, members must be in compliance with the Employment Practices Liability Program. Members must adopt the recommended changes by October 1, 2018.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Discussion of Adopted Changes:

Change 1: Protections Against Discrimination and Accommodation for Breastfeeding Employees
(Located in Section One)

The Manual was modified to amend the Anti-Discrimination Policy and the Americans with Disabilities Act Policy/ New Jersey Pregnant Worker’s Fairness Act contained in Section One to include protections for breastfeeding to comply with recent changes in New Jersey law. The Manual now expressly protects individuals who are breastfeeding from discrimination and requires the Local Unit to provide to employees who are breastfeeding a reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to work area for the employee to express breast milk for the child.

Change 2: Modification to Communication Media Policy (Located in Section Two)

The Communication Media Policy was amended to be a “Communication Media/ Social Media Policy” with relevant changes contained within to be in compliance with recent cases.

Change 3: Section Five

There are some revisions to this Section in accordance with the Fair Credit Reporting Act. Change 4: Modification to Open Public Records Meetings Act Section (Located in Section Five)

Three changes have been made to the policy's Open Public Meetings Act (OPMA) section. First, the policy has been amended to reflect the holding of Keane Federation of Teacher v. Ada Morell, 448 N.J. Super. 520 (App. Div. 2017). In Keane Federation, the Appellate Division held that Rice notices are not only required when there is *discussion* regarding the appointment, termination, terms and conditions of employment, performance evaluation or discipline of any current or prospective officer of employee in closed session but also when the local unit intends to *act* on these enumerated matters. Additional language has been added to clarify this expansion of when Rice notices are required to be issued. Second, the policy has been amended to clarify that only the municipal governing body or a "public body" of the local unit (as that term is defined by OPMA) are required to provide Rice notices. Third, changes have been made to update the criminal background checks in accordance with State legislative amendments.

Change 5: Overtime Compensation

Overtime Compensation Policy in Section 4 of the Manual was modified slightly to clarify the rate of overtime pay. This is not a substantive change.

Other Items of Note:

The Committee also discussed the following items, which did not necessitate any changes to the

Manual but should be considered by the Members:

1. Attached please find a notice from the Department of Community Affairs regarding the certifications required by the P.L. 2017, c. 183. and referenced sample certifications.
2. In January, 2018 the DOT published a Notice of Proposed Rulemaking in the Federal Register that announced that proposes some amendments to the current DOT-regulated drug and alcohol testing requirements to broaden the testing of opiates to include synthetic opioids.
3. In January 2018, New Jersey enacted P.L. 2017, c.272, which requires the Civil Service Commission to develop a uniform domestic violence policy that all public employers, regardless if they are Civil Service, must adopt and distribute to their employees. To date, the Civil Service Commission has not adopted such a policy.

Please consider these changes and consult with your general counsel prior to adopting same.

GOVERNING BODY CERTIFICATION PURSUANT TO P.L. 2017, C.183 OF COMPLIANCE
WITH THE UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in
Employment Decisions Under Title VII of the Civil Rights Act of 1964"

GROUP AFFIDAVIT FORM FOR MUNICIPALITIES AND COUNTIES
NO PHOTO COPIES OF SIGNATURES

STATE OF NEW JERSEY
COUNTY OF *(Insert County Name)*

We, members of the governing body of the *(Name of local unit)* being duly sworn according to law,
upon our oath depose and say:

1. We are duly elected (or appointed) members of the *(insert name of governing body)* of the
(name of local unit) in the county of *(name of county)*;
2. Pursuant to P.L. 2017, c.183, we have familiarized ourselves with the contents of the United
States Equal Employment Opportunity Commission's "Enforcement Guidance on the
Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of
the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012);
3. We are familiar with the local unit's hiring practices as they pertain to the consideration of an
individual's criminal history;
4. We certify that the local unit's hiring practices comply with the above-referenced enforcement
guidance.

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

Sworn to and subscribed before me this
_____ day of _____
Notary Public of New Jersey

Clerk

The Municipal Clerk (or Clerk of the Board of Chosen Freeholders as the case may be) shall set forth
the reason for the absence of signature of any members of the governing body.

IMPORTANT: This certificate must be executed before a municipality or county can submit its
approved budget to the Division of Local Government Services. The executed certificate and the
adopted resolution must be kept on file and available for inspection.

**GOVERNING BODY CERTIFICATION OF COMPLIANCE WITH THE
UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment
Decisions Under Title VII of the Civil Rights Act of 1964"**

FORM OF RESOLUTION

WHEREAS, N.J.S.A. 40A:4-5 as amended by P.L. 2017, c.183 requires the governing body of each municipality and county to certify that their local unit's hiring practices comply with the United States Equal Employment Opportunity Commission's "Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012) before submitting its approved annual budget to the Division of Local Government Services in the New Jersey Department of Community Affairs; and

WHEREAS, the members of the governing body have familiarized themselves with the contents of the above-referenced enforcement guidance and with their local unit's hiring practices as they pertain to the consideration of an individual's criminal history, as evidenced by the group affidavit form of the governing body attached hereto.

NOW, THEREFORE BE IT RESOLVED, That the *(name of governing body)* of the *(name of local unit)*, hereby states that it has complied with N.J.S.A. 40A:4-5, as amended by P.L. 2017, c.183, by certifying that the local unit's hiring practices comply with the above-referenced enforcement guidance and hereby directs the Clerk to cause to be maintained and available for inspection a certified copy of this resolution and the required affidavit to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON *(insert meeting date)*.

Clerk

Checklist for Members with Currently Approved Risk Control Plans

2019-2020 MEL EMPLOYMENT PRACTICES RISK CONTROL UPDATE CHECKLIST

Name of Municipality or Authority: _____

- ☐ Retain Employment Attorney/Advisor: (name)_____
- ☐ Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- ☐ Update and distribute the Employee Handbook: (Not necessary to attach)
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Checklist for Members without Currently Approved Risk Control Plans

INITIAL EMPLOYMENT PRACTICES LOSS RISK CONTROL INCENTIVE APPLICATION

Name of Municipality or Authority: _____

- q Retain Employment Attorney/Advisor: (name)_____
- q Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Attach Resolution and Manual)

Required Minimum Provisions:

- q Anti-Discrimination Policy
- q Americans with Disabilities Act Policy
- q Contagious or Life Threatening Illnesses Policy
- q Safety Policy
- q Drugs and Alcohol Policy
- q Workplace Violence Policy
- q General Anti-Harassment Policy
- q Anti-Sexual Harassment Policy
- q Whistle Blower Policy
- q Employee Complaint Policy
- q Access to Personnel Files Policy
- q Conflict of Interest Policy
- q Political Activity Policy
- q Employee Evaluation Policy
- q Employee Discipline Policy
- q Workforce Reduction Policy
- q Driver's License Policy
- q Communication Media Policy/Social Media Policy
- q Bulletin Board Policy
- q Leave of Absence Policy
- q Family and Medical Leave Act Policy
- q Military Leave Policy
- q Domestic Abuse Leave Policy
- q Employment Procedure
- q Open Public Meeting Act Procedure Concerning Personnel Matters
- q Processing and Orientation of New Employees Procedure
- q Initial Employment Period Procedure
- q Employee Handbook Procedure
- q Performance Evaluation Procedure
- q Disciplinary Action Procedure
- q Personnel File Procedure
- q Employee Complaint Investigation Procedure
- q Requests for Employment Verification and Reference Procedure
- q Continuing Education Procedure

- q Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- q Adopt and distribute the Employee Handbook: (Attach handbook)
- q Adopt the model civil rights resolution (municipalities only).
- q Train managerial and supervisory personnel:
- q Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- q Offer Anti-Harassment training to all other personnel:
- q Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check ___General Counsel or ___Employment Attorney) of (member name)_____hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Conscientious Employee Protection Act “Whistleblower Act”

Employer retaliatory action; protected employee actions; employee responsibilities

1. New Jersey law prohibits an employer from taking any retaliatory action against an employee because the employee does any of the following:
 - a. Discloses, or threatens to disclose, to a supervisor or to a public body an activity, policy or practice of the employer or another employer, with whom there is a business relationship, that the employee reasonably believes is in violation of a law, or a rule or regulation issued under the law, or, in the case of an employee who is a licensed or certified health care professional, reasonably believes constitutes improper quality of patient care;
 - b. Provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into any violation of law, or a rule or regulation issued under the law by the employer or another employer, with whom there is a business relationship, or, in the case of an employee who is a licensed or certified health care professional, provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into quality of patient care; or
 - c. Provides information involving deception of, or misrepresentation to, any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - d. Provides information regarding any perceived criminal or fraudulent activity, policy or practice of deception or misrepresentation which the employee reasonably believes may defraud any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - e. Objects to, or refuses to participate in, any activity, policy or practice which the employee reasonably believes:
 - (1) is in violation of a law, or a rule or regulation issued under the law or, if the employee is a licensed or certified health care professional, constitutes improper quality of patient care;
 - (2) is fraudulent or criminal; or
 - (3) is incompatible with a clear mandate of public policy concerning the public health, safety or welfare or protection of the environment. N.J.S.A. 34:19-3.
2. The protection against retaliation, when a disclosure is made to a public body, does not apply unless the employee has brought the activity, policy or practice to the attention of a supervisor of the employee by written notice and given the employer a reasonable opportunity to correct the activity, policy or practice. However, disclosure is not required where the employee reasonably believes that the activity, policy or practice is known to one or more supervisors of the employer or where the employee fears physical harm as a result of the disclosure, provided that the situation is emergency in nature.

CONTACT INFORMATION

Your employer has designated the following contact person to receive written notifications, pursuant to paragraph 2 above (N.J.S.A. 34:19-4):

Name: _____

Address: _____

Telephone Number: _____

This notice must be conspicuously displayed.

Once each year, employers with 10 or more employees must distribute notice of this law to their employees. If you need this document in a language other than English or Spanish, please call (609) 292-7832.

La Ley de protección al empleado consciente

"Ley de protección del denunciante"

Acciones de represalia del empleador; protección de las acciones del empleado

1. La ley de New Jersey prohíbe que los empleadores tomen medidas de represalia contra todo empleado que haga lo siguiente:
 - a. Divulgue o amenace con divulgar, ya sea a un supervisor o a una agencia pública toda actividad, directriz o norma del empleador o de cualquier otro empleador con el que exista una relación de negocios y que el empleado tiene motivos fundados para pensar que violan alguna ley, o en el caso de un trabajador licenciado o certificado de la salud y que tiene motivos fundados para pensar que se trata de una manera inadecuada de atención al paciente;
 - b. Facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la violación de alguna ley, regla o reglamento que el empleador o algún otro empleador con el que exista una relación de negocios; o en el caso de un trabajador licenciado o certificado de la salud que facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la calidad de la atención al paciente; o
 - c. Ofrezca información concerniente al engaño o la tergiversación con accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - d. Ofrezca información con respecto a toda actividad que se pueda percibir como delictiva o fraudulenta, toda directiva o práctica engañosa o de tergiversación que el empleado tenga motivos fundados para pensar que pudieran estafar a accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - e. Se opone o se niega a participar en alguna actividad, directriz o práctica que el empleado tiene motivos fundados para pensar que:
 - (1) viola alguna ley, o regla o reglamento que dicta la ley o en el caso de un empleado licenciado o certificado en cuidado de la salud que tiene motivos fundados para pensar que constituya atención inadecuada al paciente;
 - (2) es fraudulenta o delictiva; o
 - (3) es incompatible con algún mandato establecido por las directrices públicas relacionadas con la salud pública, la seguridad o el bienestar o la protección del medio ambiente. Artículo 34:19-3 de las Leyes comentadas de New Jersey de protección del empleado consciente (N.J.S.A., por sus siglas en inglés)
2. No se puede acoger a la protección contra la represalia, cuando se hace una divulgación a un organismo público, a no ser que el empleado le informe al empleador de tal actividad, política o norma a través de un aviso por escrito y le haya dado al empleador una oportunidad razonable para corregir tal actividad, política o norma. Sin embargo, no es necesaria la divulgación en los casos en que el empleado tenga indicios razonables para creer que un supervisor o más de un supervisor del empleador tienen conocimiento de tal actividad, política o norma o en los casos en los que el empleado teme que tal divulgación pueda traer como consecuencia daños físicos a su persona siempre y cuando la naturaleza de la situación sea la de una situación de emergencia.

Información del Contacto

Su empleador ha designado a la siguiente persona para recibir notificaciones de acuerdo al parágrafo 2, de la ley (N.J.S.A. 34:19-4):

Nombre: _____

Dirección: _____

Número de teléfono: _____

Este aviso se debe exponer a la vista de todos.

Anualmente, patronos con 10 o más empleados, deberán distribuir notificación de esta ley a todos sus empleados. Si necesita este documento en algún otro idioma que no sea Inglés o español, sírvase llamar al (609) 292-7832.



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

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.

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.



We Must Respect Each Other In Local Government Online Training Instructions

This course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

To access the online course:

1. Click the following link for the MEL Safety Institutes Learning Management System

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. 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 "We Must Respect Each Other in Local Government".
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 navigate to the 'Student Center' tab to print your Certificate of Completion. 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.

Employee Safety and Anti Harassment Seminar Leader's Guide

Who should conduct the seminar? The leader should be the Municipal Manager/Administrator, the Authority Executive Director, the Human Resources Manager, the local unit's General Counsel or Employment Attorney/Advisor.

Are all employees required to attend? The court requires employers to "make training available" to all employees. However, the employer has the option of making the training mandatory. Attendance must be documented in each employee's personnel file.

How long is the seminar? The formal presentation is about 20 minutes, mostly consisting of the video. However, the question and answer period at the end could easily add another half hour or more to the seminar.

Is this seminar also available on line? Yes. See njmel.org for directions on how to take this course directly from the MEL's web based learning management system.

Section One: Introduction

Each of you has a right to safe workplace free discrimination, violence, harassment and conflicts of interest. The (local unit name) has a "no tolerance policy" towards workplace wrongdoing and expects all employees to conduct themselves consistent with this policy. Today, we will discuss what this means.

The program begins with a twelve-minute video that explains your rights and obligations under the "no tolerance" policy. The video states clearly what types of conduct are unacceptable when interacting with fellow employees. As many of the unacceptable behaviors are also against the law, compliance is essential both for your own protection and to ensure that others not subjected to conduct that might create a hostile work environment.

At the end of the video, there will be time to ask questions.

Section Two: Play video, "We Must Respect Each Other in Local Government."

Section Three: Question and Answers:

Before opening for questions, distribute copies of the CEPA notice and discuss the procedure to report wrongdoing. This is also an opportunity to distribute the revised employee handbook or discuss any particular personnel matter that you deem appropriate.

At the beginning of the Q&A period, tell the employees questions that pertain to a particular individual are not appropriate for the general session and should be asked after the meeting. Further, if anyone feels uncomfortable asking a question during the meeting, you will be available to talk to them afterwards. Also state that if the question involves a legal issue, it will be forwarded to the General Council or the Employment Attorney/Advisor. Make detailed notes of these questions in the attached Question Log and tell the employees that the attorney/advisor will quickly get back to them.

