



AGENDA PACKET



Tuesday, January 15, 2019 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, Rt. 537, Hainesport, NJ

Tuesday, January 15, 2019 – 3:30 PM

AGENDA

- I. Sine Die and Reorganization Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
 - A. 2018 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**

VI. Approval of Minutes

Adoption of the **December 18, 2018** Meeting Minutes.....Pages 1-14
Adoption of the **December 18, 2018** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

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

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

VIII. Roll Call

- A. 2019 Fund Commissioners

IX. Election of 2019 Officers.....Page 15

- A. Election of a Chairman and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2019 Fund Commissioners
- B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2019 Fund Commissioners

X. Oaths of Office (administered by Fund Solicitor) A.

Chairperson

B. Secretary

C. Executive Committee

D. Alternates

(Executive Director returns the gavel to the Chairperson)

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

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D. R 2019-04: Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates..... Pages 24-25

E. R 2019-05: Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates.....Pages 26-27

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K. R 2019-11: Establishing a Fund Records Program Page 41

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- A. MEL Report – January 2019.....Pages 226-231
- B. RCF Report – January 2019.....Pages 232-234
- C. EJIF Report – January 2019.....Pages 235-237

XXIV. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, February 19, 2019, at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ.</p>

XXV. Meeting Open to Public Comment

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

XXVI. Closed Session – Resolution 2019- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - a. Review of PARs over \$5,000
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

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

December 18, 2018

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, December 18, 2018 at 3:30 PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Brandon Umba, **Alternate, Lumberton Twp.**
Mary Picariello, **North Hanover Twp.** (*arrived after roll call*)
John Gural, **Palmyra 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:

Amanda Somes, **Bass River Twp.**
Tom Pullion, **Edgewater Park Twp.**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the November 20, 2018 meeting of the Fund, as found in the agenda packet and as a handout, for approval.

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve the Open & Closed session meeting minutes of the November 20, 2018 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the November 20, 2018 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the November 20, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2017 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

2018 Wellness Incentive Program Allowance – Mr. Forlenza 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 was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

EPL/Cyber Risk Management Budget – Mr. Forlenza 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 was November 30, 2018. All encumbered funds must be claimed by February 1, 2019.

EPL Helpline – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy as their local Reorganization meetings come up in January. 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. Forlenza 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 or will be occurring at Reorganization meetings requiring new bonds to be issued.

Elected Officials Training- Mr. Forlenza stated that again, this year, the Fund is 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 sign-in sheets from December 6, 2018 seminar are posted on the JIF website and should be reviewed to be certain your Elected Officials signed in to receive the credit. 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

Police One Training – Mr. Forlenza noted 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. Mr. Saville will provide an update on this matter during the Safety Director's Report.

MediaPRO – Mr. Forlenza stated that to help 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 courses. 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. Mr. Forlenza noted that to date there are still quite a few member towns who have not submitted this information. This information is needed in order to assign employees to this training. 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.

Technology Risk Services – Mr. Forlenza noted that 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. He explained that the IP addresses are needed by Pivot Point Security so they can begin the vulnerability testing of members' networks. Members were asked to respond to this request by Friday, December 14, 2018, and to date there are still many member towns who have not supplied the requested information. Once this information is received, members will 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.

RMC Resolution & Agreements – Mr. Forlenza stated that 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. He noted 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.

Annual Report – Mr. Forlenza noted that several copies of the 2018 Annual Report have been handed out to each Fund Commissioner and RMC at tonight's meeting. The report can also be downloaded from the JIF website. Mr. Forlenza asked that members please share the Annual Report with your Governing Bodies.

2019 Committee Volunteers – Mr. Forlenza noted that on November 27, 2018 Committee Volunteer Request Forms were emailed to all Fund Commissioners and RMC's so they could indicate which Committees they were interested in serving on for the 2019 Fund Year. Forms were asked to be returned by December 14, 2018 and the 2019 Committee Chair's will be meeting in early January to review the requests and assign the members to subcommittees.

AGRiP/PRIMA Conference Schedules and Policy – Mr. Forlenza noted 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 early next year

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no (0) closed case(s) for the month of November, 2018.

Defense Panel RFQ – Mr. DeWeese stated Mr. Forlenza had sent an email to the Finance Committee members on November 12th with a link to the Defense Panel RFQ responses. He had asked that the Finance Committee members to complete their review of the responses and return their score sheets by December 7th. Due to a low response, he noted a second email was sent to the Committee members on December 12th, asking for completed score sheets to be returned December 14th.

Mr. DeWeese noted the individual score sheets are being tallied into one master score sheet that will be sent to him for review. Once the process is completed, the membership will discuss the scoring and Mr. DeWeese's recommendations with final recommendations and appointments made at the January Reorganizational meeting.

Mr. DeWeese then noted a Motion would be sought later in the meeting for consideration of appointing Mr. Forlenza as the acting Executive Director through the end of 2018, as well as for the 60 day extension of Arthur J. Gallagher's contract.

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

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 two (2) members utilized the Library for November and asked that it please continue to 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:

- *Leaf Collection Safety*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in December 2018, and January and February 2019 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 reminded the members that the *Special Recognition Award* nominations reminders were sent out on September 5 and to please remember to submit these nominations. He also reported the Police One Training that is specific to Law Enforcement has been rolled out and asked the membership to please continue to promote this program within your member towns. It is a fully online platform and additional certain customization by your Police Department can be done to facilitate additional training needs.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – December

Mr. Roselli presented the *Lessons Learned from Losses* for December which reviewed *Winter Safety*. He noted that during the winter months, weather can have an impact on the number and severity of claims and how a sound snow and ice management plan will help in keeping these claims at bay.

Mr. Roselli noted some precautions to take should include:

- Pre-treat parking lots and sidewalks
- Discuss footwear with employees
- Provide “Caution/Wet Floor” signs at entrances
- Plan where snow should be piled

Mr. Roselli then reviewed two claims where claims may have been prevented if the proper precautions were taken.

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:

- Chair massages are a great event to have this time of year to help relieve stress. Six municipalities had participated this month.
- Mt. Laurel – the second of the two presentations was given for EMT’s this month by Shoprite Dietician regarding foods for sustaining energy on shift work and to use wellness funds to provide fresh fruit for grab-n-go.
- Palmyra – Boot camp for volunteer firefighters and any Borough Employee interested continues 1x/week for 4 months.
- 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 had to be encumbered by November 30, 2018, and used by February 1, 2018, so if you hadn’t planned any wellness activities for the end of this year, be sure to encumber the money.
- Included in her report was a Holiday Hustle which depicts quick exercises you can do with a fun holiday themed twist.
- ***In the Spotlight – Fieldsboro*** - At each Safety Committee Meeting, there is a wellness discussion including work placed goals and reviewing topics in the Wellness Newsletter: one employee has quit smoking, 3 continue to lose weight, and one has brought his A1C counts down to normal.
- ***December Wellness Newsletter*** - She noted that the December Wellness Newsletter was included in her report and shared tips on how to reduce stress during the holidays, and just take a moment to breathe!

