

Tuesday, December 18, 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, December 18, 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 November 20, 2018 Meeting MinutesPages 1-15	

B. Adoption of the November 20, 2018 Closed Session Minutes......Handout

Motion to Adopt the above meeting minutes - Motion - All in Favor

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

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	B.	Certificates of Insurance.	Pages 23-25		
	C.	Financial Fast Track ReportPage			
	D.	Regulatory Filing ChecklistsPages 2			
	E.	2017 Safety Incentive Program Awards	-		
	F.	2018 Optional Safety BudgetPage 3 2018 Wellness IncentivePage 3			
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	H.	EPL/Cyber Risk Management BudgetPage 3			
	I.	EPL Helpline – Authorized Contact ListPage			
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	K.	MEL Cyber Risk Management Plan Compliance Status	Page 35		
	L.	Statutory Bond Status	Page 36		
	M.				
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	O. Elected Officials Training – InvitePa		-		

	Р.	Police One Training				
	Q.	MediaPro Training				
	R.	Technology Risk Services				
	S.	RMC Resolutions & Agreements				
	Τ.	2018 Annual Report				
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	V.	AGRiP/PRIMA 2019 Conference Schedule and Policies				
	W.	Website				
	Х.	Inclement Weather Policy				
	Y.	New Member Activity				
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XII.	Managed Health Care Report					
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	E.	Paid Provider by SpecialtyPage 76				
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XIII.	Treas	surer's Report as of November 30, 2018Pages 79-113				
	A.	Investment Report				
	B.	Loss Run Payment Registers				
	C.	Fund Status				
	D.	Disbursements				
	E.	December Bill ListPages 114-115				
	F.	Motion to approve the Payment Register & Bill Lists- Motion - Roll Call				
XIV.	Committee Reports					
	A.	Finance Committee Meeting Report				
		1. 2018 Budget Public Hearing – Motion to Open – All in Favor				
		 2. 2018 Budget Public Hearing – Motion to Close – All in Favor 				
		3. 2018 Budget Adoption – Motion to Adopt – Roll Call Page 116				
		4. 2018 Assessment Certification - Motion to Adopt-Roll CallPage 117				
		5. 2018 Assessment Allocation Strategy - Motion to Adopt – Roll Call				

	B.	esolution 2018 Authorizing the Fund Treasurer to transfer \$143,850 from the			
		Fund Year 2018 MEL Liability & Workers' Compensation Budget Line Item and \$44,230 from the MEL Excess Property Line Item to the Municipal Excess Liability Joint Insurance			
Fund Retrospective Account – Motion – Roll Call Page					
	C.	Safety Committee Meeting – December 18, 2018Verbal			
	D.	Nominating Committee			
		1. 2019 Nomination SlatePage 133			
XV.	MEL	/RCF/E-JIF Reports			
	A.	MEL Report – November 14, 2018Pages 134-136			
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XVI.	ellaneous Business				
	A.	Motion to Accept the Designation of Paul A. Forlenza as the Executive Director and			
		Bradford W. Hoffman as the Deputy Executive Director under Gallagher's Contract with the			
	_	BURLCOJIF for the Remainder of 2018– Motion – All in Favor			
B. Motion to Authorize the Executive Director's Office to bind EPL/POL Coverage with Q					
	Insurance for the 2019 Fund Year – Motion – All in Favor				
	C. Motion to Authorize the Executive Director's Office to bind Volunteers Directors & Office				
 Coverage with QBE Insurance for the 2019 Fund Year – Motion – All in Favor D. Motion to Authorize the Executive Director's Office to bind Cyber Liability Cover 					
	Motion to Authorize the Executive Director's Office to bind Cyber Liability Coverage with XL				
		Insurance for the 2019 Fund Year – Motion – All in Favor			
	The 2019 Reorganizational meeting will be held on Tuesday, January 15, 2019				

The 2019 Reorganizational meeting will be held on Tuesday, January 15, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ

- XVII. Meeting Open to Public Comment
 - A. Motion to Open Meeting to Public Comment Motion All in Favor
 - B. Motion to Close Meeting to Public Comment Motion All in Favor
- XVIII. Closed Session Resolution 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

November 20, 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, November 20, 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 Mike Theokas. Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Bud Wells, Alternate, North Hanover Twp. Scott Pearlman, Alternate, Palmyra Borough Debbie Vallari, Alternate, Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough

Absent Fund Commissioners were:

Jeffrey Hatcher, **Delran Twp.** Patricia Hansell, **Fieldsboro Borough** Tom Pullion, **Edgewater Park Twp.** Mike Mansdoerfer, **Lumberton Twp.** Dennis Gonzalez, **Pemberton Township** 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 Hardenberg Insurance Group

Absent Risk Management Consultant agencies: Assured Partners EJA/Capacity Insurance Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the October 16, 2018 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the Open & Closed session meeting minutes of the October 16, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the October 16, 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 October 16, 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 September 2018 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of October 2018 as included in the agenda packet be included as part of the meeting minutes.

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for September 30, 2018 is included in his report. The JIF's surplus position as of September 30, 2018 was **\$12,371,095.**

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.

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.

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

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.

Elected Officials Training – Save the Date – Mr. Miola noted that 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 were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2018. 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

Police One Training- Mr. Miola stated that to help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the

Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Director Office or Keith Hummel in the Safety Director's Office for assistance.

MediaPro – Mr. Miola stated that to combat the rise in cybersecurity threats, the JIF has contracted with MediaPro to deliver online technology risk training for Member Municipalities. MediaPro specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Director Office if you have any questions.

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

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were three (3) closed case(s) for the month of October, 2018 with no payment to the Plaintiffs. He then briefly reviewed the matters.

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 no members utilized the Library for October and asked that it please be utilized. 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 was one (1) bulletin(s) included in the agenda:

• Fire Safety Week

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in November and December 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 – November

Mr. Roselli presented the *Lessons Learned from Losses* for November is a *Reporting Refresher*. He noted that not reporting these claims timely can hamper the best possible defense that could be provided and lead to increased costs.

He also noted the Claims Reporting Roadmaps are on the homepage of the JIF website, and also under the Claims Tab is other information to help in reporting a claim, such as:

- Supervisors Incident Report & First Accident Report
- ACORD Forms
- Listings of Urgent Care Providers
- Emergency Reporting Procedures

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:

- Bordentown Twp. Started annual Fitness Testing for Police Officers. Those that pass receive comp time as incentive reward. All received pre-examination from physician covered by wellness funds.
- Chesterfield Hosted Lunch & Learn on benefits of meditation and guided practice followed by chair massages for employees interested.
- Delanco monthly fresh fruit to each department; looking at possible reimbursement for Police for meeting a certain number of gym visits throughout 2019 for a set dollar refund if met. Chair massages for December.
- Florence Ended their Home Run Challenge. After completing 30 weeks, the average number of workouts for each participant was 3.5 per week. To think that they all continued for 7 months is fantastic!!
- Lumberton Jefferson schedule to present on "Eating for Longevity". Participants get entry towards year-end grand prize. Earned entries throughout the year for participating in the hosted wellness events.
- Mansfield presented "Movement vs Exercise" Combating sitting disease.
- Medford Scheduled Jefferson to present "Men's Health" at the Firehouse and "Women's Health" at the municipal building.
- Mt. Laurel first of two presentations for EMT's will take place this month with second to follow in December. ShopRite Dietitians to speak on sustaining energy on shift work through healthy food selections.
- North Hanover presentation on Holiday Survival Tips
- Palmyra Boot camp for volunteer firefighters and any Borough Employee interested scheduled for 1x/week for 4 months.
- Pemberton Borough employees have a choice between 10 min meditation and 10 min chair massage or 20 mins of one.
- Riverside Lunch & Learn on "Movement vs Exercise" Combating sitting disease
- Westampton ShopRite Dietitians spoke on "Nutrition Myths Buster"
- Ms. Schiffer also noted in her report was a Wellness Gratitude Calendar showing a small suggestion each day that can be done to show Gratitude or kindness to promote wellbeing.

- 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.
- *November Wellness Newsletter* She noted that the November Wellness Newsletter was included in her report.

Ms. Schiffer then referenced an email in the agenda packet from Chief Pesce, Bordentown Township, which expressed his thanks and happiness with the help Ms. Schiffer has provided to Bordentown Township in helping to create and maintain the townships Health and Wellness program. Mr. Theokas also noted the thankfulness he has to Ms. Schiffer and the dedication she has to this program. They are very pleased with all she has done for them.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for October, 2018.