ATTENDANCE LOG

Employee Safety and Anti Harassment Seminar

Town/Authority Name: _____

Date: _____ **Time:** _____

Leader's Name: _____

[illegible]

Questions Log

[illegible]

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						8			
Bass River	Somes/Ireton	FC	FC	N/A	N/A	Alt	FC	N/A		FC				4	1	8	50%	13%	63%
Beverly City	Wolbert/Hannah	FC	FC	N/A	FC	FC	FC	Alt		FC				6	1	8	75%	13%	88%
Bordentown City	Archer/Peak	FC	FC	N/A	Alt	FC	FC	FC		FC				6	1	8	75%	13%	88%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	FC	N/A		N/A				5	0	8	63%	0%	63%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC	FC	N/A	FC	N/A		FC				4	0	8	50%	0%	50%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt	Alt	FC	Alt	N/A		Alt				3	4	8	38%	50%	88%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A	FC	N/A	FC	FC		N/A				4	0	8	50%	0%	50%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A	N/A	FC	FC	FC		FC				6	0	8	75%	0%	75%
North Hanover	Picariello/Wells	FC	FC	FC	FC	N/A	FC	N/A		FC				6	0	8	75%	0%	75%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A	Alt	FC	FC	FC		FC				6	1	8	75%	13%	88%
Pemberton Borough	Mull/Villari	FC	N/A	Alt	N/A	N/A	N/A	N/A		N/A				1	1	8	13%	13%	25%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A	FC	FC	N/A	FC		N/A				5	0	8	63%	0%	63%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Carrington/Ent	FC	N/A	FC	FC	Alt	FC	FC		FC				6	1	8	75%	13%	88%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
27		23	19	17	21	20	22	18	27	20	27	27	27	148	12	216	69%	6%	74%
		85%	70%	63%	78%	74%	81%	67%	100%	74%	100%	100%	100%						

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2018
CLOSED CASES

THERE WERE NO CASES CLOSED
SINCE THE SEPTEMBER 18, 2018 MEETING.

**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: October 3, 2018

Service Team:

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

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Beverly – Conducted a Loss Control Survey on September 17
- Township of Chesterfield – Conducted a Loss Control Survey on September 26
- Township of Delanco – Conducted a Loss Control Survey on September 12
- Borough of Fieldsboro – Conducted a Loss Control Survey on September 4
- Township of Lumberton – Conducted a Loss Control Survey on September 27
- Township of Mount Laurel – Conducted a Loss Control Survey on September 6
- Township of North Hanover – Conducted a Loss Control Survey on September 5
- Township of Pemberton – Conducted a Loss Control Survey on September 7
- Township of Pemberton – Conducted a Loss Control Survey on September 27
- Township of Riverside – Conducted a Loss Control Survey on September 5

JIF MEETINGS ATTENDED

- Ø Regional Training – Safe Handling of Household Hazardous Waste – September 13
- Ø Executive Safety Committee – September 18
- Ø Fund Commissioner Meeting – September 18
- Ø Regional Training – Active Shooter in the Workplace – September 21

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u>September</u>	<u># of Videos</u>
Borough of Palmyra		1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the BURLCO JIF (<http://www.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. 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 September 4 - Regional Training Reminder - Safe Handling of Household Hazardous Waste – September 13, 2018
- Ø September 5 - 2018 Special Recognition Nominations
- Ø September 7 - Regional Training Reminder - Safe Handling of Household Hazardous Waste - September 13, 2018
- Ø September 12 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 12 - Regional Training REMINDER - Active Shooter in the Workplace
- Ø September 18 - Regional Training - Excited Delirium - October & November, 2018
- Ø September 21 - REMINDER - S:ERVE and Distracted Driving online classes available
- Ø September 25 - Did You Know? – MSI Training Schedule – BURLCO JIF, October 2018.
- Ø September 27 - You're Invited: Police Chief AD-HOC Committee Meeting - October 12, 2018
- Ø September 28 - Safety Director Bulletin – Hayride Best Practices

UPCOMING EVENTS

- Ø Regional Training – Excited Delirium Training – AM & PM Sessions – October 9
- Ø Police Ad Hoc Committee Meeting – October 12
- Ø Executive Committee Meeting – October 16
- Ø Regional Training – Excited Delirium Training – AM & PM Sessions – November 2

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 October, November and December of 2018. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
10/2/18	City of Margate #5	Jetter/Vacuum Safety	8:30 - 10:30 am
10/3/18	Township of Long Beach #1	Flagger/Work Zone	8:30 - 12:30 pm
10/3/18	Lower Township MUA	Flagger/Work Zone	8:30 - 12:30 pm
10/4/18	Township of Moorestown	Leaf Collection Safety	8:30 - 10:30 am
10/4/18	Township of Moorestown	BBP	10:45 - 11:45 am
10/5/18	Borough of Beach Haven #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/10/18	Township of Toms River	PPE	8:00 - 10:00 am
10/10/18	Township of Toms River	Jetter/Vacuum Safety	10:15 - 12:15 pm
10/10/18	City of Pleasantville #1	Heavy Equipment Safety	8:00 - 11:00 am
10/10/18	City of Pleasantville #1	BBP	11:15 - 12:15 pm
10/11/18	Township of Jackson	Seasonal (Autumn/Winter) PW Operations	9:30 - 12:30 pm
10/12/18	Borough of Avon-by-the-Sea #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/12/18	Township of Berlin #2	Heavy Equipment Safety	8:00 - 11:00 am
10/12/18	Township of Berlin #2	Back Safety/Material Handling	11:15 - 12:15 pm
10/12/18	Township of Carney's Point #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/16/18	Township of Barnegat #1	Hoists, Cranes, Rigging Safety	11:15 - 1:15 pm
10/16/18	Borough of Clementon #3	Jetter/Vacuum Safety	8:30 - 10:30 am
10/17/18	Ocean County College #8	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/18	Borough of Eatontown #2	Heavy Equipment Safety	8:30 - 11:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/17/18	Evesham MUA	CDL-Drivers Safety Regulations	10:45 - 12:45 pm
10/17/18	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
10/17/18	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/17/18	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/17/18	Borough of Avalon #4	Back Safety/Material Handling	1:45 - 2:45 pm
10/18/18	Township of Middletown #5	Snow Plow/Snow Removal	8:00 - 10:00 am
10/18/18	Township of Middletown #5	Leaf Collection Safety	10:15 - 12:15 pm
10/19/18	Borough of Tuckerton #2	LOTO	8:00 - 10:00 am
10/19/18	Borough of Tuckerton #2	Sanitation/Recycling Safety	10:15 - 12:15 pm
10/19/18	Township of Mantua	Seasonal (Autumn/Winter) PW Operations	12:00 - 3:00 pm
10/19/18	Township of Carneys Point #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
10/23/18	City of Ventnor	PPE	9:00 - 11:00 am
10/23/18	City of Margate #5	Employee Conduct/Violence	12:30 - 2:00 pm

DATE	LOCATION	TOPIC	TIME
		Prevention	
10/24/18	Township of Lacey #4	HazCom w/GHS	8:30 - 10:00 am
10/24/18	Township of Lacey #4	BBP	10:15 - 11:15 am
10/24/18	Borough of Beachwood #3	Fall Protection Awareness	12:30 - 2:30 pm
10/24/18	Township of Pemberton	Landscape Safety	8:30 - 11:30 am
10/24/18	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
10/25/18	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/26/18	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
10/26/18	Township of Carneys Point #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/30/18	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/30/18	City of Pleasantville #1	Leaf Collection Safety	8:00 - 10:00 am
10/30/18	City of Pleasantville #1	LOTO	10:15 - 12:15 pm
10/31/18	Borough of Rumson #1	BBP	8:00 - 9:00 am
10/31/18	Borough of Rumson #1	HazCom w/GHS	9:15 - 10:45 am
10/31/18	Borough of Rumson #1	Hearing Conservation	11:00 - 12:00 pm
11/1/18	Borough of Beach Haven #2	Heavy Equipment Safety	8:30 - 11:30 am
11/1/18	City of Burlington #2	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
11/2/18	Borough of Tinton Falls	Employee Conduct/Violence Prevention	7:30 - 9:00 am
11/5/18	Borough of Union Beach #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/5/18	Township of Pemberton	CMVO	8:30 - 1:00 pm w/lunch brk
11/7/18	Borough of Eatontown #2	BBP	9:00 - 10:00 am
11/7/18	Borough of Eatontown #2	Fire Extinguisher	10:15 - 11:15 am
11/7/18	Borough of Eatontown #2	Hearing Conservation	11:30 - 12:30 pm
11/7/18	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/7/18	Township of Burlington #3	Hearing Conservation	1:00 - 2:00 pm
11/8/18	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
11/9/18	Township of Long Beach #1	Driving Safety Awareness	8:30 - 10:00 am
11/9/18	Township of Long Beach #1	Fire Safety	10:15 - 11:15 am
11/9/18	Township of Long Beach #1	Fire Extinguisher	11:30 - 12:30 pm
11/9/18	Township of Tabernacle #1	Heavy Equipment Safety	8:30 - 11:30 am
11/14/18	Ocean County College #8	Snow Plow/Snow Removal	8:30 - 10:30 am
11/14/18	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/14/18	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
11/15/18	Township of Marlboro #3	Snow Plow/Snow Removal	8:30 - 10:30 am
11/15/18	Township of Middle #3	CDL-Supervisors Reasonable Suspicion	8:00 - 10:00 am
11/15/18	Township of Middle #3	Shop & Tool	10:15 - 11:15 am

DATE	LOCATION	TOPIC	TIME
11/16/18	Borough of Neptune City #1	PPE	7:30 - 9:30 am
11/16/18	Township of Carneys Point #2	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
11/16/18	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
11/19/18	Borough of Collingswood	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/20/18	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/27/18	Borough of Shrewsbury	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	8:00 - 10:00 am
12/6/18	Jackson Twp. MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/10/18	Borough of Bradley Beach	Snow Plow/Snow Removal	8:30 - 10:30 am
12/11/18	Township of Pemberton	CDL-Driving Safety Regulations	9:30 - 11:30 am
12/11/18	Township of Pemberton	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/12/18	Township of Galloway	Heavy Equipment Safety	8:30 - 11:30 am
12/13/18	Jackson Twp. MUA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety Inspections	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	1.5 / 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		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – OCTOBER 2018

LEAF COLLECTION SAFETY



- DRIVERS SHOULD MAINTAIN VISUAL CONTACT OF WORKERS ON FOOT AND CHECK MIRRORS FREQUENTLY.
- WORKERS ON FOOT NEED TO STAY VISIBLE TO THE DRIVERS, CLEAR OF CRUSH ZONES AND IN VIEW OF THE MIRRORS.
- USE A RELIABLE SPOTTER AND STOP THE TRUCK IF VISUAL CONTACT IS LOST.
- NEVER ALLOW ANYONE TO RIDE ON THE VEHICLE OR TRAILER UNLESS SPECIFICALLY DESIGNED BY THE MANUFACTURER FOR THIS PURPOSE.
- USE ALL PERSONAL PROTECTIVE EQUIPMENT SUCH AS EYE AND EAR PROTECTION, A HARDHAT, PROTECTIVE GLOVES AND WORK BOOTS AND CONSIDER A RESPIRATOR.
- DEPARTMENT LEADERS MUST PROVIDE TRAINING AND REINFORCE DESIRABLE BEHAVIORS AND CONSISTENTLY CORRECT UNSAFE ACTIONS.

EXAMPLE 1: CLAMPS ON A VACUUM HOSE FAILED ALLOWING A PORTION OF THE HOSE TO FALL AND HIT THE EMPLOYEE ON THEIR HEAD AND ALLOWING THEIR HEAD TO GET STUCK IN THE HOSE WITH THE MACHINE RUNNING. A HARD HAT WOULD'VE PREVENTED MOST, IF NOT ALL, OF THE INJURIES WHICH WERE HERNIATED DISCS AND A CONCUSSION. TOTAL INCURRED ON THE CLAIM IS ALMOST \$270,000. THESE INJURIES COULD HAVE BEEN WORSE IF NOT FOR THE QUICK ACTION OF FELLOW EMPLOYEES AT THE SCENE.

EXAMPLE 2: AN EMPLOYEE WAS RIDING ON THE YOKE OF THE PORTABLE LEAF VACUUM TRAILER AS THE DRIVER WAS TURNING ONTO A SIDE STREET. THE EMPLOYEE WAS KILLED WHEN HE FELL OFF THE DIAMOND PLATE PLATFORM WELDED ON BY MUNICIPAL EMPLOYEES FOR THE PURPOSE OF ALLOWING EMPLOYEES TO HAVE BETTER FOOTING WHEN RIDING ON THE TRAILER.



GOTCHA Report
3rd Quarter 2018

Burlington County J.I.F.

ACCT	MEMBER	FILE#	NAME	DOL	ASSIGN	COMPLETE	INVESTIGATOR	OUTCOME
039	Delran Township	147693	Frank Rossi	7/12/18	8/3/18	8/8/18	Joseph Dowd	Claimant returned to work
039	Mount laurel Township	146837	Gregory Tantom	6/16/18	9/11/18	9/17/18	Joseph Dowd	Two attempts not home/ surveillance recommended

**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: October 16, 2018 Hainesport Municipal Court
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

Planning an event?
Need my help?
Just let me know!

ACTIVITY SUMMARY & PLANNED EVENTS



Challenges:

- Florence - Maintain Don't Gain – this will run throughout the year
- Florence – Home Run Challenge running April 2nd to October 28th World Series
- Hainesport – Monthly Smoothie taste and guess ingredients for a gift card
- Lumberton – Monthly question developed from Wellness Corner newsletter
- Southampton – Water Challenge (7 participants handing in weekly totals for entry to win \$10 Salad works gift card) and Plank Challenge (10 participants achieving or exceeding a daily goal. Each time they participate, names go in for a chance to win a Yeti water bottle). Challenges run through October.

Municipality Activities Planned for October:

- Delran – Wellness Committee Meeting
- Edgewater Park – using wellness funds to offer each employee set dollar amount for reimbursement on an approved wellness product or service.
- Florence – Wellness Committee Meeting
- Hainesport – Two speaker Lunch & Learn: Dietitians from ShopRite on healthy easy-to-prepare lunch options for busy on-the-go people and Donna Gabler with Go with your Gut talking about food sensitivities and what to do about them.
- Mansfield – presentation scheduled on sitting disease
- Medford – wear pink day for Breast Cancer Awareness Month
- Palmyra – working on setting up afterwork Zumba for Boro Hall employees and boot camp for volunteer firefighters.
- Riverside – Lunch & Learn on Sitting Disease
- Tabernacle – Lunch & Learn presentation for October Nutrition: Fact or Myth on what we have been told about food. Great turn out!
- Westampton – ShopRite Dietitians to speak on "Nutrition Myths Buster"
- Wrightstown – interest in purchasing standing desks. Board displaying monthly quote, recipe and exercise challenge.

October Wellness Corner Connection Newsletter

In this month's Wellness Corner Connection as well as 30-day Challenge, I attempt to highlight a few things to increase our awareness and remind us that small changes can make a big difference in our overall well-being...not only now but also in the future!

The topics discussed include:

- Slash your cancer risk through lifestyle changes
- Ways to increase Fall Fitness - beyond Fantasy Football
- Learn some of the varieties and all the benefits of a seasonal vegetable (or is it a fruit?) - Squash
- Increase the connections at work - To improve employee health and increase job satisfaction
- Understand a little more about Autoimmune Disease - Read some of the highlights

Reminder: Wellness Funds

Do you still have a remaining Wellness funds? Remember you only have until November 30th to encumber them and February 1st, 2019 to use them. If you are struggling with ideas, please reach out to me so I can help.