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

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>38</i>
<i>Medical Only</i>	<i>10</i>	<i>109</i>
<i>Report Only</i>	<i>2</i>	<i>59</i>
<i>Total Intakes</i>	<i>13</i>	<i>206</i>

<i>Report Only % of Total</i>	<i>15.4%</i>	<i>28.6%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>91:09</i>	<i>74:26</i>
<i>Average Days to Report</i>	<i>3.2</i>	<i>2.7</i>

Transitional Duty Report

Ms. Beatty presented the May Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>November</i>
<i>Transitional Duty Days Available</i>	<i>2,502</i>
<i>Transitional Duty Days Worked</i>	<i>1,078</i>
<i>% of Transitional Duty Days Worked</i>	<i>43.1%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>1,423</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>56.9%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>November</i>
<i>Bill Count</i>	<i>122</i>
<i>Original Provider Charges</i>	<i>\$452,290</i>
<i>Re-priced Bill Amount</i>	<i>\$147,300</i>
<i>Savings</i>	<i>\$304,990</i>
<i>% of Savings</i>	<i>67.4%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96.7%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98.6%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>93.5%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.7%</i>

Ms. Beatty referenced a handout which is a new OBG Report that depicts guidelines for normal cost, time out of work, medical expenses, etc. for certain types of workers compensation claims. She explained one column depicts average claims costs for a claimant with a specific type of injury with comorbidities, and the other column for the same type of claim wherein the claimant has comorbidities including hypertension, smoking, and obesity. Each column then shows the increase in out of work time, claim cost, and indemnity cost based on those comorbidities.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **November 30, 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 \$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 four (4) obligations with maturities greater than one year and six (6) obligations with maturities less than one year.

Receipt Activity for the Period

Subrogation Receipts	\$6,095.21
Overpayment Reimbursements	\$1,608.00
Salvage Receipts	\$.00
E-JIF Dividend	\$39,758.00

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – November 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 \$209,832.39. The claim detail shows 178 claim payments issued.

Bill List – December 2018

For the Executive Committee's consideration, Mr. Tontarski presented the December 2018 Bill List in the amount of \$501,527.64.

Chair Keller entertained a motion to approve the November 2018 Loss Run Payment Register and the December 2018 Bill List in the amount of \$501,527.64 presented

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve the *November 2018 Loss Run Payment Register, and the December Bill List in the amount of \$501,527.64* presented.

ROLL CALL **Yeas** Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**

Jeffrey Hatcher, **Delran Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Brandon Umba, *Alternate*, **Lumberton Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

FINANCE COMMITTEE - Mr. Hatcher stated that the 2019 Budget was discussed and reviewed at the November Executive Committee meeting and a Public Hearing and Adoption of the 2019 Budget, 2019 Assessment Certification and the 2019 Assessment Allocation Strategy will need to be voted on at tonight's meeting.

2019 Budget Hearing – Motion to Open

Chair Keller entertained a motion to *open the 2019 Budget Public Hearing*.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to *open the 2019 Budget Public Hearing*. All in favor. Motion carried.

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

2019 Budget Hearing – Motion to Close

Chair Keller entertained a motion to *close the 2019 Budget Public Hearing*.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to *close the 2019 Budget Public Hearing*. All in favor. Motion carried.

Chair Keller entertained a Motion to *Adopt the 2019 Budget, to Adopt the 2019 Assessment Certification, and to Adopt the 2019 Assessment Allocation Strategy*.

Motion by Mr. Wolbert, seconded by Mr. McMahon to *Adopt the 2019 Budget, to Adopt the 2019 Assessment Certification, and to Adopt the 2019 Assessment Allocation Strategy*, as presented.

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**

Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Brandon Umba, *Alternate*, **Lumberton Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2018-47 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 by Mr. McMahon, seconded by Mr. Wolbert, to adopt Resolution 2018-47.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Township**
Brandon Umba, *Alternate*, **Lumberton Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE

Mr. Cramer stated that the Committee met earlier today and the detailed minutes will be in next month's agenda. He then highlighted the following items.

He noted to watch for the updated SIP information in the next agenda packet as revisions have been made in regards to the enhanced awards you can acquire and how to acquire them.

Mr. Cramer also noted they are trying to cut down on the amount of time members spend out of the office as they are looking to combine the Safety Breakfast and Safety Coordinator & Claims Coordinator roundtable into one day and a *Save The Date* will be emailed out to everyone as soon as a date and location has been decided.

NOMINATING COMMITTEE

Mr. Theokas stated that the Nominating Committee met on October 31, 2018, and the minutes were included in the November agenda packet and the 2019 Nomination Slate was reviewed and discussed at that time and will be presented at the January Reorganizational meeting for a final vote. He noted that the Committee recommended the following draft Nomination Slate for 2019:

Chair:	Megan Jack, Riverside Township
Secretary:	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 asked if there were any questions. None were entertained at this time.

MEL REPORT

Ms. Jack reported that the MEL met on November 14, 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.

MISCELLANEOUS

Chair Keller entertained a Motion to Accept the following Motions by consensus: *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 BURLCO JIF for the Remainder of 2018, Authorize the Executive Director's Office to Bind EPL/POL Coverage with QBE Insurance for the 2019 Fund Year, Authorize the Executive Director's Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2019 Fund Year, and lastly, to Authorize the Executive Director's Office to Bind Cyber Liability Coverage with XL Insurance for the 2019 Fund Year.*

Motion by Mr. Wolbert, seconded by Ms. Jack, to accept the Motions as presented. All in favor. Motion carried.

Resolution 2018-48 – Honoring Michael Mansdoerfer, Lumberton.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to adopt Resolution 2018-48.

Next Meeting

Chair Keller noted that the 2019 Reorganization meeting of the BURLCO JIF will take place on **Tuesday, January 15, 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.

At this time, Mr. Paul Miola read a letter he had handed out to the members in regards to his prior position as Executive Director of the BURLCO JIF. Chair Keller thanked Mr. Miola for his comments and wished him well. A copy of Mr. Miola's letter is attached to the minutes of today's meeting.

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

Motion by Ms. Jack, seconded by Mr. Wolbert, 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 #2018-49**. All in favor. Motion carried.

A Closed Session of the BURLCO JIF was held and the RMC's, Mr. Forlenza and Ms. Kristie stepped out of the room. After closed discussions, the meeting was 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 Mr. Cramer, seconded by Mr. McMahon, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
<i>MLT-2019156627</i>	<i>2018146312</i>	<i>2018144699</i>	<i>2019157154</i>
<i>001194398</i>	<i>001181047</i>		

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

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

ROLL CALL	<i>Yeas</i>	Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeffrey Hatcher, Delran Twp. Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Township Brandon Umba, <i>Alternate</i> , Lumberton Twp. Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) abandonment of Subrogation claim(s) presented in Closed Session.

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

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:53 PM.

Kris Kristie,
Recording Secretary for

Meghan Jack,
Fund Secretary



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	Vacant

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2019 - 01

CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY

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

Meghan Jack, Chairman

Glenn McMahon, Secretary

BE IT FURTHER RESOLVED that the Chairman and Secretary shall serve for the Fund Year 2019 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2019 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2019**

BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2019 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

Executive Committee Member:	John Gural
Executive Committee Member:	Richard Wolbert
Executive Committee Member:	Douglas Cramer
Executive Committee Member:	James Ingling
Executive Committee Member:	Jerry Mascia

ALTERNATES

Executive Committee Alternate 1:	Mike Templeton
Executive Committee Alternate 2:	Paula Kosko
Executive Committee Alternate 3:	Grace Archer
Executive Committee Alternate 4:	Mike Theokas
Executive Committee Alternate 5:	Amanda Somes
Executive Committee Alternate 6:	David Matchett
Executive Committee Alternate 7:	Vacant

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-03

Appointing Professional Staff

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

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2019 Fund Year; and

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

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2019 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 15, 2019, that:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator for an interim term commencing January 1, 2019 and continuing until March 1, 2019 with Paul A. Forlenza serving as the Executive Director and Bradford W. Hoffman serving as the Deputy Executive Director.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2019 and continuing until March 1, 2019.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2019 and continuing until December 31, 2019 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and ending on December 31, 2019 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2019 and continuing until December 31, 2019 or until the next Reorganization of the Fund.
6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund’s

Subrogation Attorney for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund

7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019 and continuing until December 31, 2019 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2019 and continuing until December 31, 2021.
14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.