Lost Time v. Medical Only Cases

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

	October	YTD
Lost Time	1	34
Medical Only	13	102
Report Only	4	58
Total Intakes	18	194
Report Only % of Total	22.2%	29.9%
Medical Only/Lost Time Ratio	93:07	75:25
Average Days to Report	2.8	3.1

Transitional Duty Report

Ms. Beatty presented the May Transitional Duty Report:

Transitional Duty Summary Report	October
Transitional Duty Days Available	2,242
Transitional Duty Days Worked	929
% of Transitional Duty Days Worked	41.4%
Transitional Duty Days Not Accommodated	1,313
% of Transitional Duty Days Not Accommodated	58.6%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	October
Bill Count	142
Original Provider Charges	\$193,536
Re-priced Bill Amount	\$97,911
Savings	\$95,625
% of Savings	49.4%
Participating Provider Penetration Rate - Bill Count	95.8%
Participating Provider Penetration Rate – Provider Charges	97.9%
EPO Provider Penetration Rate - Bill Count	95.2%
EPO Provider Penetration Rate – Provider Charges	91.5%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending October 31, 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 \$20,390.45. This generated an average annual yield of 1.28%. However, after including an unrealized net gain of \$7,951.54 in the asset portfolio, the yield is adjusted to 1.79% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$181,507.08 as it relates to current market value of \$16,873,306.32 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$16,946,709.08.

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	\$201.00	\$96,028.85
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$.00	

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

Delran Township	\$65,742.00
Chesterfield Township	\$1,078.00
Bordentown City	\$37,946.00
Bordentown Township	\$13,848.00
Westampton	\$10,091.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$19,224,623.77 to a closing balance of \$18,871,216.54 showing a decrease in the fund of \$353,407.23.

Loss Run Payment Register – October 2018

Mr. Tontarski stated that his report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$296,083.28. The claim detail shows 290 claim payments issued.

Bill List – November 2018

For the Executive Committee's consideration, Mr. Tontarski presented the November 2018 Bill List in the amount of \$97,193.27.

Chair Keller entertained a motion to approve the October 2018 Loss Run Payment Register and the November 2018 Bill List in the amount of \$97,193.27as 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 October 2018 Loss Run Payment Register, and the November Bill List in the amount of \$97,193.27as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Township
		Bud Wells, Alternate, North Hanover Twp.
		Scott Pearlman, Alternate, Palmyra Borough
		Debbie Vallari, Alternate, Pemberton Borough
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Doug Cramer, Tabernacle Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Burger stated that the Committee met on October 16, 2018 and a verbal report was provided at the October Executive Committee meeting. She also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

NOMINATING COMMITTEE

Mr. Theokas stated that the Nominating Committee met on October 31, 2018, and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nomination Slate for 2019:

Chair: Secretary:	Megan Jack, Riverside Township Glenn McMahon, Chesterfield Township
Executive Committee:	John Gural, Palmyra Borough Rich Wolbert, Beverly City Doug Cramer, Tabernacle Township Mike Templeton, Delanco Township James Ingling, Wrightstown Borough
Alternates:	Jerry Mascia, Mount Laure Township Mike Fitzpatrick, Mansfield Township Paula Kosko, Hainesport Township Grace Archer, Bordentown City Mike Theokas, Bordentown Township Amanda Somes, Bass River Township Dave Matchett, Shamong Township

Mr. Theokas noted that the Nominating Committee agreed this lineup would allow newer Fund Commissioners to become more involved.

Mr. Theokas asked if there were any questions. None where entertained at this time.

FINANCE COMMITTEE

Mr. Forlenza stated that the Finance Committee met on November 8, 2018 and the minutes were a handout at today's meeting.

Mr. Forlenza stated that the first action item is to introduce the 2019 Budget which totals \$7,328,457 which is a 1.01% increase over 2018. The 2019 JIF Budget of \$4,586,395 represents a decrease of 1.60% (\$74,406) over last year's \$4,660,801 annualized budget. Budgeted lost funds decreased by \$89,086 (2.65%). Operating Expenses increased \$14,680 (1.13%) over 2018, while the excess premiums, inclusive of the MEL, EPL/POL, and EJIF policies, are projected at \$2,742,062 in comparison to \$2,594,140 for 2018, an increase of \$147,922 (5.70%)

He stated that the Committee reviewed the 2019 Budget and it is set to be introduced this evening along with the 2019 Assessment Certification, and the 2019 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 18, 2018.

2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification

Motion by Mr. Wolbert, seconded by Mr. Cramer to Introduce the 2019 Budget Introduction, 2019 Assessment Allocation Strategy, and 2019 Assessment Certification as presented

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Township
		Bud Wells, Alternate, North Hanover Twp.
		Scott Pearlman, Alternate, Palmyra Borough
		Debbie Vallari, Alternate, Pemberton Borough
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Doug Cramer, Tabernacle Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Chair Keller presented the MEL/RCF/EJIF appointments for 2019.

Resolution 2018-44 – Appointing the 2019 MEL/RCF/EJIF Representatives

Motion by Mr. Wolbert, seconded by Mr. Cramer, to adopt Resolution 2018-44, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2019 Fund Year as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.

> Jerry Mascia, Mt. Laurel Township Bud Wells, *Alternate*, North Hanover Twp. Scott Pearlman, *Alternate*, Palmyra Borough Debbie Vallari, *Alternate*, Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough Nays: None Abstain: None

MEL REPORT

Ms. Jack reported that the MEL met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

RCF REPORT

Mr. Matchett reported the RCF met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

EJIF REPORT

Ms. Jack reported the EJIF met on October 17, 2018 and a copy of the meeting minutes, which are self-explanatory, are included in the agenda.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday**, **December 18, 2018 at 3:30 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-45

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

Motion by Ms. Jack, seconded by Mr. McMahon, to Adopt *Resolution #2018-45.* 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.

Workers' Compensation	Property
001209082	2019155792
2018121619	2019150578
2018143484	
2019150875	
2019156968	
2019154385	
001263719	
2017090236	

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*.

Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp.	
Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp.	
Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp.	
Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Richard Brook, Florence Twp.	
Richard Brook, Florence Twp.	
Richard Brook, Florence Twp.	
Paula Kosko, Hainesport Twp.	
Mike Fitzpatrick, Mansfield Twp.	
Kathy Burger, Medford Twp.	
Jerry Mascia, Mt. Laurel Township	
Bud Wells, Alternate, North Hanover Twp.	
Scott Pearlman, Alternate, Palmyra Borough	
Debbie Vallari, Alternate, Pemberton Borougl	h
Meghan Jack, Riverside Twp.	
David Matchett, Shamong	
J. Paul Keller, Springfield Twp.	
Doug Cramer, Tabernacle Twp.	
Steve Ent, Westampton Twp.	
James Ingling, Wrightstown Borough	
Nays: None	
Abstain: None	

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

#001263719 - \$927.23

#2017090236 - \$1,383.63

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

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Township
		Bud Wells, Alternate, North Hanover Twp.
		Scott Pearlman, Alternate, Palmyra Borough
		Debbie Vallari, Alternate, Pemberton Borough
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Doug Cramer, Tabernacle Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Chair Keller entertained a Motion to issue an RFQ for the position of Executive Director/Administrator.

Motion by Ms. Jack, seconded by Mr. McMahon to issue an RFQ for the position of Executive Director/Administrator as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Township
		Bud Wells, <i>Alternate</i> , North Hanover Twp. Scott Pearlman, <i>Alternate</i> , Palmyra Borough

Debbie Vallari, Alternate, Pemberton Borough
Meghan Jack, Riverside Twp.David Matchett, Shamong
J. Paul Keller, Springfield Twp.
Doug Cramer, Tabernacle Twp.
Steve Ent, Westampton Twp.
James Ingling, Wrightstown BoroughNays:NoneAbstain:None

Motion carried by unanimous vote.

Chair Keller entertained a motion to extend the current Executive Director/Administrators contract for an additional 60 days, or February 28, 2019.

Motion by Ms. Jack, Seconded by Mr. McMahon to extend the current Executive Director/Administrators contract for an additional 60 days, or February 28, 2019

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Grace Archer, Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Richard Brook, Florence Twp.
		Paula Kosko, Hainesport Twp.
		Mike Fitzpatrick, Mansfield Twp.
		Kathy Burger, Medford Twp.
		Jerry Mascia, Mt. Laurel Township
		Bud Wells, Alternate, North Hanover Twp.
		Scott Pearlman, Alternate, Palmyra Borough
		Debbie Vallari, Alternate, Pemberton Borough
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Doug Cramer, Tabernacle Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:50 PM.

Kris Kristie, Recording Secretary for Meghan Jack, Fund Secretary



To: Fund Commissioners

Date: December 18, 2018

Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 21-22)

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

B. Certificates of Insurance (pgs. 23-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of October 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 October 31, 2018 was **\$11,717,153**.

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. Reminder emails were sent out to on or about November 12, 2018. 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 was 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. Reminder emails were sent out to on or about November 12, 2018. If you have any questions on how to collect your 2018 Optional Safety Budget allowance, please contact our office. <u>Please note that the deadline to claim or encumber these funds was November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.</u>

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. Reminder emails were sent out to on or about November 12, 2018.