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

Intake	September-18	September-17	2018 September YTD	2017 September YTD
# of New Claims Reported	23	6	175	134
# of Report Only	9	2	54	37
% Report Only	39.1%	33.3%	30.9%	27.6%
# of Medical Only	13	3	90	82
# of Lost Time	1	1	31	15
Medical Only to Lost Time Ratio	93:07	75:25	74:26	85:15
Average # of Days to Report a Claim	2.5	1.7	3.1	2.4

Nurse Case Management	September-18	September-17
# of Cases Assigned to Case Management	20	15
# of Cases >90 days	14	11

Savings	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	99	101	1294	1009
Provider Charges	\$60,051	\$89,769	\$1,818,428	\$1,062,368
Repriced Amount	\$33,665	\$46,147	\$714,813	\$398,190
Savings \$	\$26,386	\$43,622	\$1,103,615	\$664,177
% Savings	43.9%	48.6%	60.7%	62.5%

Participating Provider Penetration Rate	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	91.9%	98.0%	93.0%	96.6%
Provider Charges	97.5%	98.8%	95.2%	94.9%

Exclusive Provider Panel Penetration Rate	September-18	September-17	2018 September YTD	2017 September YTD
Bill Count	88.3%	95.4%	88.7%	91.3%
Provider Charges	77.9%	98.7%	94.2%	95.9%

Transitional Duty Summary		2018 September YTD	2017 September YTD
% of Transitional Duty Days Worked			77.0%
% of Transitional Duty Days Not Accommodated			23.0%

October 7, 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 September 30, 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 \$ 23,988.67. This generated an average annual yield of 1.47%. However, after including an unrealized net loss of \$14,024.21 in the asset portfolio, the yield is adjusted to .61% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$189,458.62 as it relates to current market value of \$ 16,871,798.15 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,938,310.90.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 6 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 125.00 w/YTD Total \$ 95,827.85 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2018 Appropriation Refund \$ 25,868.49

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 \$ 196,816.40. The claims detail shows 201 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$162. Interest Allocated)

Delran Township	\$65,633.00
Chesterfield Township	\$ 1,076.00
Bordentown City	\$37,883.00
Bordentown Township	\$13,825.00
Westampton Township	\$10,074.00

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 \$ 19,808,658.05 to a closing balance of \$ 19,224,623.77 showing a decrease in the fund of \$ 584,034.28. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2018**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPERC	WC	2016	50.00	
1/22	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	26,829.55	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	22,792.99	
1/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-JAN						49,790.54	
TOTAL-YTD							49,790.54
2/1	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	140.74	
2/1	MEDFORD TWP.	1211751	ROBERT ZANE	WC	2014	1,448.42	
2/1	MEDFORD TWP.	1211750	WILLIAM KNECHT	WC	2014	1,248.43	
2/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
2/16	EDGEWATER PARK	Z42992	MARK HERKOPERC	WC	2016	50.00	
2/21	DELANCO TOWNSHIP	2018113892	DELANCO TOWNSHIP	PR	2017	945.88	
TOTAL-FEB						3,856.47	
TOTAL-YTD							53,647.01
3/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/13	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	153.00	
TOTAL-MAR						203.00	
TOTAL-YTD							53,850.01
4/2	PEMBERTON TWP.	1226444	BRIAN BARTLESON	WC	2015	1,160.00	
4/2	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	80.74	
4/4	PEMBERTON TWP.	2018121412	PEMBERTON TWP.	PR	2017	1,650.00	
4/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/12	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
4/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-APR						3,009.74	
TOTAL-YTD							56,859.75
5/8	CHESTERFIELD TWP.	2018121981	CHESTERFIELD TWP.	PR	2018	4,195.94	
5/14	SPRINGFIELD TWP	1220784	WILLIAM KERR	WC	2015	14,291.04	
5/15	DELRAN TOWNSHIP	2018127074	DELRAN TOWNSHIP	PR	2018	4,775.72	
5/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	40.00	
5/18	EDGEWATER PARK	1255304	MARK HERKOPERC	WC	2016	50.00	
TOTAL-MAY						23,352.70	
TOTAL-YTD							80,212.45
6/4	WESTAMPTON TWP	2018126894	WESTAMPTON TWP	PR	2018	2,229.50	
6/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
6/25	WESTAMPTON TWP	2018131080	WESTAMPTON TWP	PR	2018	1,228.03	
TOTAL-JUN						3,480.53	
TOTAL-YTD							83,692.98
7/16	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
7/17	EDGEWATER PARK	1255304	MARK HERKOPERC	WC	2016	50.00	
7/20	DELRAN TOWNSHIP	1251973	ANNMARIE GALLETTI	WC	2016	487.81	
7/26	LUMBERTON TWP.	2018130044	LUMBERTON TWP.	PR	2018	11,426.06	
TOTAL-JUL						11,986.87	
TOTAL-YTD							95,679.85
8/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						23.00	
TOTAL-YTD							95,702.85
9/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	125.00	
TOTAL-SEP						125.00	
TOTAL-YTD							95,827.85

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description	Perma GL
1	The Actuarial Advantage	1,276.00		Prof Services/Actuary	May 2018 Fees	530-60-0100
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	Oct 2018 Fees	530-60-0000
3	Arthur J. Gallagher Risk Management Services, Inc.	211.67		Misc/Postage/Copies/Faxes	Sept 2018 postage/copies expenses	540-60-0000
4	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	Oct 2018 Fees	530-60-0200
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	Oct 2018 Fees	520-60-0000
6	Exigis LLC	550.00		Exposure Data Mgmt System	Oct 2018 Fees	550-60-0500
7	Joyce Media	225.00		Misc/JIF Website	Oct 2018 Fees	550-60-0003
8	Kris Kristie	368.00		Misc/Recording Secretary	Oct 2018 Fees	540-60-0400
9	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	Oct 2018 Fees	520-60-0200
10	J. A. Montgomery Risk Control Services	779.24		Misc/Meeting Expense/Dinner Mtg	F/B for 9/13 Hazdous Waste; 9/21 Active Shooter trainings	540-60-0300
11	Tom Tontarski	912.00		Prof Services/Treasurer	Oct 2018 Fees	530-60-0400
12	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	Oct 2018 Fees	530-60-0600
13	Debby Schiffer	2,445.00		Wellness Program	Oct 2018 Fees	550-60-0700
14	ARC Reprographics	410.72		Misc/Printing	Inv#273703 M&S 9/11; #273866 M&S 9/27; #273819-IN 10x13 Envelopes	540-60-0100
15	Courier Times Inc	48.52		Misc/Legal Notices	Ad#7239380; Tech Risk Mgmt RFP	540-60-0600
16	Iron Mountain	154.32		Misc/Record Retention Service	Storage 10/1/18-10/31/18; Service 8/29/18-9/25/18	550-60-0001
17	Nicolosi's Catering	1,370.00		EPL/Cyber Consult/Training	9/27/18 Mgr & Supv training; split	520-60-0600
18	Armando Riccio LLC	333.00		EPL/Cyber Consult/Training	9/11 & 9/27/18 Mgr & Supv Training split	520-60-0600
19	Delanco Township	223.21		Wellness Program	Lunch and Learn; footrest under desk	550-60-0700
20	Hainesport Township	300.00		EPL/Cyber Consult/Training	Network cabinet	520-60-0600
21	Mt Laurel Township		2,157.50	Safety Incentive Program	Electrical upgrade for safety	520-60-0400
22	Mt Laurel Township	1,182.31		Wellness Program	Fruit trays and Flu shots	550-60-0700
23	Mt Laurel Township	500.00		EPL/Cyber Consult/Training	Firewall	520-60-0600
24	Mt Laurel Township	1,915.76		Optional Safety Budget	Lantern system	520-60-0500
25	North Hanover Township	143.98		Wellness Program	Wellness luncheon	550-60-0700
26	Borough of Palmyra	500.00		EPL/Cyber Consult/Training	EPL handbook update	520-60-0600
27	Springfield Township	995.00		Optional Safety Budget	Fire hose testing	520-60-0500
28	Westampton Township	33.73		Wellness Program	Smoothie demo for healthy smoothie	550-60-0700
	TOTAL	\$76,819.46	\$2,157.50			

JIF BILL LIST TOTAL \$78,976.96



***Safety Committee Meeting Minutes
September 18, 2018 at 1:30pm
Hainesport Municipal Building
Hainesport, New Jersey***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 18, 2018. The meeting was called to order at 1:32 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Bud Wells, **North Hanover Township** (*attended for Mary Picariello*)
Maria Carrington, **Westampton Borough**
James Ingling, **Wrightstown Borough**
Joe Henry, **Hardenbergh Insurance**
John Saville, *Sr. Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, ARM, Executive Director, **Gallagher**
Paul A. Forlenza, *Deputy Executive Director*, **Gallagher**
Sheila Ortiz, *Account Representative*, **Gallagher**
Debby Schiffer, *Wellness Coordinator*

Those not in attendance were:

Steve Walsh, **EJA / Capacity Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummell, *Public Sector Assistant Director*, **Consultant, J. A. Montgomery Risk Control**

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

I. MINUTES OF JUNE 19, 2018 MEETING (E-mailed 09/05/2018)

A copy of the June 19, 2018 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today's meeting.

II. SEMI – ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (Handout)

Mr. Garish handed out an abridged version of the Semi-Annual Safety Director's Report for the Committee's review. He briefly reviewed the report with the Committee.

Mr. Garish reported that renewal surveys have been completed and reviewed for the nine (9) members that will be renewing effective January 1, 2019.

Mr. Garish indicated that if a town has been cited by PEOSH, it is imperative that they contact the Safety Director's office, as they are able to assist with the citation. He added that PEOSH normally only provides towns 30-days to request an extension or correct the issue for which they were cited.

Mr. Garish reported that through June 30, 2018, the BURLCO JIF members have participated in 368 total Instructor-led Learning Events through the MSI. This is an increase of 202 Learning Events since the first quarter. In addition, to traditional instructor led training, 141 online classes have been taken through the MSI as of June 30, 2018, an increase of 68 Learning Events since the first quarter. Currently, there are 24 online training programs offered through the MSI Learning Management System.

Mr. Garish then indicated that there were 13 video rentals from the MEL Media Library through June 30, 2018. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of VHS format with the remaining being DVD format. The library is currently undergoing another update by J. A. Montgomery Risk Control staff.

Mr. Garish mentioned to the Committee that the invitation for the Excited Delirium Training was e-mailed to members this morning. A member asked if this training is required as this was on the Regional Training Schedule for 2017. Mr. Garish responded that as per the *Safety Incentive Program* it is strongly encouraged to send those employees that would benefit from the training. Mr. Forlenza indicated that the Excited Delirium training was on last year's regional training schedule; however, the training was postponed until 2018. Members are encouraged to attend the Excited Delirium Training course as it will be beneficial to the members.

Mr. Templeton asked the Loss Control Consultants if a town-completed training similar to what the JIF offers, would it count toward the completion of the Regional Training. Mr. Garish responded that his office does not have the authority to make that decision; however, he stated that this Committee could authorize changes to the SIP. Mr. Miola agreed with Mr. Templeton that if the Police Department completed an "Active Shooter" training, there is no need to complete the training again. Discussion ensued.

Following a brief discussion, Mr. Forlenza agreed with Mr. Garish that the decision would have to come from the Executive Safety Committee in regards to changes to the SIP. He added that revisions and suggestions to the 2019 *Safety Incentive Program* will be discussed at the December meeting. Mr. Saville asked the members to send an email to his office with any suggested topics they would like to see as a 2019 Regional Training.

Mr. Garish highlighted that on page 18 of his handout the total incurred for 2018 General Liability claims, as of June 30, 2018, has already surpassed the total incurred in 2017 with \$324,405 in claims. He also added that the largest categories of claims as a percentage of costs are "strain or injured by"; 23% of total claims, followed by "struck or injured by"; 17% of total claims, and "slips and falls"; 14% of total claims. Robbery or criminal assault claims comprise 11% of the total incurred.

Mr. Garish highlighted the Claims by Cause on page 20 of the handout noting that "NOC" is "Not Otherwise Classified". He noted anything that does not fit into predetermined cause of loss category is placed under NOC. He indicated that he would be reaching out to Qual-Lynx to get a better understanding of how NOCs are populated into this category and will report to the Committee. Mr. Miola mentioned that it is important to differentiate between the different types of claims.

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

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

III. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Garish responded that there are no candidates for Safety Intervention / Monitoring at this time.

IV. MEMBERSHIP RENEWALS

Mr. Forlenza mentioned that all Renewal Resolutions and Agreements with the exception of Edgewater Park have been received. He commented that Edgewater Park will be approving the Resolution and Agreement at their next Council Meeting. The deadline to renew with the Fund is October 1, 2018.

V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2018

Mr. Forlenza referred the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2018. The report reflects a six-year period for Fund Years 2012-2017. Mr. Forlenza noted that this six-year average loss ratio for the BURLCO JIF is 65.3%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the JIFs self-insured retention versus the members' JIF loss funding assessment. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VI. MEL LOSS RATIO REPORTS – June 30, 2018

Mr. Forlenza directed the Committee to a copy of the June 30, 2018 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Works Compensation claims within the MEL's self-insured retention. Mr. Forlenza noted that overall the six-year average loss ratio is 29.7%; which is outstanding. He then briefly reviewed the reports included in the agenda packet with the Committee. Overall, the BURLCO JIF results are good. Mr. Forlenza reminded the Committee that the MEL has all member JIFs in a Retrospective Program and tracks the individual JIF performance over a 10-year period. Because of the JIF's good performance in the MEL layer, the members have seen reductions in their overall obligation to the MEL over the past few years.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish mentioned that the remaining training schedule for 2018 is as follows:

- **Active Shooter in the Work Place:** Training will be held on September 21, 2018 at 10:00am at the Hainesport Municipal Building.
- **Excited Delirium:** There will be three (3) separate training days; all members can attend any location they chose. The Training will be held on October 9th at O'Connors, November 2nd at Auletto Caterers and November 9th at Merighi's.

Mr. Garish asked the Committee for their suggested Regional Training Topics for 2019. He indicated that only about 1/3 of the members are attending these trainings. Mr. Forlenza commented that attendance at Regional Training has diminished over the past several years. He noted that in previous years Regional Training events were targeted to specific departments. Mr. Garish mentioned that in the TRICO JIF, the Safety Committee discussed making an online webinar or a recorded webinar a Regional Training for next year to see if it is better attended. He noted that topics will be geared toward all departments. Mr. Garish stated that he will work with Ms. Schiffer to secure an Ergonomics / Wellness topic as a webinar.

Mr. Forlenza mentioned that the TRICO JIF discussed the rollout of the Police One Academy Training Program. He noted that the Committee discussed making the completion of three (3) separate modules: sexual harassment training, ethics, and interaction with suspects by departmental personnel a Regional Training for 2019. He asked the Committee would it make sense to make completion of these three (3) courses by the majority of the officers of each individual department to be completed in 2018-2019. Discussion ensued.

Following a lengthy discussion, Ms. Schiffer mentioned a topic that has been brought to her attention is "how to deal with co-workers / difficult people". Mr. Saville commented that there is an MSI class that is geared toward this topic. Mr. Forlenza suggested tweaking the MSI class to focus on "how to deal with difficult residents". The Committee agreed to the following Regional Trainings for 2019 will consist of the aforementioned Police One Training, one (1) Public Works Topic topic, and one (1) online/webinar.

Mr. Garish stated that the draft 2019 Regional Training Schedule will be presented at the December meeting for the Committee's approval. Mr. Forlenza asked the Committee to send any suggested topics for the Regional Training Schedule to Mr. Garish.

VIII. SAFETY DIRECTOR BULLETINS

Mr. Miola referred the Committee to a copy of four (4) Safety Director Bulletins distributed since their last meeting:

- *Best Practices to Reduce Musculoskeletal Injuries in Solid Waste Workers*
- *Buckle Up! It Could Save Your Life!*
- *Fatalities from Distracted Driving Increase*
- *Resources for School Crossing Guard Safety Programs*

Mr. Garish mentioned that a new Safety Bulletin on *Hayrides Best Practices* will distributed in the near future. He noted that his office will also be resending regularly scheduled Safety Bulletins that are distributed during the Fall months.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that the following correspondences were e-mailed to members since the Committee's last meeting:

- *Crossing Guard Train the Trainer Program – August 9, 2018*
- *Youth Sports Concussions*
- *Fall Protection for Fixed Ladders*

X. MEL SAFETY INSTITUTE Training Administrators

Mr. Garish mentioned that all members have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Skills Training

The MEL Safety & Education Committee offered the Leadership Training & Senior Leadership training; however, the session was cancelled due to the lack of registrations. He indicated that his office will continue to promote these trainings to the BURLCO JIF members.