17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2019, and continuing until December 31, 2019, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2019, and continuing until December 31, 2019, or until the next Reorganization of the Fund.
19. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
20. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
21. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
22. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.
23. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 or until the next Reorganization of the Fund.

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

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

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

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator for an interim term commencing January 1, 2019 and continuing until March 1, 2019 with Paul A. Forlenza serving as the Executive Director and Bradford W. Hoffman serving as the Deputy Executive Director and shall be compensated in the amount of \$57,932 for said interim term.
2. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby

appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and ending on December 31, 2019, in the amount of \$70,000 for calendar year 2019, as set forth specifically in the Agreement.

3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and ending on December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
4. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
5. Thomas Tontarski as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, in the amount of \$11,163 for calendar year 2019, as set forth specifically in the Agreement.
6. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$25,092 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
7. J. A. Montgomery, a Division of Conner Strong Insurance Companies with Keith Hummel its designated loss control representative, in the amount of \$131,341 and Susan Kopec as Right-to-Know Coordinator on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$25,354 for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2019, and continuing until December 31, 2019 with basic fees as set forth specifically in the Agreement.
8. Bowman & Company, LLP with James Miles as its designated representative, as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019 and continuing until December 31, 2019, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$18,870 for calendar year 2019, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
9. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, in the amount of \$27,746 for calendar year 2019, as set forth specifically in the Agreement.
10. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and Claims Advocate for EPL/POL coverage for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with a flat fee in the amount of \$200,906 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 as Claims Advocate for EPL/POL for calendar year 2019, to be paid as set forth specifically in the Agreement.
11. Assetworks, with Melvin Ngayan as its designated representative, as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with a fee of \$21,261 based

upon anticipated building counts for calendar year 2019, as set forth specifically in the Agreement.

12. Kristi Kristie, as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with a fee of \$4,500 for calendar year 2019, to be paid as set forth specifically in the Agreement.
13. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019 in the amount of \$7,903 as set forth specifically in the Agreement.
14. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with a fee of \$4,500 to be paid as set forth specifically in the Agreement.
15. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
16. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with an allocated file fee of \$501 per file on the basis of the rate schedule as set forth specifically in the Agreement.
17. Bowman & Company, LLP with James Miles as its designated representative, as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019 and continuing until December 31, 2019, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$11,006 for calendar year 2019, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
18. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
19. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
20. Wilmington Trust, with Fernando Garip as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, on the basis of the rate schedule as set forth specifically in the Agreement.
21. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2019, and continuing until December 31, 2019, with a fee of \$29,928 for calendar year 2019, to be paid as set forth specifically in the Agreement.

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

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-04

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

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

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

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for Contracts for Assigned Defense Counsel and Approved Associates for three (3) one (1) year Contracts, and the responses to the RFQ were to be submitted to the Executive Director's Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nine (9) responses to the Workers' Compensation RFQ and all responses were referred to the BURLCOJIF Finance Committee for evaluation and scoring; and

WHEREAS, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 15, 2019, that the following Law Firms and Attorneys are hereby designated as Workers' Compensation Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a one (1) year Contract in accordance with the RFQ under the "Fair and Open" process:

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$130.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$130.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire and Megan C. Davis, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.

3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Thomas J Walls, Jr., Esquire, Melissa Bialos Floyd, Esquire and Michael L. Bileci, Esquire as Assigned Defense Counsel at a rate of \$130.00 per hour of attorney time; a Paralegal rate of \$65.00 per hour; a maximum of \$55.00 per court appearance; and \$115.00 per hour for Occupational cases.

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

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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-05

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

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

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

WHEREAS, the BURLCOJIF, under the “Fair and Open” process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel and Approved Associates, and the responses to the RFQ were to be submitted to the Executive Director’s Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nineteen (19) responses to the General Liability RFQ; however, the response submitted by Louis Cappelli, Jr., Esquire of Florio Perrucci Steinhardt & Fader was received after the deadline for submissions. All responses were referred to the BURLCOJIF Finance Committee for their review and evaluation; and

WHEREAS, the BURLCOJIF Finance Committee reviewed and evaluated all responses that were received to the RFQ, and after a majority of the Committee individually completed the evaluation process, certain firms were recommended to be awarded Contracts for 2019: and

WHEREAS, based upon the recommendation of the BURLCOJIF Finance Committee, the Executive Committee of the BURLCOJIF, through this Resolution awarding Contracts for 2019 to General Liability Assigned Defense Counsel and Approved Associates set forth below.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 15, 2019, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2019 under the “Fair and Open” process:

General Liability Claims:

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Larry B. Berg, Esquire, Matthew J. Behr, Esquire, Kara A. Pullman, Esquire and Ashley L. Toth, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinhold, Esquire and Stephen G. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Stephen E. Raymond, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

3. Parker McCay with John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire, and George M. Morris, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Katelyn M. McElmoyl, Esquire, Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

4. Capehart Scatchard with Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Jessica M. Anderson, Esquire, and Charles F. Holmgren, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Voris J. Tejada, Jr., Esquire, Laurel B. Peltzman, Esquire, Gina M. Zippilli, Esquire, Edward Kuhn, Esquire and Ben Ziemann, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

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

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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-06

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

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2019, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

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

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 15, 2019, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 15, 2019, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

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

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the ACMJIF members which

are currently at a rate of \$160.00 per hour of attorney time; an Approved Associate at a rate of \$140.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund
at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-07

Adopting Procedures in Compliance with the Open Public Meetings Act

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

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

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

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

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 15th day of January 2019, that:

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

	July 16, 2019
January 15, 2019	
	No August Meeting
February 19, 2019	
	September 17, 2019
March 19, 2019	
	October 15, 2019
April 16, 2019	
	November 19, 2019
May 21, 2019	
	December 17, 2019
	January 21, 2020
June 18, 2019	

as the date of its regular meetings and the meeting of January 21, 2020, shall serve as the 2020 Reorganization Meeting. Unless otherwise modified by Resolution, all meetings, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The Fund's 2019 Annual Planning Retreat will be held on April 16, 2019 at Café Madison, 33 Lafayette Street, Riverside, New Jersey at 8:30 AM. In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

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

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

Burlington County Times
The Courier Post

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-08

Adopting Fiscal Policies and Procedures

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

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

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

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 15, 2019, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2019 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2019 if payment is received by February 28, 2019. However, if payment is received after February 28, 2019, interest shall be charged retroactive to February 15, 2019.
2. Further, no interest shall be charged on the second installment after August 15, 2019 if payment is received by August 31, 2019. However, if payment is received after August 31, 2019, interest shall be charged retroactive to August 15, 2019.
3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
5. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2019 or the next Reorganization Meeting of the Fund.
6. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2019 or the next Reorganization Meeting of the Fund.
7. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the