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. 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 EPL/Cyber Risk Management allowance, please contact our office. <u>Please note that the deadline for claiming or encumbering these funds was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.</u>

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. <u>Please note that Municipal Solicitors can not be appointed as Helpline Contacts.</u> 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. 38-46)

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 – Invite (pgs. 47-48)

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 on November 1, 2018. The sign-in sheets from December 6, 2018 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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. Police One Training

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Directors Office or Keith Hummel in the Safety Director's Office for assistance.

Q. MediaPro Training

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

R. Technology Risk Services

Earlier this year, the JIF awarded a contract to Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party risk standards, as well as network vulnerability assessments. To begin this process, on November 27, 2018, an email was sent to all members asking that they provide the Executive Director's office with the IP addresses of all of their public facing networks and the contact information for their IT professional. This information is necessary to begin the network vulnerability testing. Members were asked to respond to this request by Friday, December 14, 2018. Over the next few months, members will also begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive

Director's office if you have any questions.

S. RMC Resolution & Agreement

On or about December 7, 2018, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2019 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2019 fees at the February 2019 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

T. 2018 Annual Report

Several copies of the 2018 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies.

U. 2019 Committee Volunteers (pgs. 49-52)

On November 27, 2018, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2018. The 2019 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. AGRiP/PRIMA Conference Schedule and Policy

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2019 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRIP Conferences from our office on or about December 13, 2018. Information on the PRIMA Conference will be emailed out early next year.

W. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

X. Inclement Weather Policy

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

Y. New Member Activity

Nothing to Report.

						Burlingto		Municipa fety Incen			Fund						
Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Paid in 2019	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00				1.650.00										1.650.00	0.00	
Beverly	1,975.00				.,										0.00	1.975.00	11/30/2018
Bordentown City	1,975.00												1.621.39		1.621.39	353.61	11/20/2018
Bordentown Twp	2,275.00														0.00	2,275.00	11/30/2018
Chesterfield	1,650.00			1,650.00											1,650.00	0.00	
Delanco	1,650.00					1,650.00									1,650.00	0.00	
Delran	2,275.00												2,275.00		2,275.00	0.00	
Edgewater	1,975.00												1,975.00		1,975.00	0.00	11/28/2018
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												1,975.00		1,975.00	0.00	
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												654.00		654.00	1,321.00	11/29/2018
Shamong	1,650.00												1,650.00		1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00												1,650.00		1,650.00	0.00	
Tabernacle	1,650.00											568.31			568.31	1,081.69	10/11/2018
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	11/29/2018
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	\$568.31	#########	\$0.00	\$44,168.70	\$8,656.30	

					Burling			pal Joint Ir Safety Bud		Fund						-	
									3								
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Paid	Balance	Encumbrance
Bass River	995.00												995.00		995.00	0.00	10/23/18
Beverly	1,595.00														0.00	1,595.00	11/30/18
Bordentown City	1,595.00												1,595.00		1,595.00	0.00	
Bordentown Twp.	2,660.00												1,088.82		1,088.82	1,571.18	11/30/18
Chesterfield	995.00														0.00	995.00	11/30/18
Delanco	1,595.00							1,022.62							1,022.62	572.38	11/26/18
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00												1,595.00		1,595.00	0.00	
Fieldsboro	750.00														0.00	750.00	11/08/18
Florence	2,660.00														0.00	2,660.00	11/27/18
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00											2,660.00			2,660.00	0.00	
Mansfield	1,595.00												1,595.00		1,595.00	0.00	
Medford	4,645.00											2,689.52			2,689.52	1,955.48	11/30/18
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	11/20/18
Pemberton Boro	995.00												43.96		43.96	951.04	11/28/18
Pemberton Twp.	4,645.00									3,104.62			1,540.38		4,645.00	0.00	
Riverside	2,660.00												2,075.41		2,075.41	584.59	11/29/18
Shamong	995.00											995.00			995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00										995.00				995.00	0.00	
Tabernacle	995.00		1 1							939.98					939.98	55.02	10/11/18
Westampton	1,595.00		1					780.78		1			425.00		1,205.78	389.22	11/12/18
Woodland	995.00		1							1					0.00	995.00	11/6/2018
Wrightstown	995.00														0.00	995.00	11/29/18
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	\$7,339.52	\$15,208.57	\$0.00	35,631.09	15,663.91	

						-	-	icipal Joint sk Manage								-
Member	Opening	January	Feb	March	April	May	June	July	August	September	October	November	December	Paid in	Remaining	Date
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Balance	Encumbered
Bass River	500.00												500.00		-	10/23/2018
Beverly	500.00											500.00			-	
Bordentown City	500.00												500.00		-	11/30/2018
Bordentown Twp.	500.00							500.00							-	
Chesterfield	500.00														500.00	11/30/2018
Delanco	500.00														500.00	11/26/2018
Delran	500.00														500.00	11/30/2018
Edgewater Park	500.00												500.00		-	
Fieldsboro	500.00														500.00	11/8/2018
Florence	500.00														500.00	11/29/18
Hainesport	500.00		200.00								300.00				-	
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	11/28/2018
Pemberton Twp.	500.00												500.00		-	
Riverside	500.00														500.00	11/29/2018
Shamong	500.00											500.00			-	
Southampton	500.00														500.00	11/30/2018
Springfield	500.00														500.00	11/30/2018
Tabernacle	500.00														500.00	10/11/2018
Westampton	500.00							500.00							-	
Woodland	500.00														500.00	11/6/2018
Wrightstown	500.00														500.00	
Total By Line	\$13,500.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$500.00	\$0.00	\$1,300.00	\$1,500.00	\$3,000.00	\$0.00	\$6,000.00	

					Burlin	gton Cou	nty Munici	ipal Joint I	nsurance	Fund						-	
						2018 W	lellness In	centive Pr	ogram								
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Paid	Balance	Encumber
Bass River	500.00														0.00	500.00	10/23/18
Beverly	750.00														0.00	750.00	11/30/18
Bordentown City	750.00												750.00		750.00	0.00	
Bordentown Twp.	1,000.00		73.83					649.99					276.18		1,000.00	0.00	11/02/18
Chesterfield	500.00									225.00			275.00		500.00	0.00	
Delanco	750.00							134.42			223.21				357.63	392.37	11/26/18
Delran	1,000.00														0.00	1,000.00	11/30/18
Edgewater Park	750.00				99.45							391.41	259.14		750.00	0.00	
Fieldsboro	500.00							239.98					185.98		425.96	74.04	11/08/18
Florence	1,000.00														0.00	1,000.00	11/27/18
Hainesport	500.00											500.00			500.00	0.00	
Lumberton	1,000.00												201.41		201.41	798.59	11/14/18
Mansfield	750.00												719.88		719.88	30.12	
Medford	1,500.00											1,026.33			1,026.33	473.67	11/30/18
Mount Laurel	1,500.00										1,182.31				1,182.31	317.69	11/30/18
North Hanover	750.00					143.18					143.98				287.16	462.84	
Palmyra	750.00														0.00	750.00	11/20/18
Pemberton Boro	500.00				120.00								304.11		424.11	75.89	11/28/18
Pemberton Twp.	1,500.00												1,500.00		1,500.00	0.00	
Riverside	1,000.00												120.00		120.00	880.00	11/29/18
Shamong	500.00												468.07		468.07	31.93	
Southampton	750.00												32.11		32.11	717.89	11/28/18
Springfield	500.00														0.00	500.00	11/30/18
Tabernacle	500.00									120.00		342.43			462.43	37.57	10/11/18
Westampton	750.00								69.99		33.73				103.72	646.28	11/12/18
Woodland	500.00														0.00	500.00	11/06/18
Wrightstown	500.00														0.00	500.00	11/29/18
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	\$2,260.17	\$5,091.88	\$0.00	10,811.12	10,438.88	



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

To:Municipal Clerks
Fund CommissionersFrom:Kris Kristie, Sr. Account RepresentativeDate:October 31, 2018Re:Elected Officials Seminar

Please accept this memorandum as an invitation to the 2018-2019 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2019 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2019. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2019 MEL Assessment.

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

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

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

Thursday, December 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, 2019 – O'Connor's, Eastampton

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

cc: Risk Management Consultants

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

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM Please Print
Course Date/Location:
Name:
Title:
Municipality:
Contact:
Phone Number:
Fax:
E-Mail:
Forward the completed form to:
Ms. Sheila Ortiz Arthur J. Gallagher Risk Management Services PO Box 530 Marlton, NJ 08053 E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

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

Thursday, December 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, 2019 – O'Connor's, Eastampton



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: November 27, 2018
RE: 2019 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

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

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

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 14, 2018.** Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership Tab: 2019



Committee Participation 2019 Fund Year

Please indicate which committee(s) you would like to serve on for the 2019 Fund Year.