2019 MSI Class Request – January through December

Mr. Garish indicated that the 2019 MSI Course Catalog and Class request form was distributed to the members on July 10, 2018 and a reminder email was sent on August 29, 2018. The deadline to submit a request to host a class was extended to September 28, 2018.

Online Training

Mr. Garish mentioned that his office has received a good amount of class requests from the BURLCO JIF.

Additional Topics in Planning

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

Learning Management System – Other updates

Mr. Garish mentioned that his office will be launching "quick courses" which are video tool-box talks. He noted that these videos would be approximately two minutes to 10 minutes in length. Mr. Garish indicated that two (2) videos are available on the Learning Management System.

XI. 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. Mr. Garish mentioned that 1/3 of the membership has used the program.

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

XII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Garish mentioned that the Accreditation / Reaccreditation report has not been updated since October 2016.

Police One Academy Online Training Roll Out

Mr. Garish reminded the Committee that Police One was awarded a contract in July to provide Online Harassment Training for Police personnel. He noted that anticipated roll-out will be at the next Police Ad Hoc Committee on October 12th.

Police Ad Hoc Committee

Mr. Garish mentioned that the next Police Ad Hoc Committee Meeting will be take place on October 12, 2018. He noted that the meeting was moved back due to the IACP Convention.

Law Enforcement Bulletins

Mr. Garish referred the Committee to pages 30-31 of the agenda to review a *Law Enforcement Bulletin* that highlights motor vehicle accidents and fatalities within the law enforcement community

XIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to pages 32-36 to the meeting minutes from the last MEL Safety & Education meeting held on June 15, 2018. Mr. Miola mentioned that the minutes provide the Committee with an idea as to what the MEL is working on from a “statewide” perspective.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee on pages 37-39 of the agenda packet. He briefly reviewed the *Most Frequently Cited Standards for April 1, 2018 through, June 30, 2018*.

Mr. Saville noted that the most frequently cited violations were:

- *Failure to maintain OSHA 300 Logs*
- *Improperly grounded electrical wires*
- *Portable Extinguishers*
- *Exit Routes Obstructed*

Mr. Saville mentioned that according to the information presented, as part of their five-year strategic plan, PEOSH continues to focus on Trenching Safety, Lock-Out/Tag-Out and Work Zone Safety. He noted that no penalties were collected this quarter; however, there have been more indoor air quality complaints during their visits. The Department of Health had the following complaints in regards to Indoor Air Quality:

- 11 – Municipalities
- 16 – State Agencies
- 20 – School Districts
- 6 – Fire Departments
- 2 – Colleges

Mr. Saville stated that PEOSH conducted 23 training courses including Forklift Safety, Material Handling, Back Safety, Work Zone and Flagger Safety.

Mr. Saville mentioned that at the last PEOSH Advisory Committee a speaker presented on the topic of Cyber Security. He noted that he provided the attendees with a website they could reference; www.cybernj.gov. The website provides the latest threats in Cyber Security.

Right to Know

Mr. Saville mentioned that the *Right to Know* electronic filing for the BURLCO JIF has been completed.

XV. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities with the Membership. She mentioned that all members have appointed a Wellness Coordinator for their town. Ms. Schiffer indicated there were five (5) member towns that have created a Wellness Committee.

Ms. Schiffer reported that some municipalities conducted summer challenges that are continuing through fall. She mentioned that Florence coordinated a “Maintain No Gain Challenge”; Southampton scheduled a “Water & Plank Challenge”; Hainesport holds monthly “Smoothie Challenge” and Lumberton coordinated a “Monthly Question” pertaining to her newsletter. Ms.

Schiffer provided presentations to member town and met with several members to plan activities for the 4th Quarter. She indicated that Pemberton Township has scheduled a Health Fair.

Ms. Schiffer mentioned that she is working with a municipality to develop Wellness Best Practices as a quick reference for all members.

Wellness Policy Statement

Ms. Schiffer directed the Committee to pages 40-41 to the *Wellness Policy Statement* and *Best Practices*. Ms. Schiffer indicated that the policy statement and best practices will be available electronically and can be modified to each individual municipality's needs.

Mr. Forlenza indicated that the Wellness Policy Statement and Policy would be e-mailed from his office.

Wellness Poster Distribution

Ms. Schiffer referred the Committee to pages 42-43 of the agenda to a copy of the Wellness Poster that was e-mailed to the members on August 21, 2018. She mentioned that the Wellness Posters will be distributed at the November and December meeting.

Wellness Incentive Program Budget

Ms. Schiffer directed the Committee to a copy of the 2018 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 44. The deadline to claim or encumber these funds is November 30, 2018. Encumbered funds must be claimed by February 1, 2019.

Mr. Forlenza mentioned that reminder email with the available balances to each member will be sent the first week of November.

XVI. OPTIONAL SAFETY BUDGET

The 2018 Optional Safety Budget Balance spreadsheet is included in the agenda packet on page 45. The deadline to claim or encumber these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

Mr. Forlenza mentioned that reminder email with the available balances to each member will be sent the first week of November.

XVII. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 46 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

A reminder letter will be e-mailed to the members in early November for each of these programs where members have balances.

2018 Program

Outstanding Suggestions for Improvement

Outstanding Suggestions for Improvement that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Forlenza mentioned that a reminder regarding the *Special Recognition Award* Nominations was sent to the members on September 5, 2018. He then asked Mr. Garish if there were any nominations

to date. Mr. Garish responded that only one (1) *Special Recognition Award* Nomination was received to date.

2019 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2019 Program will be reviewed at the December Meeting.

Mr. Forlenza stated that the *Safety Incentive Program* will be discussed and finalized at the December Safety Committee Meeting.

XVIII. 2019 SAFETY & WELLNESS CALENARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2019. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2019.

XIX. 2019 SAFETY KICKOFF BREAKFAST

Mr. Forlenza referred the Committee to an excerpt from the last Executive Safety Committee meeting that was held on June 19, 2018. He noted that a discussion was held in regards to member attendance and member participation. Mr. Forlenza indicated that this Committee suggested sending a letter to those members inquiring as to why they were unable to attend the Safety Breakfast. As a result, Mr. Forlenza referred the Committee to page 48 to the proposed letter that the Safety Director's office will send to those towns that did not attend the Safety Breakfast asking for an explanation for not attending. Mr. Forlenza stated that the Safety Director's office will report back to this Committee at the December Executive Safety Committee Meeting.

Mr. Forlenza stated that his office will secure a date in early April to hold the 2019 Safety Kickoff Breakfast. He then mentioned to the Committee that during the last Safety Kick off Breakfast a member approached him asking why the breakfast was held in a municipality that was not a member of the JIF. Mr. Forlenza asked the Committee for their feedback. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Directors office to search for a venue that is located in a BURLCO JIF town. Ms. Ortiz responded that she will reach out to Ramblewood Country Club for availability and pricing as they are located in Mount Laurel. She mentioned that the county club was recently renovated. Mr. Forlenza indicated that his office will search for several locations within BURLCO JIF member towns and report back to the Committee at the December meeting with availability and pricing. The Committee agreed with this approach.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2019 Program will be finalized at the December Meeting.

XX. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Forlenza referred the Committee to pages 49-50 to a copy of the Nominating Committee Charter. He explained that the Nominating Committee is comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. It has been the JIF's practice to conduct the Nominating Committee via conference call. As a result, Mr. Forlenza asked for a volunteer from this Committee to participate in the conference call. He added that the call will only take approximately 30 minutes. Ms. Somes from Bass River volunteered to be a part of the Nominating Committee Meeting. Mr. Forlenza thanked Ms. Somes for volunteering to participate in the conference call to develop the make-up of the 2019 Executive Committee Slate.

XXI. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 18, 2018 at 1:30pm at the Hainesport Municipal Building. The Committee Agreed.

There being no further business, the meeting adjourned at 3:12pm.

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

Tab: 09/18/2018
Tab: 09/18/2018

**2018 Semi-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

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2018 SEMI-ANNUAL SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2018 Contract Status

The second quarter Safety Director's Report covers service activities provided during April, May, and June of 2018. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund.

Right to Know Inventory and Labeling Surveys for 2018 have begun and will continue during the third/fourth quarters. The electronic distribution of the 2017 Central File Drop Box for membership has been completed. All members have successfully submitted their 2017 RTK Survey by the July 15, 2018 deadline.

Service visits to member towns will include but not limited to, physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, and special training requests; PEOSH violation remediation assistance and other services requested or performed by the Safety Director's Office.

Renewal surveys have been completed and reviewed for the 9 members that will be renewing in 2019. Those members renewing are Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton, and Wrightstown. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value 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.

Summary of Members Visited

- City of Bordentown – Conducted a Loss Control Survey on May 17
- Township of Bordentown – Conducted a Loss Control Survey on May 16
- Township of Delran – Conducted a Loss control Survey on May 17
- Township of Edgewater Park – Conducted a Loss Control Survey on May 10
- Township of Hainesport – Conducted a Loss Control Survey on May 10
- Township of Lumberton – Conducted a Loss Control Survey on May 29
- Township of Woodland – Conducted a Loss Control Survey on May 17
- City of Bordentown – Conducted a Loss Control Survey on May 17
- Township of Bordentown – Conducted a Loss Control Survey on May 16
- Township of Delran – Conducted a Loss control Survey on May 17

- Township of Edgewater Park – Conducted a Loss Control Survey on May 10
- Township of Hainesport – Conducted a Loss Control Survey on May 10
- Township of Lumberton – Conducted a Loss Control Survey on May 29
- Township of Woodland – Conducted a Loss Control Survey on May 17

Law Enforcement Services

Police Ad Hoc Committee meetings are held 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. Three Police Ad Hoc Committee meetings will be held in 2018. The first meeting occurred on April 20, 2018, with the next meeting scheduled for October 12, 2018, and the remaining meeting will be held in December of 2018. Meetings were officiated by Keith Hummel and Rob Garish.

Law Enforcement Consultative Visits will be provided by Chief Hummel (Ret.) to multiple 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.

Four different Risk Management for Police Command Staff training events were conducted by Chief Hummel for 2018. Each training consisted of two sessions, both an a.m./p.m. session.

Regional Training / Safety Breakfast / Additional Training

Three Regional Training programs have been held so far this year, and two more are planned for the remainder of the year.

- **Safety Coordinator/ Claims Coordinator Roundtable** was held on February 22, 2018. Twenty-five member towns were represented at the Roundtable.
- **Safety Breakfast** was held on April 10, 2018. Twenty-three member towns were represented at the Safety Breakfast
- **Ergonomics Regional Training** was held on May 10, 2018. Ten member towns were in attendance.
- **Hazardous Waste Handling/Recycling Centers Regional Training** was held on September 13, 2018. Thirteen member towns were in attendance.

- **Excited Delirium Regional Training** will be held on October 9, 2018, at O'Connor's American Grille
- **Command Staff Training** – Multiple sessions throughout 2018
- **Risk Management Coordinator Roundtable** was held on May 23, 2018, at Merighi's Savoy Inn.
- **Managers & Supervisors Training** – Multiple sessions throughout 2018

Safety Monitoring and Intervention Activity

The Safety Monitoring Program is designed to identify members in need of extra attention. There are NO members of the BURLCO JIF on Safety Intervention or Monitoring at this time. J. A. Montgomery Risk Control will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

2018 Safety Incentive Program Update

The theme for the Safety Incentive Program is a "*ZERO HARM WORKPLACE*"; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying risk and avoiding the hazard through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We *Do* what is necessary to eliminate hazards each time. We *Check* to ensure it is being done and *Act* by following through with our plan.

- All members have submitted the signed safety contracts and Safety Committee meeting schedules.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat.
- The Safety Coordinators/Claims Coordinator Roundtable held on February 22, 2018, had representation from all but two member towns.
- The Safety Breakfast held on April 10, 2018, had representation from all but four member towns.

- 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 elements of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During onsite record checks, all elements of the program will be 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.)
- 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.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

There are 53 Instructor-led training courses available to the membership. The 2018 Course Catalog and Class Request form was distributed in July 2018 and are available on both the NJ MEL website and JIF website. (See Appendix D)

Through June 30, 2018, BURLCO JIF members have participated in 368 total Instructor-led Learning Events through the MSI. This is an increase of 202 Learning Events since the first quarter. (See Appendix E)

In addition to traditional Instructor-led training, 141 online classes have been taken through the MSI as of June 30, 2018, an increase of 68 Learning Events since the first quarter (See Appendix E)

Currently, there are 24 online training programs offered through the MSI Learning Management System. (See Appendix D)

There were 13 video rentals from the MEL Media Library through June 30, 2018, which is an increase of 4 videos since the first quarter. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of

VHS format with the remaining being DVD format. The library is currently undergoing another update by J. A. Montgomery Risk Control staff.

This includes approximately 130 new titles, which will help replace approximately 70 of the older VHS videos. The current catalog can be found on both the NJ MEL and JIF website. An update will be sent to members once the library updating is complete.

All member towns have a Training Administrator assigned.

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. Also, please utilize this to assign training administrators within your member town.

PLANNED SERVICES ACTIVITIES FOR Q3 AND Q4

- Continued member Loss Control Visits
- Continue designated Law Enforcement Visits
- Police Command Staff Training / Managers & Supervisors Training
- Distribution of Safety Director Messages/Bulletins
- Regional Training – Hazardous Waste/Recycling and Excited Delirium
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Outstanding Suggestions for Improvement (OSFI) review
- Selection of "Special Recognition Award Winners."
- A Police Chief Ad Hoc Committee was held on April 20, 2018. The Police Ad-Hoc Committee meeting will take place on October 12, 2018. We will look to complete our final meeting in December of 2018
- Continue 2018 RTK Chemical Inventory and Labeling Surveys
- The Safety Director's Office is working in collaboration with the Executive Director's office on new ideas for the 2019 Annual Safety Breakfast program
- Continued emphasis on MSI Instructor-led /Online Training Programs
- Preparation of Safety Director's Annual Report and Loss Analysis Report
- Preparation and distribution of 2019 Safety Incentive Program by e-mail and posting to the burlcojif.org website.