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

8. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2019.
9. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson

Secretary

Treasurer

Executive Director or the Deputy Executive Director

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

Janet Buggle, VP, Finance, Qual-Lynx Associates

(facsimile signature **not** authorized)

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

(facsimile signature **not** authorized)

David S. Ruber, Controller, Qual-Lynx Associates

(facsimile signature authorized)

11. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
 - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
 - B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.
12. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
 - A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of N.J.S.A. 40A:5-14 and

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

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-09

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

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

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

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

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

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 15, 2019, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

Paul A. Forlenza, MGA, RMC
Executive Director
Burlington County Municipal Joint Insurance Fund
P.O. Box 489
Marlton, New Jersey 08053
Telephone: 856-446-9100
Telefax: 856-446-9149

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2019-10

Cash Management and Investment Policy

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

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

Whereas, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2019, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 15, 2019, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2019:

I. CASH MANAGEMENT and INVESTMENT OBJECTIVES

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

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

II. PERMISSIBLE INVESTMENTS

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

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

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

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

III. AUTHORIZED DEPOSITORIES

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

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

IV. AUTHORITY FOR INVESTMENT MANAGEMENT

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

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

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

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

V. PRESERVATION OF CAPITAL

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

VI. SAFEKEEPING

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

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

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

VIII. REPORTING

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

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

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

IX. AUDIT

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

X. CASH FLOW PROJECTIONS

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

XI. CASH MANAGEMENT

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

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

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

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

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

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

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

XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)

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

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2019 - 11

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2019 Fund Year.

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

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

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

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____



RESOLUTION NO. 2019-12

Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2019 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2019 Plan of Risk Management shall be:

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

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

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is subject to a \$3,000,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is included in the MEL's excess General Liability \$3,000,000 excess \$2,000,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General



Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.

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

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park
Delanco Township Skateboard Facility

c.) **Automobile Liability** limits.



- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
 - The Fund covers \$15,000/\$30,000/\$5,000 for underinsured/Uninsured Motorists Liability.
 - The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of **\$2,000,000** layer are not subject to the aggregate limitation.
 - The JIF provides PIP limits of \$250,000.
 - The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.
- e.) **Public Officials Liability. (POL)**
- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
 - For member local units without approved EPL Loss Control/Risk Management Programs:
 - 20% surcharge on the local units annual assessment (premium) for this line of coverage.
 - By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf



of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

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

f.) Employment Practices Liability (EPL)

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

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

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

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

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

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

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

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

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

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

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)
- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
 - \$52.5 million per location building & contents
 - \$1 million all outdoor property
 - \$2.5 million for pumping stations
 - Definition of Flood includes Storm Surge



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

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

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

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

- Property Deductibles
 - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention \$500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:

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

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

\$100,000 each building for housing authorities contents damage.

- Named Storm” (Wind and Flood)

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

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

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

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

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

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8.** (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the

Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.

- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary,

Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:

- 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
- 2) The amount of the individual Bond in place.

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

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- o \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- o \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- o \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).

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

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

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

- a.) Workers' Compensation (all coverages) - \$300,000 CSL

- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with QBE North America
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
 - o PD & BI - \$300,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
- f.) Public Officials Liability – none. 100% commercially insured with QBE North America.
- g.) Optional Directors and Officials Liability – none. 100% commercially insured with QBE North America.
- h.) Property - \$100,000 per occurrence less member deductibles.
- i.) JIF Blanket Crime - \$50,000 less member deductible
- j.) Optional Excess Liability – none provided by MEL
- k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
- l.) Residual Claims Liability - none other than the risk of a RCF assessment.
- m.) MEL Crime Policy – none provided by MEL
- n.) Optional Excess POL\EPL – none provided by MEL
- o.) Cyber Liability – none 100% commercially insured with XL Catlin and Beazley
- p.) Annual Aggregate Stop Loss Excess Insurance – none
- 4.) **The amount of unpaid claims to be established.**
 - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects

the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.

- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the

Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
 - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
 - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
 - d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

Therefore:

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

recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

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

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

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

The Fund does not purchase reinsurance.

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

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.

- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - o Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**
- § Property Claims - \$5,000 of Authority
 - § Workers Compensation Claims - \$10,000 of Authority

- § Liability Claims - \$5,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- § The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- § Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- § In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.

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

12.) **Operational Philosophy**

- * **General** - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- * **Fund Commissioners** - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- * **Fund Professionals and Risk Management Consultants** - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- * The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.

- * The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
 - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;
 - v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
 - vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
 - vii.) Attend the majority of meetings of the Fund's Executive Committee; and
 - viii.) Analyze and recommend insurance coverages not offered through the Fund.
- * Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:
 - a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and

- b.) “Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time”.

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

- * Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- * Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund’s financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

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

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,
 - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,

- iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
- v.) Maximization of total return, consistent with acceptable risk levels,
- vi.) Investment of assets in accordance with State and Federal laws and regulations,
- vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
- viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
- ix.) Stability in the value of the JIF's economic surplus.

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

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

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

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The

spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

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

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

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of

claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

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

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

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

14.) **Committee Charters**

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on **January 16, 2019**



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIRMAN

ATTEST: _____

SECRETARY

DATE: _____



Coverage Committee Charter

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

Composition

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

Authority and Responsibility

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

Coverage Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Coverage Committee is to:

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



Finance Committee Charter

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

Composition

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

Authority and Responsibility

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

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

Finance Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Finance Committee is to:

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

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

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

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

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

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



Nominating Committee Charter

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

Composition

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

Authority and Responsibility

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

Nominating Committee Bylaws

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

Meetings

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

Attendance

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

Minutes

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

Specific Duties

The Nominating Committee is to:

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



Safety Committee Charter

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

Composition

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

Authority and Responsibility

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

Safety Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Safety Committee is to:

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



Strategic Planning Committee Charter

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

Composition

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

Authority and Responsibility

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

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

Strategic Planning Committee Bylaws

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

Meetings

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

Attendance

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

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

F:\DATA\Risk\WINWORD\BURLCO\CHARTERS\2019 Charters\CHARTER Strategic Planning.doc
Originally Adopted October 17, 2006
Re-adopted as Amended – May 20, 2014

Minutes

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

Specific Duties

The Strategic Planning Committee is to:

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

RESOLUTION 2019 - 13

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

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

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

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

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

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

Be It Further Resolved, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2019 is amended to include this designation of a Certifying and Approving Officer, and

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

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 15, 2019

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION NO. 2019 - 14

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
(BURLCOJIF)
RESOLUTION #2019-15**

**A RESOLUTION AUTHORIZING AN INTERIM SERVICE CONTRACT WITH
ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC. TO SERVE AS
THE ADMINISTRATOR OF THE FUND FOR A TERM OF SIXTY (60) DAYS
UNDER THE “NON-FAIR AND OPEN” PROCESS.**

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

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain the professional services of an Administrator in accordance with *NJSA 40A:11-5 et seq.*; and

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) have authorized a Request for Qualifications (RFQ) to be advertised for the position of Administrator of the Fund, and the Fund Commissioners have determined that while the RFQ process is being completed, it is necessary and appropriate for the Fund to enter into an Interim Service Contract with Arthur J. Gallagher Risk Management Services, Inc. for sixty (60) days commencing January 1, 2019 and ending March 1, 2019; and