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

Name:

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

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

Please return this form by **December 14, 2018** to:

Sheila Ortiz Account Representative BURLCO JIF E-mail: Sheila_Ortiz@ajg.com

C:\Users\kkristie\Documents\BURLCO\Exec Dir\Comm Vol.doc



Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2019.

Choices are as follows:

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 14, 2018**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2019



Committee Participation 2019 Fund Year

Please indicate which committee(s) you would like to serve on for the 2019 Fund Year. Please indicate your first choice with a "1", second choice with a "2".

Name:

Organization:

COMMITTEES	CHOICE
Coverage	
Safety	

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

Please return this form by December 14, 2018 to:

Sheila Ortiz Account Representative BURLCO JIF E-mail: Sheila_Ortiz@ajg.com

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

DECEMBER 2018 CLOSED CASES

THERE WERE NO CASES CLOSED SINCE THE NOVEMBER 20, 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: December 10, 2018

Service Team:

Keith Hummel Associate Director Public Sector Risk Control <u>khummel@jamontgomery.com</u> 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 <u>dsanders@jamontgomery.com</u> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <u>rgarish@jamontgomery.com</u> Office: 856-552-4650 Cell: 609-947-9719

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

Township of Chesterfield Police Dept. – Conducted a Loss Control Survey on November 20

JIF MEETINGS ATTENDED

- **Ø** Fund Commissioner Meeting November 20
- Ø Below 100 November 26

MEL MEDIA LIBRARY

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

<u>November</u>

Borough of Palmyra Township of Shamong

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 (<u>http://www.burlcojif.org/</u>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during November. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø November 5 Regional Training REMINDER Excited Delirium November 9, 2018
- Ø November 6 Regional Training Excited Delirium (AFTERNOON SESSION CANCELLED) for November 9
- Ø November 12 MSI Bulletin Leaf Collection Safety
- Ø November 16 Below 100 REMINDER Mansfield Police Dept. Rutgers Eco-Complex November 26
- Ø November 28 Did You Know? MSI Training Schedule BURLCO JIF, December 2018.

UPCOMING EVENTS

- Ø Executive Safety Meeting December 18
- Ø Executive Committee Meeting December 18
- Ø Holiday Dinner Meeting December 18

MSI TRAINING PROGRAMS

<u>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).</u>

Below are upcoming MSI training programs scheduled for December of 2018 and January and February of 2019. *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 <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling</u> your staff ensures you will be notified of any schedule changes.

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

DATE	LOCATION	TOPIC	TIME
12/3/18	Borough of Glassboro #1	Snow Plow/Snow Removal	10:00 - 12:00 pm
12/6/18	Jackson Twp. MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
		Ladder Safety/Walking-Working	
12/7/18	Township of Carneys Point #3	Surfaces	8:30 - 10:30 am
12/7/18	Township of Carneys Point #3	Shop & Tool Safety	10:45 - 11:45 am
12/10/18	Borough of Bradley Beach	Snow Plow/Snow Removal	8:30 - 10:30 am

DATE	LOCATION	ΤΟΡΙϹ	TIME
		CDL-Drivers Safety	
12/11/18	Brick Twp. MUA #2	Regulations	8:30 - 10:30 am
		CDL-Drivers Safety	
12/11/18	Township of Pemberton	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
40/40/40		CSE-Permit Required	0.00 40.00
12/13/18	Jackson Twp. MUA	w/Classroom Demo	8:30 - 12:30 pm
12/17/18	Township of Weymouth #1	HazCom w/GHS-Evening	7:00 - 8:30 pm
12/17/18	Township of Weymouth #1	BBP-Evening	8:45 - 9:45 pm
12/17/18	Township of Weymouth #1	Fire Safety-Evening	10:00 - 11:00 pm
4/4/40			8:30 - 3:00 pm w/lunch
1/4/19	Township of Upper Deerfield	DDC-6	brk
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Porough of Lindonwold #1	CDL-Drivers Safety	0:15 11:15 000
	Borough of Lindenwold #1	Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/9/19	Toms River MUA	CSE Training for Permit- Required Spaces	8:30 - 12:30 pm
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Pennsauken SA #3		9:45 - 10:45 am
		Fire Safety	
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/9/19	City of Vineland #1	Flagger/Work Zone Safety Snow Plow/Snow Removal	8:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Show Plow/Show Removal Safety	8:30 - 10:30 am
1/10/19	Township of Wall	Fast Track to Safety	8:30 - 12:30 pm
1/11/19	Township or wait	Seasonal (Autumn/Winter) PW	8.30 - 12.30 pm
1/11/19	Township of Cherry Hill #1	Operations	8:30 - 11:30 am
1/14/19	Township of Long Beach #1	PPE	8:00 - 10:00 am
1/1 1/10		Ladder Safety/Walking-Working	0.00 10.00 am
1/14/19	Township of Long Beach #1	Surfaces	10:15 - 12:15 pm
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm
1/14/19	Borough of Longport #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/17/10			8:30 - 3:00 pm w/lunch
1/15/19	Borough of Pemberton	DDC-6	brk
_		Employee Conduct/Violence	
1/15/19	Borough of Woodstown #1	Prevention	8:30 - 10:00 am
1/15/19	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
	Two Rivers Water	CDL-Drivers Safety	
1/16/19	Reclamation Authority	Regulations	8:00 - 10:00 am
	Two Rivers Water	CDL-Supervisors Reasonable	
1/16/19	Reclamation Authority	Suspicion	10:15 - 12:15 pm
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
4/40/40	Depressives OA //O	Employee Conduct/Violence	10.45 14.45
1/16/19	Pennsauken SA #3	Prevention	10:15 - 11:45 am
1/16/19	City of Ventnor	BBP	9:00 - 10:00 am
1/16/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am

DATE	LOCATION	ΤΟΡΙϹ	TIME
1/16/19	Township of Oldman's	LOTO-Evening	6:30 - 8:30 pm
.,		Confined Space Awareness-	
1/16/19	Township of Oldman's	Evening	8:45 - 9:45 pm
		CDL-Drivers Safety	
1/17/19	Township of Pennsville #1	Regulations	8:30 - 10:30 am
1/17/19	Township of Pennsville #1	Confined Space Awareness	10:45 - 11:45 am
1/18/19	Brick Twp. MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/18/19	Borough of Berlin	Fast Track to Safety	8:30 - 12:30 pm
1/18/19	City of Brigantine #3	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/22/19	Borough of Woodstown #1	Fast Track to Safety	8:30 - 12:30 pm
1/23/19	Township of Marlboro #3	LOTO	8:30 - 10:30 am
1/23/19	Township of Marlboro #3	Back Safety/Material Handling	10:45 - 11:45 am
1/23/19	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
		Snow Plow/Snow Removal	
1/23/19	City of Bordentown	Safety	8:30 - 10:30 am
		Snow Plow/Snow Removal	
1/24/19	Township of Freehold	Safety	8:30 - 10:30 am
1/24/19	Township of Freehold	Shop & Tool Safety	10:45 - 11:45 am
4/04/40		HazMat Awareness w/HazCom	0.00.44.00
1/24/19	Borough of Avalon #4	GHS	8:30 - 11:30 am
1/25/19	Township of Toms River	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
1/25/19	•	Fall Protection Awareness	
-	Township of Toms River		10:15 - 12:15 pm
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Bordentown	Back Safety/Material Handling HazMat Awareness w/HazCom	11:15 - 12:15 pm
1/28/19	Borough of Lindenwold #1	GHS	8:00 - 11:00 am
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19		LOTO-Evening	7:00 - 9:00 pm
1/20/19	Borough of Glassboro #1	Loro-Evening Ladder Safety/Walking-Working	7.00 - 9.00 pm
1/28/19	Township of Galloway	Surfaces	8:30 - 10:30 am
1/20/10	rownonip or Galloway	Employee Conduct/Violence	0.00 10.00 um
1/28/19	Township of Galloway	Prevention	10:45 - 12:15 pm
	Township of Ocean		
1/29/19	(Waretown)	Jetter/Vacuum Safety	8:30 - 10:30 am
1/29/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
1/29/19	City of Ocean City #4	CMVO	8:30 - 12:30 pm
1/30/19	Township of Lacey #4	LOTO	8:00 - 10:00 am
		Snow Plow/Snow Removal	
1/30/19	Township of Lacey #4	Safety	10:15 - 12:15 pm
1/30/19	Borough of Bradley Beach #1	CEVO-Fire-Evening	6:30 - 10:30 pm
4/00/10		CDL-Drivers Safety	
1/30/19	Township of West Deptford	Regulations	12:00 - 2:00 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/30/19	City of Ventnor	BBP	9:00 - 10:00 am
1/30/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
4/04/40			8:30 - 3:00 pm w/lunch
1/31/19	Township of Willingboro	DDC-6	brk