2018 MID-YEAR SUMMARY OF SIP PARTICIPATION

2018 Mid-Year 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
Bass River	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Beverly	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Bordentown City	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Bordentown Twp	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Chesterfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Delanco	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Delran	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Edgewater Park	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Fieldsboro	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NA	Y	Y	Y	UK
Florence	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Hainesport	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Lumberton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mansfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Medford	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Mount Laurel	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
North Hanover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NA	Y	Y	Y	Y
Palmyra	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Pemberton Boro	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Pemberton Twp	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Riverside	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y	Y
Shamong	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Southampton	Y	Y	NA	Y	Y	Y	NW	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y-NW
Springfield	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Tabernacle	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Westampton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y
Woodland	Y	N	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK
Wrightstown	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Y = YES N - No Evidence UK = Unknown NW = Needs Work NA = Not applicable																	

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund														
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018														
2018 Visit Schedule														
Member	Siz	REN	Service Consultan	Consulta nt Projected visits	Law Enforceme	1st vis	2nd vis	3rd vis	4th vis	5th vis	Consulta nt Projected visits	Comple ted Visits #	Remaining Visits #	Comments
Bass River	S		JS	2		2/5	8/27				2	1	1	2/5 LCR
Beverly	M		JS	2	1						2	0	2	
Bordentown City	M		JS	2	1	5/17					2	1	1	5/17-LCR
Bordentown Twp	L		JS	3		2/6	5/16	7/17	8/23		3	3	0	2/9 LCR, 5/16-LCR; 7/17 LCR
Chesterfield	S	REN	JS	2		1/24					2	1	1	1/24 Renewal LCR;
Delanco	S	REN	JS	2		3/15					2	1	1	3/15 LCR
Delran	L		JS	3		5/17	7/23				3	2	1	5/17 LCR; 7/23 LCR;
Edgewater Park	M	REN	LC	2	1	5/10	8/29 PD				2	1	1	5/10 LCR;
Fieldsboro	S	REN	JS	2		3/27					2	1	1	3/27 LCR-Renewal;
Florence	L		JS	3	1	1/10	8/15 PD				3	2	1	1/10 LCR; 8/15 LCR-PD
Hainesport	S		LC	2		3/27	8/28				2	1	1	3/27 LCR
Lumberton	L		JS	3		5/29					3	1	2	5/29 LCR;
Mansfield	M		JS	2	1	6/13	8/13 PD				2	2	0	6/13 LCR; 8/13 LCR-PD
Medford	XL	REN	JS	4		3/13	3/13	6/22	8/22		4	3	1	3/13 LCR-Renewal; 6/22 LCR;
Mount Laurel	XL		JS	4		1/23					4	1	3	1/23 LCR
North Hanover	M		JS	2		6/14					2	1	1	6/14 LCR
Palmyra	M		JS	2		6/8					2	1	1	6/8 LCR;
Pemberton Boro	S		JS	2	1	3/7					2	1	1	3/21 LCV
Pemberton Twp	XL	REN	RG	4		3/16					4	0	4	
Riverside	M		JS	2	1	1/3	6/21				2	2	0	1/3 LCR; 6/21 LCR
Shamong	S		JS	2		2/15	8/29				2	1	1	2/15 LCR;
Southampton	M		RG	2		8/16					2	1	1	8/16 LCR;
Springfield	S		JS	2							2	0	2	
Tabernacle	S	REN	JS	2		2/13	6/5				2	2	0	2/13 LCR-Renewal; 6/5 LCR;
Westampton	M	REN	JS	2		2/21					2	1	1	2/21 LCR-Renewal;
Woodland	S		JS	2		5/17					2	1	1	5/17 LCR;
Wrightstown	S	REN	JS	2		3/29	8/30				2	1	1	3/29 LCR-Renewal;
xxxTOTAL				64	7						64	33	31	

APPENDIX B: REGIONAL TRAINING SUMMARY

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018									
2018 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/22/18	Ergonomics 5/10/18	Safe Handling of Household Hazardous Waste 9/13/18	Active Shooter	Excited Delirium	Haz-Waste Recycling	Safety Breakfast 4/10/18	Annual Retreat 4/17/18
Bass River	S	1						1	1
Beverly	M	1						1	1
Bordentown City	M	1	1					1	1
Bordentown Twp	L	1	1	1				1	1
Chesterfield	S	1						1	1
Delanco	S	1		1				1	1
Delran	L	1						1	1
Edgewater Park	M	1	1	1					1
Fieldsboro	S	1							1
Florence	L	1		1				1	1
Hainesport	S	1	1	1				1	1
Lumberton	L	1						1	1
Mansfield	M		1	1				1	1
Medford	XL	1	1	1				1	1
Mount Laurel	XL	1		1				1	1
North Hanover	M	1		1				1	1
Palmyra	M	1						1	1
Pemberton Boro	S	1							1
Pemberton Twp	XL	1	1					1	1
Riverside	M	1						1	1
Shamong	S	1	1	1				1	1
Southampton	M	1						1	1
Springfield	S	1						1	1
Tabernacle	S	1	1	1				1	1
Westampton	M	1		1				1	1
Woodland	S								1
Wrightstown	S	1	1	1				1	1
Members represented		25	10	13	0	0	0	23	27

APPENDIX C: REGIONAL TRAINING PLAN



2018 Regional Training Plan

#1 Topic: Safety and Claims Coordinators' Round Table

Date/Time: February 15, 2018 – 10:30 a.m. – 2:00 p.m.

Location: Nicolosi's Catering, West Deptford

Target Audience: Safety Coordinators, Claims Coordinators, Risk Consultants, and Other Interested Personnel

We will review online resources available at the MEL/JIF website, such as the Supervisor's Investigation Report, Safety Checklists, the new MSI Learning Management System, and an overview of the 2018 Safety Incentive Program.

#2 Topic: Ergonomics-Reducing Injuries by Working Smart

Date/Time: May 10, 2018 – 9:00 a.m. – 11:30 a.m.

Location: Clayton Recreation Building

Target Audience: Public Works and Interested Personnel

Public Works personnel are typically engaged in repetitive, strenuous, and difficult physical tasks. The purpose of this training is to identify these risks, discuss solutions and apply the use of ergonomics to systematically reduce injuries.

#3 Topic: Safe Handling of Household Hazardous Waste

Date/Time: September 13, 2018 – 9 a.m.-11:00 a.m.

Location: Hainesport Municipal Building

Target Audience: Public Works and Interested Personnel

Do your municipal employees working at recycling centers handle Household Hazardous Waste? This training course will give your employees the knowledge and skills to do the job safely. A detailed overview with topics to include but not limited to:

- Recognizing Household Hazardous Waste
- Safety Procedures and Personal Protective Equipment
- Spill Response
- Packaging and Transportation

#4 Topic: Active Shooter (Edwin Moore)

Date/Time: September 21, 2018 – 10:00 a.m.-11:30 a.m.

Location: Hainesport Municipal Building

Target Audience: All Interested Personnel

This special program will be presented by Edwin Moore from the Department of Homeland Security. It will define considerations for employees in planning for, preventing, responding to and recovering from an active shooter incident.

#5 Topic: Excited Delirium

Date/Time: October 9, 2018 A.M. / P.M. Session

Location: O'Connor's American Grille

Target Audience: All First Responders / Interested Personnel

On occasion, Law Enforcement, EMS, and Fire personnel are dispatched to the scene of a medical and or criminal incident that involves a person who is reportedly out of control. Upon arrival on the scene, the emergency responder may be confronted by a person who is violent, highly agitated, irrational and resists physical restraint with surprising strength. These subjects could be suffering from a "unique syndrome" commonly referred to as Excited Delirium. First responders need to recognize the fact that these people are suffering from an acute, potentially life-threatening, medical condition.

This training program is designed to assist first responders with these highly volatile and life-threatening calls for service.

***Attendance at Regional Training programs counts toward
successful participation in the 2018 Safety Incentive Program.***

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·

www.burlcojif.org

APPENDIX D: 2018 MSI COURSE LISTING

MSI Instructor-led Courses	MSI Online Courses
Accident Investigation	Aquatic Safety for Camp Counselors
Asbestos, Lead and Silica Industrial Health Overview	Avoid Back Pain
Back Safety / Material Handling	Bloodborne Pathogens
Bloodborne Pathogens	Bullying Prevent at Camp
Bloodborne Pathogens Administrator Training	Child Sexual Abuse Prevention at Camp
CDL – Drivers' Safety Regulations	Crossing Guard Training
CDL – Supervisors' Reasonable Suspicion	Crush Zone Training
Coaching the Emergency Vehicle Operator (CEVO) - Police	Cyber Security
Coaching the Emergency Vehicle Operator (CEVO) - Fire	Elected Officials - Land Use Liability
Coaching the Emergency Vehicle Operator (CEVO) - EMS	Elected/Appointed Officials- Utility/Sewer & Housing Authorities
Coaching the Maintenance Vehicle Operator (CMVO)	Driving – Emergencies & Natural Disasters
Coaching the School Bus Driver	Driving – Urban Driving
Confined Space Entry with Equipment Demonstration in Classroom	Fire Safety
Confined Space Awareness Training	Hazard Communication / Globally
DDC-6 - Defensive Driving	Harmonized System (GHS)
Driving Safety Awareness	New Employee Safety Orientation, Part 1
Employee Conduct and Violence Prevention in the Workplace	New Employee Safety Orientation, Part 2
Excavation, Trenching, and Shoring	Office Safety
Fall Protection Awareness	Playground Safety for Camp Counselors
Fast Track to Safety	Playground Safety Inspections for Public Works or Rec Dpts
Fire Extinguisher Safety	Safe Patient Lifting for Emergency Responders
Fire Safety	Smart Moves to Avoid Falling Down
Flagger and Work Zone Safety	The Professional Lifeguard
Forklift Operator Certification	Trip and Transportation Safety
Forklift Operator Evaluation Train-the-Trainer	
Hazard Communication / Globally Harmonized System (GHS)	
HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)	
Hazard Identification - Making Your Observations Count	

Hearing Conservation		
Housing Authority Safety Awareness Training for Facility Maintenance Personnel		
Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #1 -Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #2 - Conflict Resolution		
Housing Authority Sensibility #3 - Stress and Stress Management		
Jetter / Vacuum Safety Awareness		
Ladder Safety / Walking & Working Surfaces		
Landscape Safety		
Leaf Collection Safety Awareness		
Lock Out / Tag Out (Control of Hazardous Energy)		
Office Safety		
Personal Protective Equipment		
Playground Safety Inspections		
Safety Committee Best Practices		
Safety Coordinators' Skills Training		
Sanitation and Recycling Safety		
Schools: Chemical Lab Safety for Science Teachers		
Schools: Safety Awareness Training for School Custodians / Facilities Management		
Seasonal (Autumn/Winter) Public Works Operations		
Seasonal (Summer) Employee Orientation		
Shop and Tool Safety		
Snow Plow / Snow Removal Safety		
Special Event Management		
Toolbox Talk Essentials		

APPENDIX E: 2018 MSI ATTENDANCE 1/1/18 to 6/30/2018

MSI Attendance 1/1/18 to 6/30/18	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	4	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	0	2
BORDENTOWN TOWNSHIP (600)	20	11
CHESTERFIELD (531)	10	0
DELANCO (76)	7	0
DELRAN (77)	68	13
EDGEWATER PARK (78)	4	10
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	40	0
HAINESPORT (80)	25	21
LUMBERTON TOWNSHIP (81)	7	4
MANSFIELD TOWNSHIP B (82)	2	0
MEDFORD TOWNSHIP (83)	43	1
MOUNT LAUREL (576)	42	52
NORTH HANOVER (601)	1	9
PALMYRA (MELJIF_2_487)	7	1
PEMBERTON BOROUGH (642)	5	0
PEMBERTON TOWNSHIP (208)	28	7
RIVERSIDE (84)	0	1
SHAMONG (85)	9	1
SOUTHAMPTON (373)	9	0
SPRINGFIELD (456)	0	1
TABERNACLE (86)	25	0
WESTAMPTON (532)	10	1
WOODLAND (MELJIF_2_488)	0	2
WRIGHTSTOWN (636)	2	0
Burco JIF Totals	368	141

APPENDIX F: MID-YEAR LOSS ANALYSIS

For:

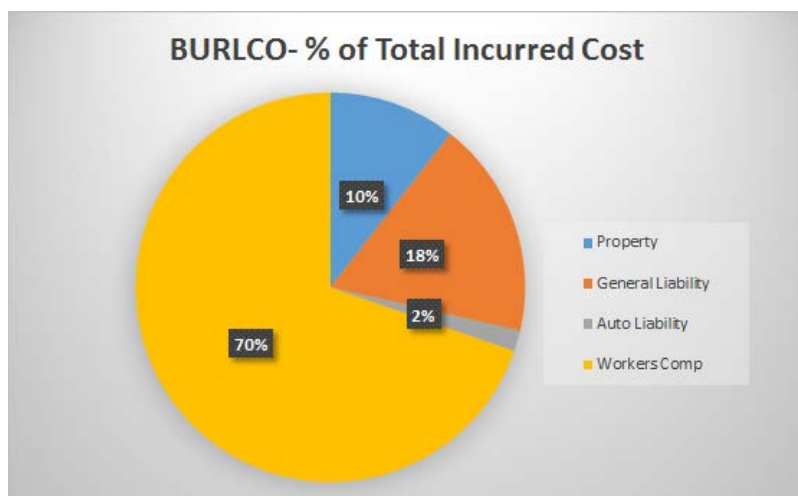
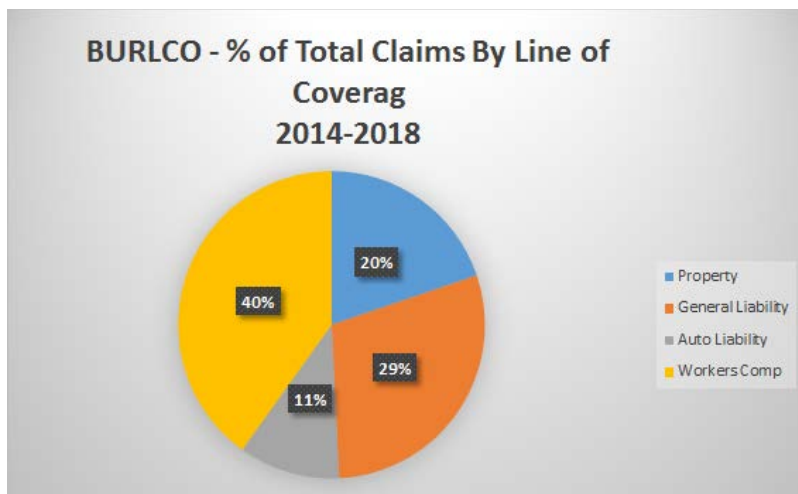
**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

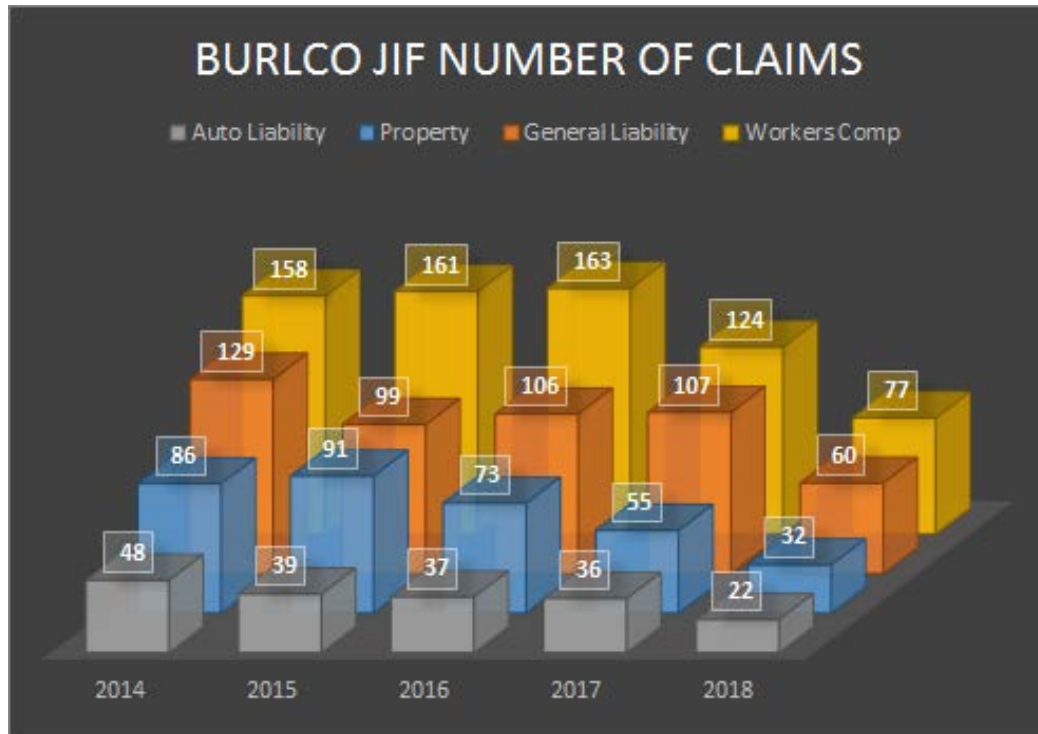
J. A. Montgomery Risk Control
231 Main Street
P.O. Box 2017
Toms River, New Jersey 08754