WHEREAS, it is deemed to be in the best interest of the BURLCOJIF that an Interim Service Contract be entered into with Arthur J. Gallagher Risk Management Services, Inc. to serve as the Administrator of the Fund in accordance with the terms and conditions of the Interim Service Contract which is attached hereto as Exhibit “A”, and that the Interim Service Contract shall be awarded under the “Non-Fair and Open” process; and

WHEREAS, it is deemed to be in the best interest of the BURLCOJIF to authorize the Fund Chairperson and Secretary to execute the Interim Service Contract attached hereto as Exhibit “A”.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 15, 2019, that the Fund Chairperson and Fund Secretary are hereby authorized, empowered and directed to execute the Interim Service Contract with Arthur J. Gallagher Risk Management Services, Inc. which is attached hereto as Exhibit “A” under the “Non-Fair and Open” process.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Secretary

By: _____
Chairperson

Date: January 15, 2019

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2019 - 16

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

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

WHEREAS, up to a total of (4) four Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to the PRIMA Conference or AGRIP Conference during Fund Year 2019 for the purpose of attending a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the BURLCO JIF has certified that funds are available from the 2019 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

WHEREAS, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conference, and;

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

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

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conferences.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 15, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

Travel and Expense Reimbursement Policy

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

I. Conference Registration

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

II. Transportation¹

A. Air Travel

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

B. Car Travel

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

III. Lodging²

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

IV. Meals

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

V. Related Expenses

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

VI. Reimbursement

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

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

² See 1.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007

POLICY: Conference Attendance

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

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

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

ANNUAL PRIMA CONFERENCE

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

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

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

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

AGRIP CONFERENCE

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

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

CONFERENCE REIMBURSEMENT GUIDELINES

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



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: January 15, 2019
Re: **Executive Director's Report**

.....

A. AJG Risk Management Services-Disclosure Statement (pg.97)

A Disclosure Statement for AJG Risk Management Services, Inc. is enclosed for your review. We ask that this information be made a part of the minutes for the January 2019 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 98-99)

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

C. Certificates of Insurance (pgs. 100-102)

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

D. Financial Fast Track Report (pg. 103)

The Financial Fast Track Report as of November 30, 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 November 30, 2018 was **\$11,761,963**.

E. Regulatory Filing Checklists (pgs. 104-105)

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.

F. 2017 Safety Incentive Program Awards (pg. 106)

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.**

G. 2018 Optional Safety Budget (pg. 107)

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. **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.**

H. 2018 Wellness Incentive Program Allowance (pg. 108)

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 on or about November 12, 2018. **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.**

I. EPL/Cyber Risk Management Budget (pg. 109)

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. **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.**

J. EPL Helpline – Authorized Contact List (pg. 110)

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

K. Employment Practices Liability Compliance – (pg. 111)

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.

L. MEL Cyber Risk Management Plan Compliance (pg. 112)

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.

M. Statutory Bond Status (pg. 113)

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

N. Skateboard Park Approval Status (pg. 114)

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.

O. Capehart & Scatchard Updates (pgs. 115-118)

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.

P. Elected Officials Seminars – Invite (pgs. 119-120)

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

Q. 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.

R. 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.

S. 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.

T. 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.

U. 2019 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 28, 2018. Please note that the first installment is due by February 15, 2019. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

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. 2018 Attendance Records (pg. 121)

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

X. Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable

The Fund is tentatively scheduled to hold its 28th Annual Safety Breakfast on March 5, 2019 at a location to be determined beginning at 8:30 AM. A Save the Date will be emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management

Consultants within the next week. The invitations and Response Forms will be emailed in February. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend. Invites with additional information will be emailed from the Safety Director's office to all Safety Coordinators, Claims Coordinators, and Wellness Coordinators within the next week.

Y. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

Z. 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.

AA. New Member Activity

Nothing to Report.



Insurance | Risk Management | Consulting

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

TO: Fund Commissioners
Burlington County Municipal Joint Insurance Fund

FROM: Paul A. Forlenza, MGA, RMC
Area Vice President, Gallagher, Inc.

DATE: January 15, 2019

RE: **Disclosure Statement**
Risk Management Consulting, Fund Administration, & Commission Fees

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

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

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

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

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

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

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2019

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

Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Paid in 2019	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00				1,650.00										1,650.00	0.00	
Beverly	1,975.00													367.04	367.04	1,607.96	11/30/2018
Bordentown City	1,975.00												1,621.39	353.61	1,975.00	0.00	11/20/2018
Bordentown Twp	2,275.00													1,407.61	1,407.61	867.39	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		1,081.69	1,650.00	0.00	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	#####	\$3,209.95	\$47,378.65	\$5,446.35	

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

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

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2019	Total Paid	Remaining Balance	Date of Encumbrance
Bass River	995.00												995.00		995.00	0.00	10/23/18
Beverly Ctiy	1,595.00													1,595.00	1,595.00	0.00	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		1,955.48	4,645.00	0.00	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									939.98				55.02	995.00	0.00	10/11/18
Westampton	1,595.00							780.78					425.00		1,205.78	389.22	11/12/18
Woodland	995.00													995.00	995.00	0.00	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	\$4,600.50	40,231.59	11,063.41	

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

**Burlington County Municipal Joint Insurance Fund
2018 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2019	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00													500.00	500.00	0.00	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		473.67	1,500.00	0.00	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	\$973.67	11,784.79	9,465.21	

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

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

Member Municipality	Opening Balance	January 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid in 2019	Remaining Balance	Date Encumbered
Bass River	500.00												500.00		-	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	\$1,000.00	\$5,000.00	

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



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

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 31, 2018

Re: 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

2018 BURLCO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	FC	FC	N/A	N/A	Alt	FC	N/A		FC	FC	FC	N/A	6	1	11	55%	9%	64%
Beverly City	Wolbert/Hannah	FC	FC	N/A	FC	FC	FC	Alt		FC	N/A	FC	FC	8	1	11	73%	9%	82%
Bordentown City	Archer/Peak	FC	FC	N/A	Alt	FC	FC	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC	FC	FC	FC	FC		FC	Alt	FC	FC	10	1	11	91%	9%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	FC	FC	FC	FC	Alt		FC	FC	FC	FC	10	1	11	91%	9%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	FC	N/A		N/A	FC	N/A	FC	7	0	11	64%	0%	64%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	2	0	11	18%	0%	18%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC	FC	N/A	FC	N/A		FC	FC	N/A	FC	6	0	11	55%	0%	55%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt	Alt	FC	Alt	N/A		Alt	Alt	N/A	Alt	3	6	11	27%	55%	82%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A	FC	N/A	FC	FC		N/A	FC	FC	FC	7	0	11	64%	0%	64%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		Alt	FC	FC	FC	10	1	11	91%	9%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A	N/A	FC	FC	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
North Hanover	Picariello/Wells	FC	FC	FC	FC	N/A	FC	N/A		FC	FC	Alt	FC	8	1	11	73%	9%	82%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A	Alt	FC	FC	FC		FC	FC	Alt	FC	8	2	11	73%	18%	91%
Pemberton Borough	Mull/Villari	FC	N/A	Alt	N/A	N/A	N/A	N/A		N/A	N/A	Alt	N/A	1	2	11	9%	18%	27%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A	FC	FC	N/A	FC		N/A	Alt	N/A	N/A	5	1	11	45%	9%	55%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A	N/A	N/A	N/A	1	0	11	9%	0%	9%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Westampton Township	Carrington/Ent	FC	N/A	FC	FC	Alt	FC	FC		FC	Alt	FC	FC	8	2	11	73%	18%	91%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	N/A	FC	FC	FC		FC	N/A	FC	FC	9	0	11	82%	0%	82%
27		23	19	17	21	20	22	18	27	20	21	20	21	202	20	297	68%	7%	75%
		85%	70%	63%	78%	74%	81%	67%	100%	74%	78%	74%	78%						