DATE	LOCATION	ΤΟΡΙϹ	TIME
		Ladder Safety/Walking-Working	
2/1/19	Borough of Tinton Falls	Surfaces	7:30 - 9:30 am
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
			8:30 - 3:00 pm w/lunch
2/4/19	Township of Egg Harbor #5	DDC-6	brk
2/5/19	Borough of Deal #3	Heavy Equipment Safety	8:00 - 11:00 am
2/5/19	Borough of Deal #3	Back Safety/Material Handling	11:15 - 12:15 pm
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
2/5/19	Borough of Pemberton	PPE	10:45 - 12:45 pm
		HazMat Awareness w/HazCom	
2/6/19	Ocean County College #8	GHS	8:30 - 11:30 am
2/6/19	Borough of Bradley Beach #1	CEVO-EMS-Evening	6:30 - 10:30 pm
		Snow Plow/Snow Removal	
2/6/19	City of Burlington #2	Safety	8:30 - 10:30 am
0/0/40	City of Durlington #2	Asbestos, Lead, Silica	10:45 11:45 am
2/6/19	City of Burlington #2		10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/6/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/7/19	Borough of Stone Harbor #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/10	Baraugh of Stana Harbor #1	Employee Conduct/Violence	10:45 12:15 pm
2/7/19	Borough of Stone Harbor #1	Prevention	10:45 - 12:15 pm
2/8/19	Township of Stafford	Back Safety/Material Handling	8:00 - 9:00 am
2/8/19	Township of Stafford	BBP HazMat Awareness w/HazCom	9:15 - 10:15 am
2/8/19	Borough of Somerdale	GHS	8:00 - 11:00 am
2/8/19	City of Somers Point #3	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/19	Township of Middletown #5	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/11/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
2,11,10		CSE Training for Permit-	1.00 11.00 pm
2/12/19	Township of Manchester	Required Spaces	8:30 - 12:30 pm
	•	Safety Coordinators Skills	8:30 - 3:00 pm w/lunch
2/12/19	Evesham Twp. Fire District #1	Training	brk
		HazMat Awareness w/HazCom	
2/13/19	Township of Marlboro #7	GHS	8:30 - 11:30 am
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/13/19	City of Ventnor	LOTO	8:30 - 10:30 am
2/13/19	City of Ventnor	Confined Space Awareness	10:45 - 11:45 am
			8:30 - 3:00 pm w/lunch
2/14/19	Toms River MUA	DDC-6	brk
2/15/19	Township of Toms River	Flagger/Work Zone Safety	8:30 - 12:30 pm
0/45/40		Ladder Safety/Walking-Working	0.00 40.00
2/15/19	Borough of Somerdale	Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/15/19	Township of Upper Deerfield	Excavation/Trenching/Shoring	8:30 - 12:30 pm
0/40/40	South Monmouth Destant OA	Snow Plow/Snow Removal	0.00 10.00
2/19/19	South Monmouth Regional SA	Safety	8:00 - 10:00 am
2/19/19	South Monmouth Regional SA	Employee Conduct/Violence Prevention	10:15 - 11:45 am
213/13			10.10 - 11. 1 0 alli

DATE	LOCATION	ΤΟΡΙϹ	TIME
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/19/19	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
	•	Confined Space Awareness-	•
2/19/19	Township of Elsinboro	Evening	7:45 - 8:45 pm
2/20/19	Borough of Lavallette #1	Fast Track to Safety	8:30 - 12:30 pm
2/20/19	Evesham Township MUA	CSE Training for Permit- Required Spaces	8:30 - 12:30 pm
2/20/19	Township of Oldman's	CEVO-Fire-Evening	6:30 - 10:30 pm
2/21/19	Brick Twp. MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
		Hazard ID: Making Your	
2/21/19	Borough of Avalon #4	Observation Count	8:30 - 10:30 am
2/21/19	Borough of Avalon #4	Shift Briefing Essentials	10:45 - 12:15 pm
2/22/19	Township of Middletown #5	Driving Safety Awareness	8:00 - 9:30 am
0/00/40	Township of Middletown #5	Employee Conduct/Violence	0.45 44.45 am
2/22/19	Township of Middletown #5	Prevention	9:45 - 11:15 am
2/22/19	Township of Middletown #5	Hearing Conservation	11:30 - 12:30 pm
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/22/19	Evesham Township #4	Fire Extinguisher	11:30 - 12:30 pm
2/25/19	Township of Long Beach #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
2/25/19	Township of Long Beach #1	HazCom w/GHS	10:15 - 11:45 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm
2/25/19	Township of Egg Harbor #5	Landscape Safety	8:30 - 11:30 am
2/26/19	Borough of Bradley Beach	CMVO	8:30 - 12:30 pm
2/26/19	Logan Twp. MUA #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/26/19	Logan Twp. MUA #1	BBP	10:15 - 11:15 am
2/27/19	Township of Jackson	DDC-6	8:30 - 3:00 pm w/lunch brk
2/27/19	Ocean County College #8	PPE	8:00 - 10:00 am
2/27/19	Ocean County College #8	Office Safety	10:15 - 12:15 pm
2/27/19	Township of West Deptford	Fall Protection Awareness	1:30 - 3:30 pm
2/27/19	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/27/19	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
2/28/19	Township of Freehold	Landscape Safety	8:30 - 11:30 am
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/28/19	Township of Pennsville #1	Accident Investigation	8:30 - 10:30 am

CELL's for Corti	fied Public	s Works Managers	
MSI Course		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/ T5/ G	Special Events Management	2/M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1/M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for R	egistered I	Municipal Clerks	
MSI Course		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
		Wastewater	
MSI Course		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	4/S	Seasonal Public Works Operations	3/S
Fire Extinguisher	1/S	Shift Briefing Essentials	1.5/S
Fire Safety	1/S	Snow Plow Safety	2/S
Ragger / Workzone Safety	2/S	Special Event Management	2/S
HazCom with Globally Harmonized System	1.5/S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Of	ficers
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 Profess	1	CEU's for Qualified Purchasing Age	
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 Profession	nals		
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	1
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES Monthly Newsletter - December 2018

WINTER SAFETY



- DURING THE WINTER MONTHS, WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS.
- A SOUND SNOW AND ICE MANAGEMENT PLAN LOOKS TO REMOVE SNOW AND ICE AND INCORPORATES CONTINUOUS MONITORING OF PROBLEM AREAS.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY.
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
- 62 YEAR OLD PUBLIC WORKS EMPLOYEE THAT WAS SHOVELING MUCH OF THE DAY LEADING TO SEVERE LOW BACK PAIN. DIAGNOSED WITH HERNIATED DISCS, THE EMPLOYEE UNDERWENT EXTENSIVE PHYSICAL THERAPY AND HAD INJECTIONS AND THE TOTAL INCURRED ON THE FILE IS \$73,000.
- PIPES BROKE IN WALLS OF STORAGE ROOM OF POLICE DEPARTMENT CAUSING EXTENSIVE WATER DAMAGE TO A COURT ROOM AND ADJACENT ROOMS AND OFFICES. THOUGH HEAT WAS MAINTAINED ENOUGH TO KEEP THE MAIN AREAS HEATED, THE HEAT DID NOT FULLY REACH THE SELDOM USED STORAGE ROOM DURING EXTREMELY LOW TEMPERATURES. THE TOTAL DAMAGES WERE \$293,000.



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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Debby Schiffer, JIF Wellness Director

DATE: December 18, 2018 Hainesport Municipal Court

Contact Info: <u>debby_schiffer@targetingwellness.com</u> 856-322-1220

ACTIVITY SUMMARY & PLANNED EVENTS

Municipality Activities Occurring and Planned:

- Bordentown Twp Holiday Lunch and Learn (Holiday Survival Tips). Chair massages offered as a de-stress tool.
- Delanco Chair massages for December.
- · Hainesport finishing out their Fitness challenge and monthly Smoothie demo
- Lumberton Chair massages during prior to holiday luncheon.
- Medford Scheduled Jefferson to present "Men's Health" at the Firehouse and "Women's Health" at the municipal building. Chair massages and Reflexology offered on the same day.
- Mt. Laurel the second of the two presentations was given for EMT's this month by ShopRite Dietitian regarding foods for sustaining energy on shift work. Discussed with Chief about swapping out even one row of the vending machine with healthier choices. Also using wellness funds to provide fresh fruit for grab-n-go.
- Palmyra Boot camp for volunteer firefighters and any Borough Employee interested continues. Scheduled for 1x/week for 4 months.
- Riverside Chair massages
- Woodland Chair massage as well as reimbursement for wellness services/products such as Weight Watchers and sneakers.