Mid-Year Snapshot
Percent Claims and Total Incurred by line of coverage as of 6/30/2018

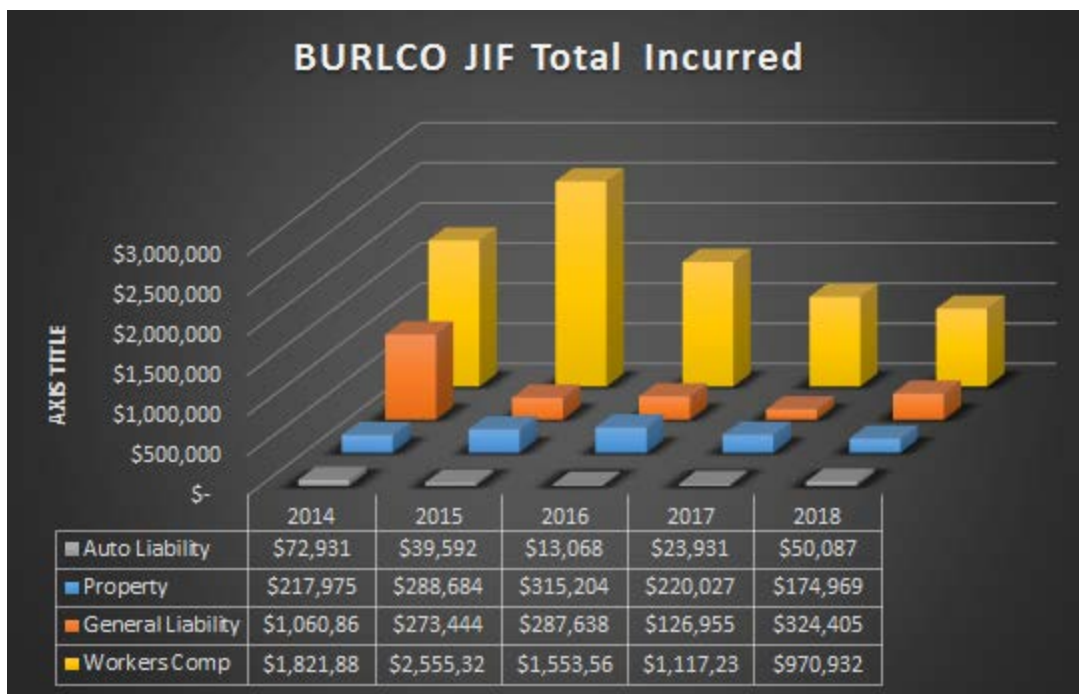
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE: FUND YEAR 2014-2018					
TOTAL FUNDS YEARS 2014-2018					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	337	\$ 1,216,859	\$ 3,611	20%	11%
General Liability	501	\$ 2,073,302	\$ 4,138	29%	18%
Auto Liability	182	\$ 199,609	\$ 1,097	11%	2%
Workers Comp	683	\$ 8,018,939	\$ 11,741	40%	70%
Totals for Fund Years 2014-2018	1703	\$ 11,508,709	\$ 6,758	100%	100%



Claim Frequency Trend by Line of Coverage as of 6/30/2018



Total Incurred Trend by Line of Coverage, as of 6/30/2018



Workers Compensation

For the five year period (2014 - 2018), WC accounted for (40%) of the claim frequency and (70%) of the incurred costs. The average cost per WC claim is \$11,741.

Mid-Year metrics from 2014 to 2018 YTD show the following trends:

Workers' Compensation Metrics						
Claim Frequency	2014	2015	2016	2017	2018	Notes
Total Number of Claims	158	161	163	124	77	Increase at Mid-Year Point
Payroll (Millions)	\$ 77.30	\$ 77.06	\$ 77.85	\$ 79.91	\$ 80.66	Increase at Mid-Year Point
# of Claims per Million \$ of Payroll	2.04	2.09	2.09	1.55	0.95	Increase at Mid-Year Point
Number of Full Time Equivalent Employees	2105	2082	2032	2065	2126	Increase at Mid-Year Point
Total Claim Frequency / 100 Full Time Equivalent Employees	7.51	7.73	8.02	6	3.62	Increase at Mid-Year Point
LTA Claim Frequency / 100 Full Time Equivalent Employees			1.96	1.14	1.98	Increase at Mid-Year Point
Claim Cost as a % of Payroll	2.36%	3.32%	2.00%	1.40%	1.20%	Increase at Mid-Year Point

The largest categories of claims as a percentage of costs are “strain or injured by” 23% of total claims, followed by “struck or injured by” 17 % of total claims, and “slips and falls” 14% of total claims. Robbery or criminal assault claims comprise 11% of the total incurred.

In terms of frequency during the five-year period (2014-2018), “sprains and strains” are the most common loss cause with 115 claims, followed by “struck or injured by” with 91 claims, and “falls” with 61 claims. Robbery or criminal assault count for 48 claims.

Police make up 47% of the Workers' Compensation frequency and 45% of the incurred losses. Public Works (Building, Street Maintenance, Garbage) make up 36% of frequency and 39% of incurred losses. Paid Volunteers comprise 12% of the frequency and 12% of the incurred losses. Paid Fire Departments make up 5% of the frequency and 4% of the incurred losses.

WC: Claims by Department

Claims by Department												
Department Name	Fund Year 2014		Fund Year 2015		Fund Year 2016		Fund Year 2017		Fund Year 2018		Total Fund Years 2014 - 2018	
	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	# Total	Claims Incurred	Total Incurred	% of Average Cost per Claim
Administration	1	\$ 903	6	\$ 54,465	8	\$ 100,019	8	\$ 14,969	0	\$ -	23	\$ 170,356 2.12% \$ 7,407
EMS												
Paid	6	\$ 19,129	4	\$ 8,908	5	\$ 4,970	7	\$ 24,466	2	\$ 3,690	24	\$ 61,163 0.76% \$ 2,548
Volunteer	5	\$ 10,798	9	\$ 58,352	3	\$ 2,990	3	\$ 56,804	5	\$ 12,352	25	\$ 141,295 1.76% \$ 5,652
Subtotal EMS	11	\$ 29,926	13	\$ 67,260	8	\$ 7,960	10	\$ 81,270	7	\$ 16,042	49	\$ 202,458 2.52% \$ 4,132
Fire												
Paid	9	\$ 19,838	9	\$ 170,729	10	\$ 110,847	2	\$ 3,478	0	\$ -	30	\$ 304,892 3.80% \$ 10,163
Volunteer	14	\$ 32,927	17	\$ 385,248	12	\$ 36,369	12	\$ 78,405	9	\$ 312,923	64	\$ 845,872 10.55% \$ 13,217
Subtotal Fire	23	\$ 52,765	26	\$ 555,978	22	\$ 147,215	14	\$ 81,883	9	\$ 312,923	94	\$ 1,150,764 14.35% \$ 12,242
Municipal												
Library	0	\$ -	1	\$ 987	1	\$ 1,089	1	\$ 1,092	1	\$ 818	4	\$ 3,985 0.05% \$ 996
Lifeguards	0	\$ -	0	\$ -	0	\$ -	1	\$ 1,113	0	\$ -	1	\$ 1,113 0.01% \$ 1,113
Municipality, NOC	0	\$ -	0	\$ -	1	\$ 4,586	0	\$ -	0	\$ -	1	\$ 4,586 0.06% \$ 4,586
Subtotal Municipal	0	\$ -	1	\$ 987	2	\$ 5,675	2	\$ 2,205	1	\$ 818	6	\$ 9,685 0.12% \$ 1,614
Police												
Police	62	\$ 677,735	64	\$ 1,024,900	62	\$ 994,822	48	\$ 300,347	18	\$ 224,807	254	\$ 3,222,612 40.19% \$ 12,687
Police Off Duty	1	\$ 3,160	0	\$ -	1	\$ 63,062	0	\$ -	0	\$ -	2	\$ 66,222 0.83% \$ 33,111
Crossing Guards	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Subtotal Police	63	\$ 680,896	64	\$ 1,024,900	63	\$ 1,057,884	48	\$ 300,347	18	\$ 224,807	256	\$ 3,288,834 41.01% \$ 12,847
Public Works												
Building Dept	2	\$ 80,671	1	\$ 2,318	7	\$ 7,553	3	\$ 2,987	5	\$ 14,062	18	\$ 107,591 1.34% \$ 5,977
Electrical Dept	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Garbage Removal	7	\$ 331,058	9	\$ 34,607	4	\$ 37,535	7	\$ 11,808	5	\$ 36,330	32	\$ 451,338 5.63% \$ 14,104
Parks & Recreation	1	\$ 20,578	0	\$ -	1	\$ 1,220	2	\$ 1,430	4	\$ 5,843	8	\$ 29,091 0.36% \$ 3,636
Sewage Dept	5	\$ 179,308	2	\$ 1,296	2	\$ 1,719	0	\$ -	0	\$ -	9	\$ 182,323 2.27% \$ 20,258
Street Maintenance/Cleaning	43	\$ 442,642	36	\$ 809,952	36	\$ 162,561	27	\$ 618,517	23	\$ 348,637	165	\$ 2,382,309 29.71% \$ 14,438
Water Dept	1	\$ 675	2	\$ 1,742	8	\$ 21,420	0	\$ -	3	\$ 5,970	14	\$ 29,806 0.37% \$ 2,129
Construction Super	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Landfill	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Sewer Construction	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Trash Plant	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ - 0.00% \$ -
Subtotal Public Works	59	\$ 1,054,931	50	\$ 849,915	58	\$ 232,007	39	\$ 634,763	40	\$ 410,842	246	\$ 3,182,458 39.69% \$ 12,937
NOC	1	\$ 2,462	1	\$ 1,822	2	\$ 2,802	3	\$ 1,798	2	\$ 5,500	9	\$ 14,384 0.18% \$ 1,598
Total All Departments	158	\$ 1,821,883	161	\$ 2,555,322	163	\$ 1,553,563	124	\$ 1,117,235	77	\$ 970,932	683	\$ 8,018,939 100.00% \$ 11,741

General Liability Claims

For the five-year period (2014 - 2018), General Liability incidents represent 29% of total claim frequency and 18% of total incurred costs. GL metrics show an increase in GL frequency claims since the fund year of 2015. There is a significant increase in the incurred cost in the first half of 2018, which is greater than the previous three fund year totals. The average cost per GL claim is \$4,138.

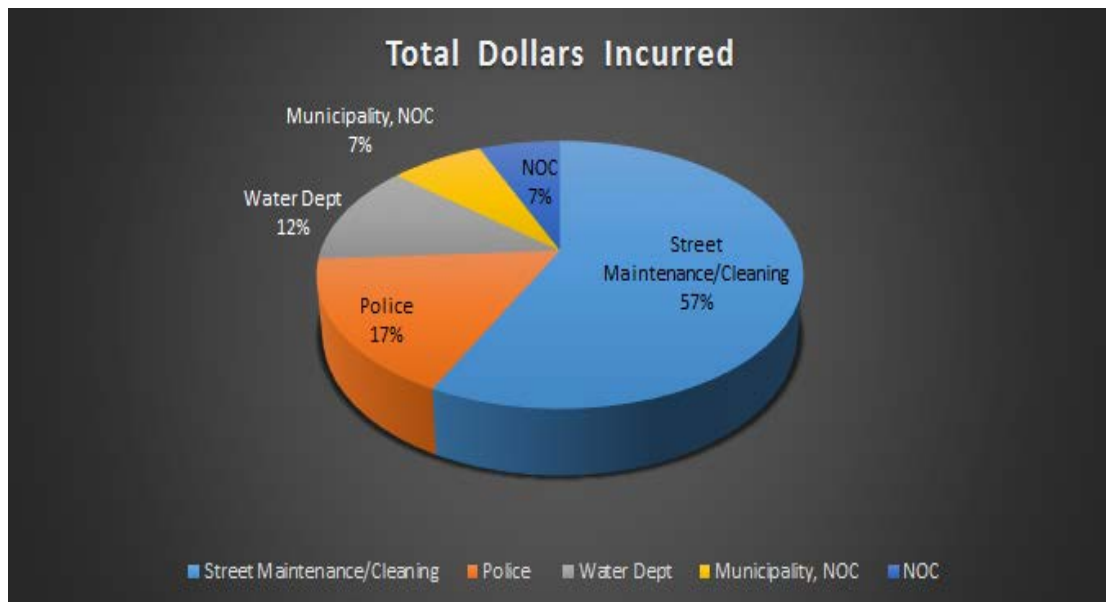
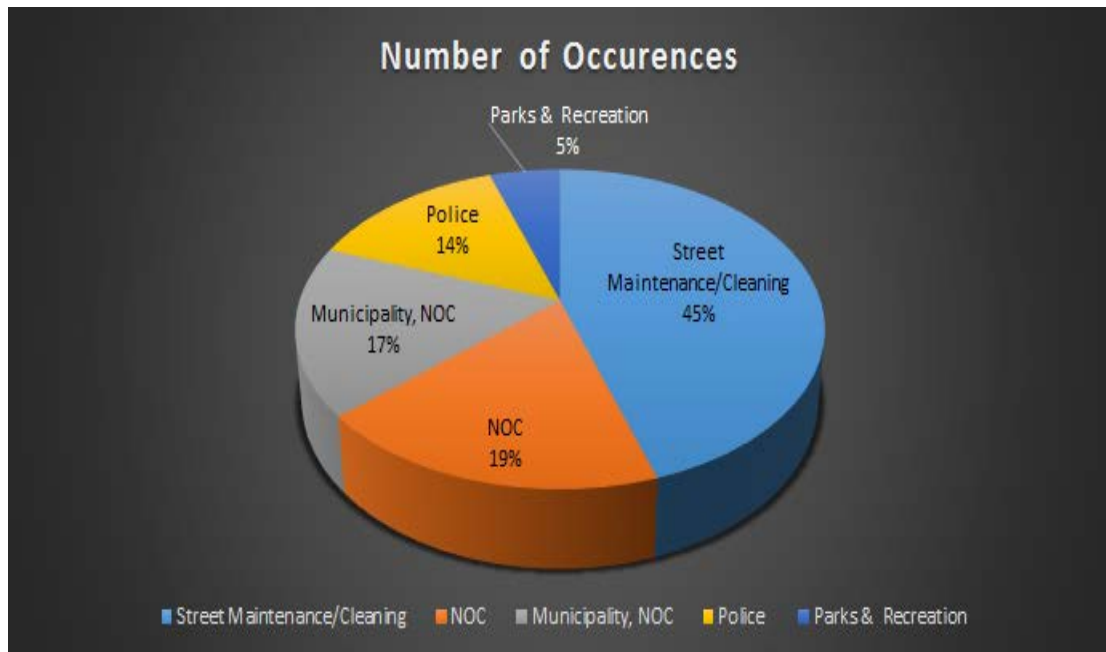
General Liability Metrics					
Claim Frequency	2014	2015	2016	2017	2018
Total Number of Claims	129	99	106	107	60
Total Incurred Cost	\$1,060,860	\$273,444	287,638	\$126,955	\$324,405
Annual Appropriations	\$206,025,518	\$156,917,544	\$165,716,380	\$167,196,240	\$164,456,437
# of Claims per Million \$ of Appropriations	0.63	0.63	0.64	0.64	0.36

Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	8	\$2,260	0%	\$283
EMS				
Paid	9	\$28	0%	\$3
Volunteer	1	\$0	0%	\$0
Subtotal EMS	10	\$28	0%	\$3
Fire				
Paid	5	\$750	0%	\$150
Volunteer	1	\$0	0%	\$0
Subtotal Fire	6	\$750	0%	\$125
Municipal				
Library	8	\$50	0%	\$6
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	77	\$151,500	7%	\$1,968
Subtotal Municipal	85	\$151,550	7%	\$1,783
Police				
Police	64	\$340,975	16%	\$5,328
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	64	\$340,975	16%	\$5,328
Public Works				
Building Dept	4	\$5,218	0%	\$1,305
Electrical Dept	1	\$10	0%	\$10
Garbage Removal	1	\$3,100	0%	\$3,100
Parks & Recreation	23	\$2,631	0%	\$114
Sewage Dept	6	\$7,810	0%	\$1,302
Street Maintenance/Cleaning	202	\$1,176,925	57%	\$5,826
Water Dept	8	\$250,421	12%	\$31,303
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	245	\$1,446,116	70%	\$5,903
NOC	83	\$131,622	6%	\$1,586
Total All Departments	501	\$2,073,302	100%	\$4,138

GL: Claims by Department by Fund Year

Claims by Department										
	Fund Year 2014	Fund Year 2015	Fund Year 2016	Fund Year 2017	Fund Year 2018	Total Fund Years 2014 - 2018		% of Average		
Department Name	# Total	# Total	# Total	# Total	# Total	# Claims	Total	Total	Cost per	
Administration	0 \$ -	2 \$ 10	6 \$ 2,250	0 \$ -	0 \$ -	8 \$	2,260	0.11%	\$ 283	
EMS										
Paid	6 \$ 18	1 \$ 10	0 \$ -	2 \$ -	0 \$ -	9 \$	28	0.00%	\$ 3	
Volunteer	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0 \$ -	1 \$	-	0.00%	\$ -	
Subtotal EMS	6 \$ 18	1 \$ 10	0 \$ -	3 \$ -	0 \$ -	10 \$	28	0.00%	\$ 3	
Fire										
Paid	2 \$ -	1 \$ -	0 \$ -	2 \$ 750	0 \$ -	5 \$	750	0.04%	\$ 150	
Volunteer	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0 \$ -	1 \$	-	0.00%	\$ -	
Subtotal Fire	2 \$ -	1 \$ -	0 \$ -	3 \$ 750	0 \$ -	6 \$	750	0.04%	\$ 125	
Municipal										
Library	2 \$ 9	1 \$ 10	3 \$ 31	2 \$ -	0 \$ -	8 \$	50	0.00%	\$ 6	
Lifeguards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Municipality, NOC	30 \$ 30,037	15 \$ 74,549	25 \$ 8,963	1 \$ 2,600	6 \$ 35,350	77 \$	151,500	7.31%	\$ 1,968	
Subtotal Municipal	32 \$ 30,046	16 \$ 74,559	28 \$ 8,994	3 \$ 2,600	6 \$ 35,350	85 \$	151,550	7.31%	\$ 1,783	
Police										
Police	25 \$ 116,085	12 \$ 6,922	12 \$ 167,168	9 \$ 41,650	6 \$ 9,150	64 \$	340,975	16.45%	\$ 5,328	
Police Off Duty	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Crossing Guards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Subtotal Police	25 \$ 116,085	12 \$ 6,922	12 \$ 167,168	9 \$ 41,650	6 \$ 9,150	64 \$	340,975	16.45%	\$ 5,328	
Public Works										
Building Dept	1 \$ 18	0 \$ -	0 \$ -	2 \$ 2,600	1 \$ 2,600	4 \$	5,218	0.25%	\$ 1,305	
Electrical Dept	0 \$ -	0 \$ -	1 \$ 10	0 \$ -	0 \$ -	1 \$	10	0.00%	\$ 10	
Garbage Removal	0 \$ -	0 \$ -	1 \$ 3,100	0 \$ -	0 \$ -	1 \$	3,100	0.15%	\$ 3,100	
Parks & Recreation	3 \$ 28	4 \$ -	7 \$ 1,082	4 \$ 321	5 \$ 1,200	23 \$	2,631	0.13%	\$ 114	
Sewage Dept	0 \$ -	2 \$ -	1 \$ 2,306	2 \$ 4,900	1 \$ 605	6 \$	7,810	0.38%	\$ 1,302	
Street Maintenance/Cleaning	59 \$ 909,664	55 \$ 178,605	42 \$ 66,768	24 \$ 10,838	22 \$ 11,050	202 \$	1,176,925	56.77%	\$ 5,826	
Water Dept	1 \$ 5,000	3 \$ 21	0 \$ -	2 \$ 2,500	2 \$ 242,900	8 \$	250,421	12.08%	\$ 31,303	
Construction Super	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Landfill	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Sewer Construction	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Trash Plant	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	-	-	0.00%	\$ -	
Subtotal Public Works	64 \$ 914,710	64 \$ 178,626	52 \$ 73,266	34 \$ 21,160	31 \$ 258,355	245 \$	1,446,116	69.75%	\$ 5,903	
NOC	0 \$ -	3 \$ 13,316	8 \$ 35,960	55 \$ 60,796	17 \$ 21,550	83 \$	131,622	6.35%	\$ 1,586	
Total All Departments	129 \$ 1,060,860	99 \$ 273,444	106 \$ 287,638	107 \$ 126,955	60 \$ 324,405	501 \$	2,073,302	100.00%	\$ 4,138	

GL: Leading Accident Origins: By Department



Auto Liability Claims

For the five-year period (2014 - 2018), Auto Liability claims represent 11% of total claim frequency and 2% of total incurred costs. Auto Liability claims showed an increase since 2016 for the total incurred cost. The number of claims since 2015 have been steady. The average cost per AL claim is \$1,097.

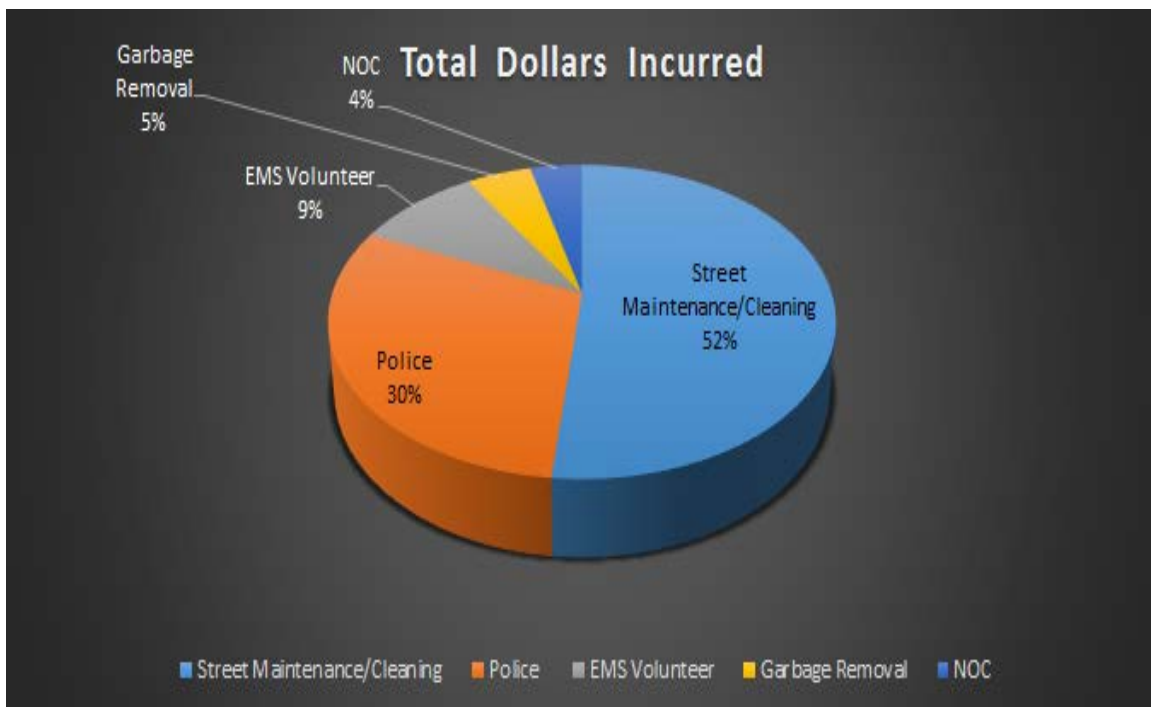
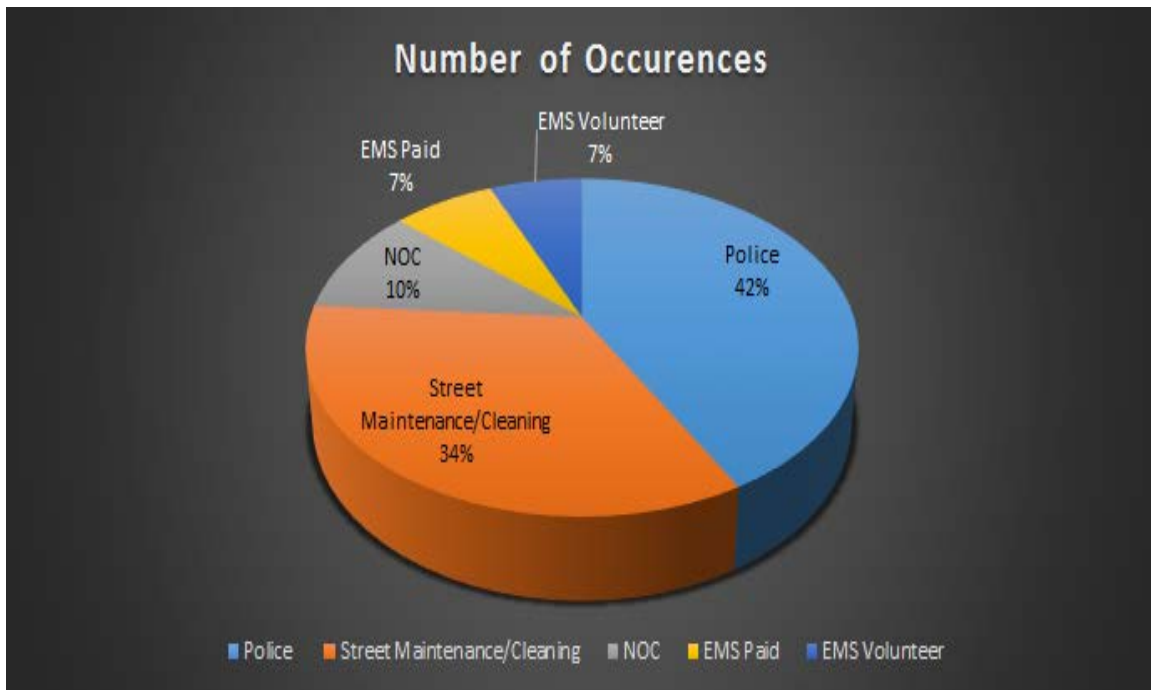
Auto Liability Metrics						
Claim Frequency	2014	2015	2016	2017	2018	Notes
Total Number of Claims	48	39	37	36	22	
Number of Vehicles	1071	1084	1131	1179	1199	Increase over each fund year
# of Claims per 100 Vehicles	4.48	3.6	3.27	3.05	1.83	Increase
Total Incurred	\$72,931	\$39,592	\$13,068	\$23,931	\$50,087	Increase since 2016

Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	1	\$0	0%	\$0
EMS				
Paid	11	\$5,755	3%	\$523
Volunteer	10	\$17,143	9%	\$1,714
Subtotal EMS	21	\$22,898	11%	\$1,090
Fire				
Paid	10	\$4,933	2%	\$493
Volunteer	4	\$1,649	1%	\$412
Subtotal Fire	14	\$6,582	3%	\$470
Municipal				
Library	0	\$0	0%	\$0
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	3	\$1,566	1%	\$522
Subtotal Municipal	3	\$1,566	1%	\$522
Police				
Police	65	\$55,229	28%	\$850
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	65	\$55,229	28%	\$850
Public Works				
Building Dept	2	\$1,600	1%	\$800
Electrical Dept	0	\$0	0%	\$0
Garbage Removal	4	\$8,945	4%	\$2,236
Parks & Recreation	0	\$0	0%	\$0
Sewage Dept	1	\$0	0%	\$0
Street Maintenance/Cleaning	53	\$94,410	47%	\$1,781
Water Dept	2	\$1,183	1%	\$592
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	62	\$106,138	53%	\$1,712
NOC	16	\$7,195	4%	\$450
Total All Departments	182	\$199,609	100%	\$1,097

Auto: Claims by Department by Fund Year

Claims by Department										
Department Name	Fund Year 2014 # Total	Fund Year 2015 # Total	Fund Year 2016 # Total	Fund Year 2017 # Total	Fund Year 2018 # Total	Total Fund Years 2014 - 2018 # Total	% of Total	Average Cost per		
Administration	0 \$ -	1 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0.00%	\$ -	
EMS										
Paid	4 \$ 1,342	0 \$ -	4 \$ 2,326	3 \$ 2,086	0 \$ -	11 \$ 5,755	2.88%	\$ 523		
Volunteer	2 \$ 5,500	2 \$ 1,417	3 \$ 710	2 \$ -	1 \$ 9,516	10 \$ 17,143	8.59%	\$ 1,714		
Subtotal EMS	6 \$ 6,842	2 \$ 1,417	7 \$ 3,037	5 \$ 2,086	1 \$ 9,516	21 \$ 22,898	11.47%	\$ 1,090		
Fire										
Paid	5 \$ 3,122	2 \$ -	1 \$ 10	0 \$ -	2 \$ 1,800	10 \$ 4,933	2.47%	\$ 493		
Volunteer	2 \$ 649	0 \$ -	0 \$ -	2 \$ 1,000	0 \$ -	4 \$ 1,649	0.83%	\$ 412		
Subtotal Fire	7 \$ 3,772	2 \$ -	1 \$ 10	2 \$ 1,000	2 \$ 1,800	14 \$ 6,582	3.30%	\$ 470		
Municipal										
Library	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Lifeguards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Municipality, NOC	0 \$ -	0 \$ -	1 \$ 466	1 \$ 500	1 \$ 600	3 \$ 1,566	0.78%	\$ 522		
Subtotal Municipal	0 \$ -	0 \$ -	1 \$ 466	1 \$ 500	1 \$ 600	3 \$ 1,566	0.78%	\$ 522		
Police										
Police	17 \$ 6,866	19 \$ 24,475	15 \$ 5,427	10 \$ 14,062	4 \$ 4,400	65 \$ 55,229	27.67%	\$ 850		
Police Off Duty	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Crossing Guards	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Subtotal Police	17 \$ 6,866	19 \$ 24,475	15 \$ 5,427	10 \$ 14,062	4 \$ 4,400	65 \$ 55,229	27.67%	\$ 850		
Public Works										
Building Dept	0 \$ -	0 \$ -	0 \$ -	1 \$ 500	1 \$ 1,100	2 \$ 1,600	0.80%	\$ 800		
Electrical Dept	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Garbage Removal	1 \$ 745	0 \$ -	0 \$ -	1 \$ -	2 \$ 8,200	4 \$ 8,945	4.48%	\$ 2,236		
Parks & Recreation	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Sewage Dept	0 \$ -	1 \$ -	0 \$ -	0 \$ -	0 \$ -	1 \$ -	0.00%	\$ -		
Street Maintenance/Cleaning	17 \$ 54,706	13 \$ 13,700	11 \$ 4,128	3 \$ 1,000	9 \$ 20,875	53 \$ 94,410	47.30%	\$ 1,781		
Water Dept	0 \$ -	1 \$ -	0 \$ -	1 \$ 1,183	0 \$ -	2 \$ 1,183	0.59%	\$ 592		
Construction Super	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Landfill	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Sewer Construction	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Trash Plant	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -	- \$ -	0.00%	\$ -		
Subtotal Public Works	18 \$ 55,451	15 \$ 13,700	11 \$ 4,128	6 \$ 2,683	12 \$ 30,175	62 \$ 106,138	53.17%	\$ 1,712		
NOC	0 \$ -	0 \$ -	2 \$ -	12 \$ 3,600	2 \$ 3,595	16 \$ 7,195	3.60%	\$ 450		
Total All Departments	48 \$ 72,931	39 \$ 39,592	37 \$ 13,068	36 \$ 23,931	22 \$ 50,087	182 \$ 199,609	100.00%	\$ 1,097		

Auto: Leading Accident Origins: By Department



Property Claims

For the five-year period (2014 - 2018), Property claims represent 22% of total claim frequency and 14% of total incurred costs. Property metrics showed a decrease in claims since 2016. The number of property claims generally tracks directly with Auto Liability frequency. The average cost per Property Claim is \$3,611.