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

JANUARY 2019
CLOSED CASES

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: January 7, 2019

Service Team:

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

DECEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Delran – Conducted a Loss Control Survey on December 12
- Township of Lumberton – Conducted a Loss Control Survey on December 12
- Borough of Pemberton Police Dept. – Conducted a Loss Control Survey on December 11
- Township of Riverside Police Dept. – Conducted a Loss Control Survey on December 11

JIF MEETINGS ATTENDED

- Ø Below 100 Training – December 4
- Ø Fund Commissioner Meeting – December 18
- Ø Executive Safety Committee Meeting – December 18
- Ø Claim Committee Meeting – December 18

MEL MEDIA LIBRARY

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

There were no videos viewed for the month of December

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- Ø December 4 - 2018 Special Recognition Nominations
- Ø December 4 - MSI Bulletin - CDL Exemption for the Fire & EMS Services
- Ø December 11 - MSI Bulletin - Reminder to Check Motor Vehicle Records of Drivers
- Ø December 13 - MSI Bulletin – Avoiding Deer-Vehicle Collisions
- Ø December 18 - SD Message - Regulatory Training Reminder
- Ø December 19 - Did You Know? – MSI Training Schedule – BURLCO JIF, January 2019.

UPCOMING EVENTS

- Ø Executive Committee Meeting – January 15
- Ø Claims Committee Meeting – January 15

MSI TRAINING PROGRAMS

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

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

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

DATE	LOCATION	TOPIC	TIME
1/4/19	Township of Upper Deerfield	DDC-6	8:30 - 3:00 pm w/lunch brk
1/7/19	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	9:15 - 11:15 am
1/7/19	Delran Twp. BOFC #1	BBP-Evening	9:00 - 10:00 pm
1/7/19	Borough of Lindenwold #1	BBP	8:00 - 9:00 am
1/7/19	Delran Twp. BOFC #1	HazCom w/GHS-Evening	7:30 - 9:00 pm
1/9/19	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/9/19	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/9/19	Toms River MUA	CSE Training for Permit Required Spaces	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
1/9/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
1/9/19	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/10/19	Township of Tabernacle #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/11/19	Township of Wall	Fast Track to Safety	8:30 - 12:30 pm
1/11/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/14/19	Borough of Lindenwold #1	Fire Safety	9:45 - 10:45 am
1/14/19	Borough of Lindenwold #1	Driving Safety Awareness	8:00 - 9:30 am
1/14/19	Township of Long Beach #1	PPE	8:00 - 10:00 am
1/14/19	Borough of Longport #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/14/19	Borough of Lindenwold #1	Fire Extinguisher	11:00 - 12:00 pm
1/14/19	Township of Long Beach #1	Ladder Safety/Walking Working Surfaces	10:15 - 12:15 pm
1/15/19	Borough of Pemberton	DDC-6	8:30 - 3:00 pm w/lunch brk
1/15/19	Borough of Woodstown #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
1/15/19	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
1/16/19	City of Ventnor	BBP	9:00 - 10:00 am
1/16/19	Township of Oldman's	Confined Space Awareness-Evening	8:45 - 9:45 pm
1/16/19	Pennsauken SA #3	HazCom w/GHS	8:30 - 10:00 am
1/16/19	Two Rivers Water Reclamation Authority	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/16/19	Township of Oldman's	LOTO-Evening	6:30 - 8:30 pm
1/16/19	Two Rivers Water Reclamation Authority	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
1/16/19	Pennsauken SA #3	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/16/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
1/17/19	Township of Pennsville #1	CDL-Drivers Safety 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	Pennsauken SA #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/23/19	Township of Marlboro #3	LOTO	8:30 - 10:30 am
1/23/19	City of Bordentown	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/23/19	Township of Marlboro #3	Back Safety/Material Handling	10:45 - 11:45 am
1/24/19	Borough of Avalon #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/24/19	Township of Freehold	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/24/19	Township of Freehold	Shop & Tool Safety	10:45 - 11:45 am
1/25/19	Township of Bordentown	Fall Protection Awareness	9:00 - 11:00 am
1/25/19	Township of Toms River	Ladder Safety/Walking Working Surfaces	8:00 - 10:00 am
1/25/19	Borough of Somerdale	Jetter/Vacuum Safety	8:00 - 10:00 am

DATE	LOCATION	TOPIC	TIME
1/25/19	Township of Bordentown	Back Safety/Material Handling	11:15 - 12:15 pm
1/25/19	Township of Toms River	Fall Protection Awareness	10:15 - 12:15 pm
1/25/19	Borough of Somerdale	BBP	10:15 - 11:15 am
1/28/19	Township of Galloway	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
1/28/19	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
1/28/19	Borough of Glassboro #1	LOTO-Evening	7:00 - 9:00 pm
1/28/19	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/28/19	Township of Galloway	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/29/19	City of Ocean City #4	CMVO	8:30 - 12:30 pm
1/29/19	Township of Ocean (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
1/30/19	City of Ventnor	BBP	9:00 - 10:00 am
1/30/19	Township of Lacey #4	LOTO	8:00 - 10:00 am
1/30/19	Borough of Bradley Beach #1	CEVO-Fire-Evening	6:30 - 10:30 pm
1/30/19	Township of West Deptford	Driving Safety Awareness	2:00 - 3:30 pm
1/30/19	Township of West Deptford	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
1/30/19	Township of Lacey #4	Snow Plow/Snow Removal Safety	10:15 - 12:15 pm
1/30/19	City of Ventnor	Hearing Conservation	10:15 - 11:15 am
1/31/19	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
2/1/19	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
2/1/19	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
2/1/19	Borough of Tinton Falls	Ladder Safety/Walking Working Surfaces	7:30 - 9:30 am
2/1/19	Borough of Somerdale	Hearing Conservation	10:30 - 11:30 am
2/4/19	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
2/5/19	Borough of Pemberton	Accident Investigation	8:30 - 10:30 am
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	PPE	10:45 - 12:45 pm
2/6/19	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/6/19	City of Burlington #2	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/6/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/6/19	Borough of Bradley Beach #1	CEVO-EMS-Evening	6:30 - 10:30 pm
2/6/19	City of Burlington #2	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/6/19	Township of Burlington #3	HazCom w/GHS	1:00 - 2:30 pm
2/7/19	Borough of Stone Harbor #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/19	Borough of Stone Harbor #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/8/19	Township of Stafford	BBP	9:15 - 10:15 am
2/8/19	Township of Stafford	Back Safety/Material Handling	8:00 - 9:00 am
2/8/19	City of Somers Point #3	Flagger/Work Zone Safety	8:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
2/8/19	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
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
2/12/19	Evesham Twp. Fire District #1	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
2/12/19	Township of Manchester	CSE Training for Permit Required Spaces	8:30 - 12:30 pm
2/13/19	Township of Willingboro	Fast Track to Safety	8:30 - 12:30 pm
2/13/19	Township of Marlboro #7	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
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
2/14/19	Toms River MUA	DDC-6	8:30 - 3:00 pm w/lunch brk
2/15/19	Township of Toms River	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/15/19	Township of Upper Deerfield	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/15/19	Borough of Somerdale	Ladder Safety/Walking Working Surfaces	8:00 - 10:00 am
2/15/19	Township of Mantua	Sanitation/Recycling Safety	1:00 - 3:00 pm
2/19/19	Township of Pemberton	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/19/19	South Monmouth Regional SA	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/19/19	Township of Elsinboro	Confined Space Awareness-Evening	7:45 - 8:45 pm
2/19/19	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/19/19	Township of Pemberton	Back Safety/Material Handling	10:45 - 11:45 am
2/19/19	South Monmouth Regional SA	Employee Conduct/Violence Prevention	10:15 - 11:45 am
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	Borough of Avalon #4	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
2/21/19	City of Bordentown	CEVO-Police	2:00 - 6:00 pm
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
2/22/19	Evesham Township #4	Sanitation/Recycling Safety	8:00 - 10:00 am
2/22/19	Township of Middletown #5	Employee Conduct/Violence 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	Fire Extinguisher	11:30 - 12:30 pm
2/22/19	Evesham Township #4	Fire Safety	10:15 - 11:15 am
2/25/19	Township of Egg Harbor #5	Landscape Safety	8:30 - 11:30 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/25/19	Township of Long Beach #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
2/25/19	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS-Evening	7:00 - 10:00 pm