Remaining Encumbered Wellness Funds

I know some of you still have remaining funds. If you are in need of ideas, have some ideas but need help in organizing them in time, and want to discuss either, please reach out to me for help. I have ideas and I can work with you to help make it happen.

In The Spotlight

Check out the municipality selected this month to be "In the Spotlight". If your municipality has not been featured, it is not necessarily that you are slacking or have not had anything worthy to write about. I try to feature one municipality at a time. If we have already talked about an idea, I will definitely feature it.

December Wellness Corner Connection Newsletter

Although this time of year can and should be filled with joyful family gatherings, a few days off from work, and perhaps a winter getaway, it can also be a very stressful time. 8 out of 10 people anticipate increased stress over the holidays as shown in a poll by the American Psychological Association. In this month's newsletter, I will look at the follow areas:

- Holiday Blues
- Learn Healthy Cooping Methods
- How to Prevent Holiday Stress
- Avoiding Weight Gain
- Holiday Beverages
- Healthier Holiday Desserts

Wellness 2019

It's never too soon to start thinking about activities for next year. I welcome the opportunity to start planning with you at a mutually convenient time.







Burlington County Municipal JIF Managed Care Summary Report 2018

Intake	November-18	November-17	2018 November YTD	2017 November YTD
# of New Claims Reported	13	20	206	172
# of Report Only	2	9	59	53
% Report Only	15.4%	45.0%	28.6%	30.8%
# of Medical Only	10	8	109	97
# of Lost Time	1	3	38	22
Medical Only to Lost Time Ratio	91:09	73:27	74:26	82:18
Average # of Days to Report a Claim	3.2	1.8	2.7	3.0

Nurse Case Management	November-18	November-17	
# of Cases Assigned to Case Management	19	15	
# of Cases >90 days	13	13	

Savings	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	122	97	1558	1248
Provider Charges	\$452,290	\$50,988	\$2,464,254	\$1,218,087
Repriced Amount	\$147,300	\$20,941	\$960,025	\$471,023
Savings \$	\$304,990	\$30,046	\$1,504,229	\$747,064
% Savings	67.4%	58.9%	61.0%	61.3%

Participating Provider Penetration Rate	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	96.7%	95.9%	93.6%	96.6%
Provider Charges	98.6%	96.6%	96.1%	95.2%

Exclusive Provider Panel Penetration Rate	November-18	November-17	2018 November YTD	2017 November YTD
Bill Count	93.5%	92.7%	89.3%	92.0%
Provider Charges	98.7%	92.6%	94.1%	95.9%

Transitional Duty Summary	2018 November YTD	2017 November YTD
% of Transitional Duty Days Worked	43.1%	75.8%
% of Transitional Duty Days Not Accommodated	56.9%	24.2%

December 8, 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 November 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 \$ 29,153.99. This generated an average annual yield of 1.86%. However, after including an unrealized net gain of \$ 16,481.88 in the asset portfolio, the yield is adjusted to 2.92% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$165,025.20 as it relates to current market value of \$ 16,891,073.30 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,952,745.23.

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 \$ 6,095.21 w/YTD Total \$ 102,124.06 (detailed in my report) Salvage Receipts \$ 0.00 Overpayment Reimbursements \$ 1,608.00 E-JIF Dividend \$ 39,758.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 209,832.39. The claims detail shows 178 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$393. Interest Allocated)

Delran Township	\$65,943.00
Chesterfield Township	\$ 1,081.00
Bordentown City	\$38,062.00
Bordentown Township	\$13,890.00
Westampton Township	\$10,122.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,871,216.51 to a closing balance of \$ 18,669,018.72 showing a decrease in the fund of \$ 202,197.79. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski Treasurer

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2018

	Payee	FY 2019	FY 2018	FY2017	Closed Yrs	JIF Appropriation	Description
1	The Actuarial Advantage		1,852.00			Prof Services/Actuary	Oct 2018 fees
2	Arthur J. Gallagher Risk Management Services, Inc.		28,967.00			Prof Services/Administration	Dec 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.		237.22			Misc/Postage/Copies/Faxes	Nov 2018 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.		108.72			Misc/Meeting Expense/Dinner Mtg	Appreciation mtg location gift - pd DP amex
5	The DeWeese Law Firm, P.C.		5,525.00			Prof Services/Attorney	Dec 2018 Fees
6	Qual-Lynx		16,413.00			Prof Services/Claims Admin.	Dec 2018 Fees
7	Exigis LLC		552.00			Exposure Data Mgmt System	Dec 2018 Fees
8	Joyce Media		225.00			Misc/JIF Website	Dec 2018 Fees
9	Kris Kristie		364.00			Misc/Recording Secretary	Dec 2018 Fees
10	J. A. Montgomery Risk Control Services		10,389.00			Prof Services/Safety Director	Dec 2018 Fees
11	Tom Tontarski		912.00			Prof Services/Treasurer	Dec 2018 Fees
12	Conner Strong & Buckelew		642.00			Prof Services/Underwriting Mgr	Dec 2018 Fees
13	Debby Schiffer		2,446.00			Wellness Program	Dec 2018 Fees
14	MEL JIF		259,478.55			MEL	MEL 2018 WC & Excess Liability - 4th installment
15	MEL JIF		1,597.81			Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 4th installment
16	MEL JIF		103,698.33			Property Claims and Premium	MEL 2018 Property claims & prem4th installment
17	4imprint	360.00				Safety Incentive Program	Safety calendars (split)
18	Courier Post		61.68			Misc/Legal Notices	Dec budget hearing, ad#3267350
19	Courier Times		66.46			Misc/Legal Notices	Dec budget hearing, ad#7258157
20	Iron Mountain		69.70			Misc/Record Retention Service	Inv#AJAV352 Storage 1121/18-12/31/18; Service 10/24/18-11/27/18
			190.42			EPL/Cyber Consult/Training	11/9/18 Excited Delirium F/B (split)
	Merighis Savoy Inn						
	Bass River Township		498.75			MEL	MEL EO online credit reimbursement-2 attendees
	Bass River Township		995.00			Optional Safety Budget	CPR training, AED Battery, Defib, safety items
	Bass River Township		500.00			EPL/Cyber Consult/Training	Tech support assistance
	City of Bordentown		500.00			EPL/Cyber Consult/Training	Updated handbook
	City of Bordentown		1,595.00			Optional Safety Budget	safety items
	City of Bordentown			662.30		Safety Incentive Program	safety items
	City of Bordentown			959.09		Safety Incentive Program	safety items
	City of Bordentown		750.00			Wellness Program	Farmers market; standing desks
	Township of Bordentown		276.18			Wellness Program	Physical fitness tests Physical fitness tests
	Township of Bordentown		1,088.82			Optional Safety Budget	
	Chesterfield Township		275.00	220.00		Wellness Program	Massages, lunch and learn
	Delran Township		2 420 00	230.00		Safety Incentive Program	Pizzas
	Delran Township		2,430.00			Optional Safety Budget	Hearing tests, ropes, flares
35	Delran Township		230.00			Optional Safety Budget	safety items

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	Delran Township			2,045.00		Safety Incentive Program	safety items
37	Delran Township		2,500.00			EPL/Cyber Consult/Training	Police re-accrediation 10/17/18
38	Township of Edgewater Park		259.14			Wellness Program	GC to panera, salad works, wawa, subway
39	Township of Edgewater Park		500.00			EPL/Cyber Consult/Training	Firewall upgrade
40	Township of Edgewater Park			1,975.00		Safety Incentive Program	Holiday dinner
41	Township of Edgewater Park		1,226.30			Optional Safety Budget	Safety supplies
42	Township of Edgewater Park		368.70			Optional Safety Budget	Safety gear
43	Fieldsboro Borough		329.16			MEL	MEL EO online credit reimbursement-2 attendees
44	Fieldsboro Borough		185.98			Wellness Program	Shoes, fitness bands
45	Lumberton Township		1,000.00			MEL	MEL EO online credit reimbursement-4 attendees
46	Lumberton Township		201.41			Wellness Program	Lunch and learn, massages
47	Lumberton Township		500.00			EPL/Cyber Consult/Training	Anti spam filter
48	Mansfield Township				25,943.00	Closed Years-Return of Surplus	2018 Dividend - full check
49	Mansfield Township		1,595.00			Optional Safety Budget	Panic buttons and security cameras
50	Mansfield Township			1,975.00		Safety Incentive Program	Panic buttons and security cameras
51	Mansfield Township		719.88			Wellness Program	Fruit baskets
52	Mansfield Township		500.00			EPL/Cyber Consult/Training	Sonic Wall Router
53	Pemberton Borough		43.96			Optional Safety Budget	safety tail lights
54	Pemberton Borough		304.11			Wellness Program	Chair massages, meditation
55	Pemberton Township		1,000.00			MEL	MEL EO online credit reimbursement-4 attendees
56	Pemberton Township		1,249.07			Optional Safety Budget	Defibrillator
57	Pemberton Township		1,500.00			Wellness Program	Chair massages, reflexology, healthy snacks
58	Pemberton Township		291.31			Optional Safety Budget	Employee steel toe boot
59	Pemberton Township		500.00			EPL/Cyber Consult/Training	Fire wall
	Riverside Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
61	Riverside Township		2,075.41			Optional Safety Budget	Safety items
62	Riverside Township			654.00		Safety Incentive Program	Chairs
	Riverside Township		120.00			Wellness Program	Stress mgmt
64	Shamong Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
	Shamong Township			1,650.00		Safety Incentive Program	Volunteer recogn dinner; safety clothing
	Shamong Township		468.07			Wellness Program	Chair massage; heater; luncheon
	Southampton Township		1,595.00			Optional Safety Budget	AED; safety items
	Southampton Township		32.11			Wellness Program	Fruit
	Springfield Township		250.00			MEL	MEL EO online credit reimbursement-1 attendees
	Springfield Township		255.00	1,650.00		Safety Incentive Program	Testing of equipment
	Woodland Township		250.00	1,020.00		MEL	MEL EO online credit reimbursement-1 attendees
	Township of Westampton		425.00			Optional Safety Budget	2nd floor panic button
12		\$360.00		\$11,800.39	\$25,943.00		2nd noor panie button
L	TOTAL	\$300.00	ə403,424.25	\$11,800.39	ə25,943.00	J	