Property Metrics					
Claim Frequency	2014	2015	2016	2017	2018
Total Number of Claims	86	91	73	55	32
Total Incurred	\$217,975	\$288,684	\$315,204	\$220,027	\$174,969

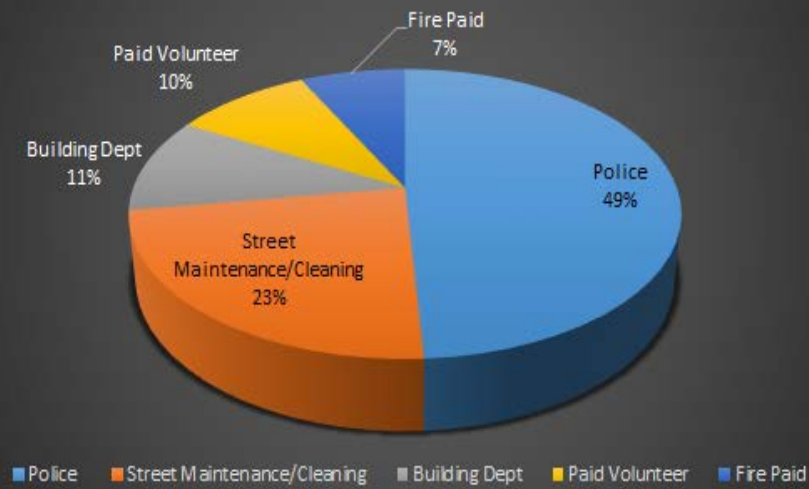
Claims by Department				
Total Fund Years 2014 - 2018				
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	1	\$1	0%	\$1
EMS				
Paid	8	\$1,070	0%	\$134
Volunteer	15	\$85,092	7%	\$5,673
Subtotal EMS	23	\$86,162	7%	\$3,746
Fire				
Paid	20	\$108,438	9%	\$5,422
Volunteer	26	\$49,512	4%	\$1,904
Subtotal Fire	46	\$157,950	13%	\$3,434
Municipal				
Library	1	\$1,935	0%	\$1,935
Lifeguards	0	\$0	0%	\$0
Municipality, NOC	4	-\$6,235	-1%	-\$1,559
Subtotal Municipal	5	-\$4,300	0%	-\$860
Police				
Police	134	\$381,607	31%	\$2,848
Police Off Duty	0	\$0	0%	\$0
Crossing Guards	0	\$0	0%	\$0
Subtotal Police	134	\$381,607	31%	\$2,848
Public Works				
Building Dept	29	\$264,684	22%	\$9,127
Electrical Dept	0	\$0	0%	\$0
Garbage Removal	0	\$0	0%	\$0
Parks & Recreation	19	\$86,656	7%	\$4,561
Sewage Dept	5	\$10,969	1%	\$2,194
Street Maintenance/Cleaning	64	\$200,925	17%	\$3,139
Water Dept	5	\$13,600	1%	\$2,720
Construction Super	0	\$0	0%	\$0
Landfill	0	\$0	0%	\$0
Sewer Construction	0	\$0	0%	\$0
Trash Plant	0	\$0	0%	\$0
Subtotal Public Works	122	\$576,835	47%	\$4,728
NOC	6	\$18,605	2%	\$3,101
Total All Departments	337	\$1,216,859	100%	\$3,611

Property: Claims by Department by Fund Year

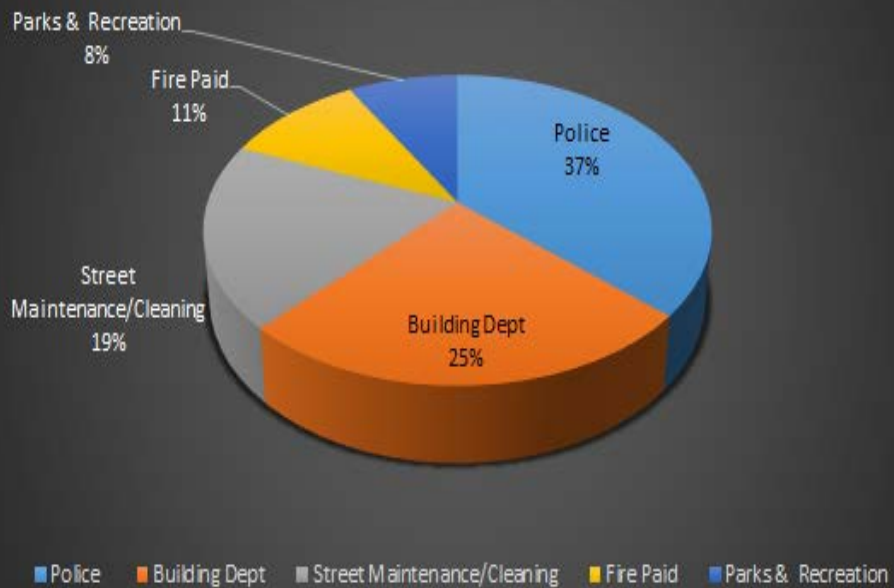
Claims by Department												
	Fund Year 2014		Fund Year 2015		Fund Year 2016		Fund Year 2017		Fund Year 2018		Total Fund Years 2014 - 2018	
Department Name	#	Total	#	Total	#	Total	#	Total	#	Total	#	Total
Administration	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 1	1	\$ 1
EMS												
Paid	3	\$ 55	3	\$ 1,015	2	\$ -	0	\$ -	0	\$ -	8	\$ 1,070
Volunteer	5	\$ 27,694	7	\$ 3,431	1	\$ 1,968	1	\$ -	1	\$ 52,000	15	\$ 85,092
Subtotal EMS	8	\$ 27,749	10	\$ 4,446	3	\$ 1,968	1	\$ -	1	\$ 52,000	23	\$ 86,162
Fire												
Paid	1	\$ 6,020	4	\$ 34,304	9	\$ 24,093	2	\$ 9,053	4	\$ 34,967	20	\$ 108,438
Volunteer	10	\$ 15,569	10	\$ 18,324	3	\$ 2,359	2	\$ 2,260	1	\$ 11,000	26	\$ 49,512
Subtotal Fire	11	\$ 21,590	14	\$ 52,628	12	\$ 26,452	4	\$ 11,314	5	\$ 45,967	46	\$ 157,950
Municipal												
Library	0	\$ -	0	\$ -	1	\$ 1,935	0	\$ -	0	\$ -	1	\$ 1,935
Lifeguards	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Municipality, NOC	3	\$ (17,185)	0	\$ -	0	\$ -	1	\$ 10,950	0	\$ -	4	\$ (6,235)
Subtotal Municipal	3	\$ (17,185)	0	\$ -	1	\$ 1,935	1	\$ 10,950	0	\$ -	5	\$ (4,300)
Police												
Police	34	\$ 60,909	35	\$ 121,722	33	\$ 81,137	23	\$ 111,747	9	\$ 6,093	134	\$ 381,607
Police Off Duty	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Crossing Guards	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Subtotal Police	34	\$ 60,909	35	\$ 121,722	33	\$ 81,137	23	\$ 111,747	9	\$ 6,093	134	\$ 381,607
Public Works												
Building Dept	8	\$ 89,075	2	\$ 49,000	9	\$ 73,011	4	\$ 33,079	6	\$ 20,519	29	\$ 264,684
Electrical Dept	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Garbage Removal	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Parks & Recreation	0	\$ -	3	\$ 23,156	1	\$ 101	10	\$ 21,058	5	\$ 42,342	19	\$ 86,656
Sewage Dept	1	\$ 1,699	1	\$ -	0	\$ -	3	\$ 9,270	0	\$ -	5	\$ 10,969
Street Maintenance/Cleaning	16	\$ 20,540	26	\$ 37,732	14	\$ 130,601	3	\$ 4,005	5	\$ 8,047	64	\$ 200,925
Water Dept	4	\$ 13,600	0	\$ -	0	\$ -	1	\$ -	0	\$ -	5	\$ 13,600
Construction Super	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Landfill	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Sewer Construction	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Trash Plant	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	-	\$ -
Subtotal Public Works	29	\$ 124,914	32	\$ 109,888	24	\$ 203,712	21	\$ 67,412	16	\$ 70,908	122	\$ 576,835
NOC	1	\$ -	0	\$ -	0	\$ -	5	\$ 18,605	0	\$ -	6	\$ 18,605
Total All Departments	86	\$ 217,975	91	\$ 288,684	73	\$ 315,204	55	\$ 220,027	32	\$ 174,969	337	\$ 1,216,859
											100.00%	\$ 3,611

Property: Leading Accident Origins: By Department

Number of Occurrences



Total Dollars Incurred



Lost Time Accident Frequency

The 2018 LTAF rate for the BURLCO JIF shows an increase from the prior year. The BURLCO JIF is slightly above the MEL average for the current year but under the MEL average for the three-year period. We will continue to monitor data on a monthly basis and report to the Executive Safety Committee. 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, the highest frequency members, based on the watch list, LTAF, and loss ratio reports, and departments with significant trends and experience, especially Police and Public Works.

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		June 30, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	0.71	1.22	2.36	1.60
MORRIS	1.19	1.30	2.07	1.57
N.J.U.A.	1.19	1.94	3.10	2.24
CENTRAL	1.41	1.58	1.68	1.59
BERGEN	1.48	1.44	1.65	1.53
MONMOUTH	1.52	1.92	1.46	1.67
NJ PUBLIC HOUSING	1.68	2.27	2.18	2.12
ATLANTIC	1.86	1.89	2.62	2.15
OCEAN	1.95	2.44	2.19	2.24
BURLINGTON	1.98	1.14	1.96	1.62
TRI-COUNTY	2.00	1.93	2.34	2.10
SUBURBAN ESSEX	2.16	1.80	1.80	1.87
CAMDEN	2.27	1.79	1.39	1.70
PROF MUN MGMT	2.31	2.14	1.97	2.10
SOUTH BERGEN	2.31	1.94	2.35	2.18
AVERAGE	1.73	1.78	2.08	1.88
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Lost Time Rate by Member

Burco JIF									
2018 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF June 30, 2018									
			# CLAIMS FOR	Y.T.D. LOST TIME	2018 LOST TIME	2017 LOST TIME	2016 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	6/30/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2018 - 2016
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY	4.19
2	80 HAINESPORT		0	0	0.00	0.00	0.00	2 HAINESPORT	0.00
3	81 LUMBERTON		0	0	0.00	0.97	1.13	3 LUMBERTON	0.80
4	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP	0.91
5	84 RIVERSIDE		0	0	0.00	0.00	4.88	5 RIVERSIDE	1.94
6	85 SHAMONG		0	0	0.00	0.00	0.00	6 SHAMONG	0.00
7	456 SPRINGFIELD		0	0	0.00	1.94	0.00	7 SPRINGFIELD	0.76
8	531 CHESTERFIELD		0	0	0.00	0.00	0.00	8 CHESTERFIELD	0.00
9	577 BASS RIVER		0	0	0.00	0.00	0.00	9 BASS RIVER	0.00
10	589 BORDENTOWN CITY		0	0	0.00	1.65	1.05	10 BORDENTOWN CITY	1.13
11	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP	1.64
12	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	12 WRIGHTSTOWN	0.00
13	642 PEMBERTON BOROUGH		0	0	0.00	0.00	2.00	13 PEMBERTON BOROUGH	0.88
14	651 WOODLAND		0	0	0.00	0.00	2.78	14 WOODLAND	1.11
15	679 FIELDSBORO		0	0	0.00	0.00	0.00	15 FIELDSBORO	0.00
16	79 FLORENCE		0	1	1.95	1.00	3.05	16 FLORENCE	2.00
17	77 DELRAN		0	1	2.06	0.00	0.00	17 DELRAN	0.40
18	82 MANSFIELD TOWNSHIP B		0	1	2.11	1.00	0.00	18 MANSFIELD TOWNSHIP B	0.82
19	76 DELANCO		0	1	2.30	1.42	3.17	19 DELANCO	2.26
20	373 SOUTHAMPTON		0	1	2.53	1.15	0.00	20 SOUTHAMPTON	0.95
21	86 TABERNACLE		0	1	2.63	0.00	0.00	21 TABERNACLE	0.64
22	601 NORTH HANOVER		0	1	2.96	0.00	1.71	22 NORTH HANOVER	1.31
23	532 WESTAMPTON		0	2	2.97	0.00	5.43	23 WESTAMPTON	2.53
24	576 MOUNT LAUREL		1	4	3.28	1.80	0.74	24 MOUNT LAUREL	1.64
25	78 EDGEWATER PARK		0	1	4.71	2.27	2.53	25 EDGEWATER PARK	2.86
26	208 PEMBERTON		1	5	5.12	3.53	6.93	26 PEMBERTON	5.17
27	650 PALMYRA		0	2	5.30	2.78	0.00	27 PALMYRA	2.18
Totals:			2	21	1.98	1.14	1.96		1.62
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2017 Loss Time Accident									
Frequency as of			June 29, 2017		0.87				

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2018-___**

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO ESTABLISH
ACCOUNTS FOR EACH MEMBER OF THE FUND WITHIN THE FUND'S
AGGREGATE EXCESS LOSS CONTINGENCY ACCOUNT AND TO TRANSFER THE
2018 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO THE MEMBER ACCOUNTS IN ACCORDANCE
WITH N.J.A.C. 11:15-2.23**

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

WHEREAS, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2018 in the amount of \$39,758; and

WHEREAS, in accordance with N.J.A.C. 11:15-2.23, the BURLCO JIF has established an Aggregate Excess Loss Contingency Fund; and

WHEREAS, over the last several years some members of the BURLCO JIF have directed the Fund to hold a portion of their BURLCO JIF dividend in the Aggregate Excess Loss Contingency Fund so as to provide the member with financial resources in the future; and

WHEREAS, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2019 Fund Budget and reviewing the 2018 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that the Executive Director create an account for each member within the Aggregate Excess Loss Contingency Account and deposit each members' share of the 2018 EJIF Dividends into the members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Executive Director is hereby authorized to create accounts for each member of the BURLCO JIF within the Fund's Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that the Executive Director and Fund Treasurer are hereby authorized to deposit each member's share of the 2018 EJIF Dividend once received into each member's account within the Aggregate Excess Loss Contingency Account; and

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: October 16, 2018