DATE	LOCATION	TOPIC	TIME
2/25/19	Township of Long Beach #1	HazCom w/GHS	10:15 - 11:45 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	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/27/19	Ocean County College #8	PPE	8:00 - 10:00 am
2/27/19	Lower Township MUA	Hearing Conservation	10:45 - 11:45 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
2/28/19	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/28/19	Township of Freehold	Landscape Safety	8:30 - 11:30 am
2/28/19	Township of Pennsville #1	Accident Investigation	8:30 - 10:30 am
3/1/19	Township of Toms River	Back Safety/Material Handling	9:45 - 10:45 am
3/1/19	Township of Toms River	Shop & Tool Safety	8:30 - 9:30 am
3/1/19	Township of Lower	Fast Track to Safety	8:30 - 12:30 pm
3/1/19	Township of Delran	DDC-6	8:00 - 2:30 pm w/lunch brk
3/4/19	Township of Stafford	Landscape Safety	8:00 - 11:00 am
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
3/5/19	Township of Pemberton	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
3/6/19	Evesham Twp. Fire District #1	CEVO-Fire	8:30 - 12:30 pm
3/6/19	City of Ventnor	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/6/19	Western Monmouth UA	BBP	8:00 - 9:00 am
3/6/19	Western Monmouth UA	Hearing Conservation	12:00 - 1:00 pm
3/6/19	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
3/7/19	City of Vineland	Heavy Equipment Safety	8:00 - 11:00 am
3/8/19	Township of Upper Deerfield	Shop & Tool Safety	8:30 - 9:30 am
3/8/19	Borough of Berlin	Landscape Safety	8:00 - 11:00 am
3/8/19	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
3/11/19	Township of Manalapan	Fast Track to Safety	8:30 - 12:30 pm
3/11/19	Township of Egg Harbor #5	Sanitation/Recycling Safety	8:30 - 10:30 am
3/11/19	Township of Egg Harbor #5	PPE	10:45 - 12:45 pm
3/12/19	Township of Barnegat #1	Landscape Safety	8:30 - 11:30 am
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/13/19	Township of Jackson	Special Event Management	8:30 - 10:30 am
3/13/19	City of Vineland #1	Flagger/Work Zone Safety	8:00 - 12:00 pm
3/13/19	Township of Jackson	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
3/14/19	Toms River MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/14/19	Toms River MUA	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/15/19	City of Somers Point #1	Fire Extinguisher	9:15 - 10:15 am

DATE	LOCATION	TOPIC	TIME
3/15/19	City of Somers Point #1	Fire Safety	8:00 - 9:00 am
3/15/19	Township of Mantua	Ladder Safety/Walking Working Surfaces	1:00 - 3:00 pm
3/18/19	City of Brigantine #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/18/19	City of Brigantine #3	Fall Protection Awareness	10:15 - 12:15 pm
3/19/19	Township of Washington	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/19/19	Borough of Lavallette #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
3/19/19	Borough of Lavallette #1	Shop & Tool Safety	10:15 - 11:15 am
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
3/20/19	City of Pleasantville #1	Accident Investigation	8:30 - 10:30 am
3/20/19	City of Pleasantville #1	BBP	12:00 - 1:00 pm
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/20/19	City of Pleasantville #1	Back Safety/Material Handling	10:45 - 11:45 am
3/21/19	Brick Twp. MUA #2	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/21/19	Township of Galloway	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/22/19	Borough of Tinton Falls	Back Safety/Material Handling	8:45 - 9:45 am
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Tinton Falls	BBP	7:30 - 8:30 am
3/25/19	Borough of Glassboro #1	Fast Track to Safety	8:30 - 12:30 pm
3/25/19	Township of Long Beach #1	Heavy Equipment Safety	8:30 - 11:30 am
3/25/19	Township of Hamilton #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
3/25/19	Township of Hamilton #3	Hearing Conservation	10:15 - 11:15 am
3/26/19	Township of Winslow	Hearing Conservation	9:15 - 10:15 am
3/26/19	Township of Marlboro #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/26/19	Township of Winslow	BBP	8:00 - 9:00 am
3/26/19	Township of Freehold	HazCom w/GHS	2:00 - 3:30 pm
3/26/19	Township of Marlboro #3	Driving Safety Awareness	10:45 - 12:15 pm
3/27/19	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/27/19	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/27/19	City of Vineland	Heavy Equipment Safety	8:00 - 11:00 am
3/27/19	Borough of Rumson	PPE	8:00 - 10:00 am
3/27/19	Borough of Rumson	BBP	10:15 - 11:15 am
3/28/19	Borough of Pemberton	CEVO-Police	8:30 - 12:30 pm
3/28/19	Borough of Avalon #4	Landscape Safety	8:30 - 11:30 am
3/28/19	Bayshore Regional SA	Flagger/Work Zone Safety	8:00 - 12:00 pm
3/29/19	Evesham Township #4	CMVO	8:30 - 12:30 pm
3/29/19	Township of Stafford	Sanitation/Recycling Safety	8:00 - 10:00 am
3/29/19	Township of Stafford	PPE	10:15 - 12:15 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	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
Flagger / 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 Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - JANUARY 2019

LIABILITY CLAIMS 101



TYPES:

- TRIP/SLIPS/FALLS RESULTING IN INJURY TO A MEMBER OF THE PUBLIC
- DAMAGE TO SOMEONE ELSE'S PROPERTY
- POLICE CASES; EXCESSIVE FORCE, FALSE ARREST, WRONGFUL DETENTION
- CLAIMED DAMAGE FROM POTHOLES OR DUE TO WEATHER/ROAD CONDITIONS
- IMPROPER SIGNAGE OR VIEW OBSTRUCTIONS
- AUTO LIABILITY IS WHEN IT IS CLAIMED THAT A MUNICIPAL VEHICLE CAUSED INJURIES OR DAMAGE TO SOMEONE OR SOMETHING

WHAT DO YOU DO?