JIF BILL LIST TOTAL \$501,527.64

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND FUND YEAR 2019 BUDGET \$300K SIR (WC/GL/AL) - \$100K SIR (PR)

		DRAFT		
	ANNUALIZED	BUDGET	CHANGE	CHANGE
	2018	2019	\$	%
PROPERTY	270,300	267,750	(2,550)	-0.94%
GENERAL LIABILITY	451,350	450,500	(850)	-0.19%
	125,800	125,800	-	0.00%
WORKERS' COMPENSATION	2,011,950	1,942,250	(69,700)	-3.46%
DEDUCTIBLE	507,802	491,816	(15,986)	-3.15%
TOTAL CLAIM LOSS FUNDS	3,367,202	3,278,116	(89,086)	-2.65%
CLAIMS ADMINISTRATION	198,967	202,906	3,939	1.98%
SAFETY PROGRAMS	155,018	155,523	505	0.33%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	61,967	-	0.00%
- Training	41,756	42,261	505	1.21%
- Right to Know	25,256	25,761	505	2.00%
- Safety Training PROFESSIONAL SERVICES	16,500 282,294	16,500	- 11,480	0.00% 4.07%
- Actuary	24,600	293,774 25,092	492	2.00%
- Administrative Consultant	27,202	25,092	544	2.00%
- Attorney	66,300	70,000	3,700	5.58%
- Auditor	18,500	18,870	3,700	2.00%
- Safety Director	127,000	133,000	6,000	4.72%
- Treasurer	10,944	11,163	219	2.00%
- Underwriting Manager	7,748	7,903	155	2.00%
ADMINISTRATION	347,593	354,545	6, 9 52	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EPL / CYBER CONSULTING & TRAINING	13,500	13,500	-	100.00%
EXPOSURE DATA MGMT SYSTEM	10,000	-	(10,000)	-100.00%
PAYROLL AUDITOR	10,790	11,006	216	2.00%
PROPERTY APPRAISER RISK CONTROL CONTINGENCY	25,000 100,000	25,000	-	0.00%
WELLNESS PROGRAM	60,000	100,000 60,000	-	0.00%
CONTINGENCY	30,000	30,000	-	0.00%
MISCELLANEOUS	55,162	56,750	1,588	2.88%
- AGRIP/ PRIMA	12,000	12,000		0.00%
- Annual Planning Retreat	6,000	6,000	-	0.00%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	1	0.00%
- JIF Website	4,000	5,000	1,000	25.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	2,500	3,000	500	20.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	750		0.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing - Record Retention Service	6,000 1,000	6,000		0.00%
Recording Secretary	4,412	1,000 4,500	- 88	1.99%
TOTAL EXPENSES	1,293,599	1,308,279	14,680	1.13%
		~~~~		
SUB TOTAL JIF BUDGET	4,660,801	4,586,395	(74,406)	-1.60%
MUNICIPAL EXCESS LIABILITY JIF	1,759,842	1,890,139	130,297	7.40%
- MEL Excess WC & Liability	1,294,427	1,423,870	129,443	10.00%
- MEL Excess Property	465,415	466,269	854	0.18%
- Property	455,418	456,272	854	0.19%
- Fidelity	9,997	9,997	-	0.00%
EPL/POL/CYBER PREMIUM	549,012	564,472	15,460	2.82%
EPL/POL/CYBER COMMISSION - AJG	17,938	18,402	464	2.59%
EPL/POL/CYBER COMMISSION - CONNER STRONG	17,938	18,402	464	2.59%
EPL/POL SURCHARGE	179	3,753	3,574	1996.65%
ENVIRONMENTAL JIF	249,231	246,894	(2,337)	-0.94%
SUB TOTAL PREMIUMS	2,594,140	2,742,062	147,922	5.70%
SUB TOTAL JIF & EXCESS BUDGET	7,254,941	7,328,457	73,516	1.01%
RISK MANAGEMENT CONSULTANTS	239,711	241,717	2,006	0.84%
TOTAL JIF BUDGET	7,494,652	7,570,174	75,522	1.01%
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11/12/2018

# BURLCO JIF - 2019 Budget Assessment Certification

Bass River Township	60,258
Beverly City	204,721
Bordentown City	306,219
Bordentown Township	389,320
Chesterfield Township	151,872
Delanco Township	144,734
Delran Township	559,794
Edgewater Park Township	221,356
Fieldsboro Borough	27,628
Florence Township	386,880
Hainesport Township	117,120
Lumberton Township	328,428
Mansfield Township	268,051
Medford Township	791,176
Mount Laurel Township	1,010,084
North Hanover Township	165,664
Palmyra Borough	276,902
Pemberton Borough	110,860
Pemberton Township	905,904
Riverside Township	244,252
Shamong Township	75,536
Southampton Township	182,005
Springfield Township	96,491
Tabernacle Township	126,924
Westampton Township	307,210
Woodland Township	69,882
Wrightstown Borough	40,903
27	7,570,174

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

# ASSESSMENT ALLOCATION STRATEGY

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

Re-adopted: December 2018

# **BUDGET DEVELOPMENT**

## **BUDGET PROCESS**

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

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

### **BUDGET COMPONENTS**

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

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

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

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

# **ASSESSMENT ALLOCATION STRATEGY**

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

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

member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

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

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

	6 Year Average	Loss Ratio	2	Increase in Loss Funds	Members Affected
ABOVE	135%		a Marine and	4.00%	0
BETWEEN	115%	and	135%	2.50%	3
BETWEEN	90%	and	115%	0.00%	8
NE	W MEMBERS LES	S THAN 3	YEARS	-2.65%	0
BETWEEN	60%	and	90%	-2.00%	4
BETWEEN	30%	and	60%	-4.00%	5
BELOW			30%	-6.00%	2
RENEWING	MEMBERS WITH	LR BETWE	EN 45% & 75%	-8.00%	2
RENEWING	MEMBERS WITH	LR BETWE	EN 20% & 45%	-15.00%	0
RE	NEWING MEMBE	RS BELOW	/ 20%	-20.00%	3
			12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		27

The following table is indicative of the current strategy:

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

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

# THE EARLY YEARS - EQUALIZATION

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

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

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

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

# **1993 - COMBINED ALLOCATION STRATEGY**

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

# **1997 - EXPERIENCE BASED ALLOCATION STRATEGY**

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

# 2006 – MODEL OPERATING EXPENSES

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

# <u>2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO</u> ASSESSMENT PROGRAM

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

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period.

Page 6

Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

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

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

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

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

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

# 2011 - 2019 - EPL/POL PREMIUM ALLOCATION

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

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

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

non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

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

# 2012 – EXCESS PROPERTY PREMIUM ALLOCATION

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

# 2013 – EXCESS PREMIUM ALLOCATION

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

# 2016 - 2018 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

# **EXPOSURE ALLOCATION STRATEGY**

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

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

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

The JIF self-insures four areas of risk:

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

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

# **PROPERTY**

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works. Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

# **LIABILITY**

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

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

# **AUTOMOBILE**

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

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

## WORKERS' COMPENSATION

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

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

### **EXPERIENCE RATING**

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

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

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

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

# **OPERATING EXPENSE ALLOCATION**

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

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

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

# **Risk Management Consulting Fees**

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

# **CAP STRATEGY**

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

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

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

#### RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$143,850 FROM THE FUND YEAR 2018 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$44,230 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT

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

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

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

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

**WHEREAS,** participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2018 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,571,728 (inclusive of EPL credits) in Fund Year 2018 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2018; and

**WHEREAS**, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,657,499 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,571,728 paid in Fund Year 2018 for claims occurring in Fund Year 2018; and

**WHEREAS**, the difference between what has been paid to the NJ MEL in Fund Year 2018 (\$1,571,728); and the FUND's potential obligation to the NJ MEL for Fund Year 2018 (\$1,657,499); represents the remaining 15% (\$85,771) of the FUND's 2018 excess loss funding for workers' compensation and liability claims; and

**WHEREAS**, in developing the Fund Year 2018 Budget, the FUND budgeted \$143,850 more than the 85% of the FUND's obligation for excess workers compensation and liability and \$44,230 in excess property premium allowing the FUND the ability to transfer \$188,080 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 48 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

**WHEREAS**, it is in the FUND's best interest to transfer \$188,080 from the Fund Year 2018 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$143,850 from the Fund Year 2018 MEL Workers' Compensation and Liability Budget line item and \$44,230 from the MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account;; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2018 fiscal year; and

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 18, 2018.

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

Attest:

Meghan Jack, Secretary

By: _____ Paul Keller, Chairperson

Date:_____



# 2019 NOMINATION SLATE

Chair:	Meghan Jack, Riverside Township
Secretary:	Glenn McMahon, Chesterfield Township

Executive Committee: John Gural, Palmyra Borough Rich Wolbert, Beverly City Douglas Cramer, Tabernacle Township James Ingling, Wrightstown Borough Jerry Mascia, Mount Laurel Township

Alternates:	#1	Mike Templeton, Delanco Township
	#2	Paula Kosko, Hainesport Township
	#3	Grace Archer, Bordentown City
	#4	Mike Theokas, Bordentown Township
	#5	Amanda Somes, Bass River Township
	#6	David Matchett, Shamong Township
	#7	Vacancy



# **Municipal Excess Liability Joint Insurance Fund**

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

Date:	November 14, 2018
To:	Burlington County Municipal Joint Insurance Fund
From:	Commissioner Jack
Subject:	MEL November Report

**2019 Rate Table & Budget:** The Board of Commissioners adopted the 2019 rate table based on those rates against 2019 membership underwriting data. Budget totals \$45,693,330.

**2019 Insurance and Excess Insurance Renewals:** Underwriting Manager submitted a memorandum outlining the status of renewal negotiations. Board adopted a Resolution authorizing the Underwriting Manager to place coverages. In addition, Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2019, if necessary. Reinsurance Committee is MEL Chair & Secretary, MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney. Underwriting Manager is still marketing the excess liability renewal.

Audit Committee: Baker Tilly has completed its Internal Audits on Reinsurance and Underwriting. We will be scheduling a meeting of the Audit Committee in December.

The Audit Committee will review draft organization documents for the MEL's Joint Cash Management and Investment Program.

**Investment Committee**: Investment Chair, MEL Treasurer and RCF Treasurer met with the Asset Manager and Perma to begin the process of organizing the Joint Cash Management Program. A question was raised about purchasing bonds that requires the services of bond counsel. Board of Fund Commissioners authorized an expenditure not to exceed \$10,000 to seek an opinion from McManimon, Scotland & Baumann.

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

**RCF October Report:** A copy of Commissioner Clarke's report on the RCF's October meeting distributed for information. The Board re-elected Commissioner Clark to serve as the MEL Representative for 2019.

**Coverage Committee:** The committee met on October 29th; minutes of the meeting distributed for information.

Committee is working with the Actuary to develop a rate to meet the needs of some member towns to increase the Statutory Position Bond Coverage.

**Safety & Education Committee:** The committee is scheduled to meet Friday December 7, 2018 at 10:15AM.

**Marketing:** A copy of the infographic created by the Marketing Manager (Princeton) submitted to board; infographic will be available at the MEL Booth #1145.

**Claims Committee:** The Claims Review Committee met in October and is scheduled to meet via teleconference on December 5, 2018. Minutes of the October meeting were distributed under separate cover.

**Next Meeting:** The next meeting of the MEL is the 2019 Reorganization meeting scheduled for Wednesday January 2, 2019 at 11:15AM at the Forsgate CC, Jamesburg, NJ.

**November 2019 Meeting**. The Board of Fund Commissioner agreed to set the time and location for the November 2019 to be at 1:00 in the Sheraton Hotel, Atlantic City, NJ.

			1		
-		A	В	B-A	B-A
		BUDGET	BUDGET		
1	APPROPRIATIONS	2018 ANNUALIZED	2019 PROPOSED	\$	%
-	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
			1		
1	CLAIMS				
2	Excess Liability:		1		
3			1		
4	JIF to 500K	2,480,308	2,426,760	(53,548)	-2.16
5	1.25MIL Ex 500K	3,771,482	3,747,639	(23,843)	-0.63
6	Excess WC	7,288,859	7,567,700	278,841	3.83
7	Excess Property 200K Ex 50K	3,162,535	3,290,626	128,091	4.05
8	POL/EPL Land Use		1,000,000	1,000,000	100.00
9	Aggregate Excess LFC	25,696	25,770	74	0.29
10	JIF Faithful Performance Bond	212,009	214,028	2,019	0.95
11	Statutory Bonds	284,500	290,250	5,750	2.02
12	Sub Total	17,225,390	18,562,773	1,337,383	7.78
	PREMIUMS				
14	3.25MIL ex 1.75 MIL	5,004,052	5,009,292	5,240	0.10
15	Optional Excess Liability	1,908,155	2,024,145	115,990	6.08
16	Optional Excess POL/EPL	937,016	949,672	12,656	1.35
17	Excess WC	2,871,942	2,882,308	10,366	0.36
18	Excess Property	8,892,562	9,393,023	500,461	5.63
19	Boiler and Machinery	744,978	787,015	42,037	5.64
20	Loss Fund Contingency	717,643	366,879	(350,764)	-48.88
21	Sub Total	21,076,348	21,412,334	335,986	1.59
22	Total Claims & Premiums	38,301,738	39,975,107	1,673,369	4.37
23					
24	II. EXPENSES				
25	Claims Adjustment	1,030,435	1,051,044	20,609	2.00
26	Property Adjustment	166,464	169,793	3,329	2.00
27	Administration	1,176,251	1,199,776	23,525	2.00
28	Loss Fund Management	132,948	135,607	2,659	2.00
29	Actuary	50,116	51,118	1,002	2.00
30	Attorney	45,103	46,005	902	2.00
31	Deputy Attorney	1,504	1,535	31	2.03
32	Attorney - OPRA	16,979	17,319	340	2.00
33	Auditor	28,741	29,316	575	2.00
34	Treasurer	25,411	25,919	508	2.00
35	Underwriting Manager	529,014		10,581	2.00
36	Reinsurance Manager	305,484	311,594	6,110	2.00
37	Safety and Education Committee	198,161	202,124	3,963	2.00
38	Computer Services	140,770	143,585	2,815	2.00
39	Legislative Committee	26,937	27,476	539	2.00
40	Internal Audit Committee	59,013	60,193	1,180	2.00
41	Strategic Planning Committee	29,507	30,097	590	2.00
42	Coverage Committee	39,084	39,866	782	2.00
43	Communications Committee	121,461	123,890	2,429	2.00
44	Misc Expense	429,434	441,822	12,388	2.88
45	Subtotal	4,552,819	4,647,674	94,855	2.08
46	MEL Colety Institute	1 000 010	1 070 540	0.000	
47	MEL Safety Institute	1,060,946	1,070,549	9,603	0.91
-48	Total Appropriations	43,915,503	45,693,330	1,777,827	4.05



# New Jersey Municipal Environmental Risk Management Fund

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DATE:November 14, 2018TO:Burlington County Municipal Joint Insurance FundFROM:Commissioner JackSUBJECT:Summary of Topics Discussed at E-JIF Meeting

**COVERAGE COMMITTEE MEETING-** The EJIF Coverage Committee met November 14, 2018 prior to the Executive Committee meeting to review the proposed revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies.

Motions to approve the revised tank policy form, the Discharge Prevention Containment and Countermeasure (DPCC) Regulation, the addition of an EIL Pollution Policy Cyber Coverage Endorsement, and the removal of deductible amounts from member policies were made and approved by the Executive Committee. All four items will take effect January 1, 2019.

**2019 FUND REORGANIZATION SCHEDULE** – A motion to schedule the 2019 Reorganization Meeting for the E-JIF on Wednesday, January 2, 2019 at 10:50 AM at the Forsgate Country Club was made and approved by the Executive Committee.

**NOMINATING COMMITTEE-** The Nominating Committee will meet to discuss the 2019 slate. Their recommended slate will be presented at the January 2, 2019 reorganization meeting.