- GATHER INFORMATION AT THE SCENE
- REPORT ANY POTENTIAL OR KNOWN CLAIM TO US AS SOON AS POSSIBLE
- NEVER ADMIT LIABILITY.
- SIMPLY ADVISE THAT YOU WILL SEND THE CLAIM INTO THE INSURANCE COMPANY.

EXAMPLES:

- EMPLOYEE IS NOTIFIED BY A RESIDENT THAT SHE FELL WALKING INTO THE MUNICIPAL BUILDING. SHE WASN'T BADLY HURT, BUT FELT SORE. THE EMPLOYEE IMMEDIATELY HAD THE RESIDENT POINT OUT THE AREA WHERE SHE FELL. THE EMPLOYEE THEN INSPECTED THE AREA FOR PROBLEMS AND TOOK PHOTOS TO DOCUMENT THAT THE AREA WAS CLEAN AND DRY WITH NO DEFECTS OR DANGEROUS CONDITIONS. THIS ENABLED US TO DENY THE CLAIM.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 15, 2019 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY ACTIVITY & PLANNED EVENTS

Florence – Ended 2018 with a successful Maintain Don't Gain throughout the year. Out of 18 participants, 11 either maintained or lost every month. Total pounds lost was 181.20; three (3) employees losing over 20lbs each with the top "loser" reaching nearly 44lbs! They are planning on another year long challenge in 2019 "Are you a Maintainer or Loser?" Details to come.

Hainesport – Already had a planning meeting to lay out ideas and activities for the year. Starting off with a Monday Mover where a different exercise will be done each Monday to start everyone's week off together.

Mt. Laurel – EMS Chief interested in offering a presentation or demo every other month. Working on one for January. Also looking to have fresh fruit and portion control healthy snack options available for EMT. Ended the year with tips from RD on healthier options to have for meal prep.

Southampton - Using some of their encumbered wellness funds to have a healthy lunch and offer chair massages this month. Also a good way to "kickoff" the new year.

Working on setting up planning meetings with all the members to take place over the course of the next two months. Goal is to formulate a plan for implementing effective wellness initiatives and allocating wellness funds early in the year to avoid losing them at the end.

2018 Wellness Funds Encumbered:

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2019. Please try to have all receipts and vouchers to Tracy Forlenza by Jan 31st.

January Wellness Connection Newsletter

In my January Wellness Corner Connection Newsletter, I focus on how you can start to "change habits" that can lead to goal success and overall well-being! You'll find information on:

- Why habits are hard to break
- The habit loop
- How to change a habit
- And determining what stage of change you're in...key to successfully changing a habit

By request, I have created another "**Reflection Calendar**" for January. Just a few things to keep in mind as you begin the New Year. I will try to provide these calendars periodically throughout 2019. I am always open to your ideas, comments and suggestions.

Looking at 2019:

1. **Set up a meeting** with me to begin laying out a plan for 2019 Wellness – All of you should have received an email from me initiating conversation for setting up our first Planning Meeting. Some of you have already planned to meet with me. Thank you! Others I have just asked that you let me know the best time to reach back out to you since January can be a transitional time. Let's plan to use the Wellness Funds throughout the year not Jan 2020! J
2. **Goal** – to have at least one Wellness Event/Initiative/Challenge a quarter in an effort to create consistency and a "culture of wellness".
3. **Wellness Committee** – No matter what size municipality you manage, my hope is that I can encourage the implementation of a small Wellness Committee who can meet with me either quarterly or at least two times this year.
4. **Employee Needs Assessment**- If it has been awhile since our last Employee Interest Survey, it may be a good time to distribute another as we prepare for planning Wellness Activities for 2019. Please let me know if you are interested and I can forward a sample survey to you.

**A Goal
without
a Plan
is just
a Wish**



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

Intake	December-18	December-17	2018 Year End	2017 Year End
# of New Claims Reported	12	10	219	215
# of Report Only	4	4	62	58
% Report Only	33.3%	40.0%	28.3%	27.0%
# of Medical Only	7	4	118	123
# of Lost Time	1	2	39	34
Medical Only to Lost Time Ratio	88:12	67:33	75:25	78:22
Average # of Days to Report a Claim	0.5	5.2	2.3	3.2

Nurse Case Management	December-18	December-17
# of Cases Assigned to Case Management	17	13
# of Cases >90 days	15	11

Savings	December-18	December-17	2018 Year End	2017 Year End
Bill Count	185	114	1743	1362
Provider Charges	\$259,289	\$84,502	\$2,723,543	\$1,302,590
Repriced Amount	\$119,987	\$37,722	\$1,080,012	\$508,745
Savings \$	\$139,302	\$46,780	\$1,643,531	\$793,844
% Savings	53.7%	55.4%	60.3%	60.9%

Participating Provider Penetration Rate	December-18	December-17	2018 Year End	2017 Year End
Bill Count	97.8%	93.0%	94.0%	96.3%
Provider Charges	99.3%	93.0%	96.4%	95.0%

Exclusive Provider Panel Penetration Rate	December-18	December-17	2018 Year End	2017 Year End
Bill Count	94.9%	92.2%	90.2%	92.1%
Provider Charges	98.5%	95.6%	95.2%	95.9%

Transitional Duty Summary		2018 Year End	2017 Year End
% of Transitional Duty Days Worked		39.5%	76.1%
% of Transitional Duty Days Not Accommodated		61.5%	23.9%

January 7, 2018

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

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

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 26,342.86. This generated an average annual yield of 1.73%. However, after including an unrealized net gain of \$ 37,873.56 in the asset portfolio, the yield is adjusted to 4.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$127,151.64 as it relates to current market value of \$ 16,927,548.76 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,945,324.63.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 8 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,951.17 w/YTD Total \$ 108,075.23 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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 \$ 394,551.03. The claims detail shows 317 claim payments issued.

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

Delran Township	\$66,038.00
Chesterfield Township	\$ 1,083.00
Bordentown City	\$52,856.00
Bordentown Township	\$27,843.00
Westampton Township	\$10,136.00
E-JIF Dividend (\$57.32)	\$39,815.32

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 \$ 18,669,018.72 to a closing balance of \$ 17,887,641.72 showing a decrease in the fund of \$ 781,377.00. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
1/22	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	26,829.55	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	22,792.99	
1/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-JAN						49,790.54	
TOTAL-YTD							49,790.54
2/1	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	140.74	
2/1	MEDFORD TWP.	1211751	ROBERT ZANE	WC	2014	1,448.42	
2/1	MEDFORD TWP.	1211750	WILLIAM KNECHT	WC	2014	1,248.43	
2/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
2/16	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
2/21	DELANCO TOWNSHIP	2018113892	DELANCO TOWNSHIP	PR	2017	945.88	
TOTAL-FEB						3,856.47	
TOTAL-YTD							53,647.01
3/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/13	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	153.00	
TOTAL-MAR						203.00	
TOTAL-YTD							53,850.01
4/2	PEMBERTON TWP.	1226444	BRIAN BARTLESON	WC	2015	1,160.00	
4/2	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	80.74	
4/4	PEMBERTON TWP.	2018121412	PEMBERTON TWP.	PR	2017	1,650.00	
4/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/12	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
4/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-APR						3,009.74	
TOTAL-YTD							56,859.75
5/8	CHESTERFIELD TWP.	2018121981	CHESTERFIELD TWP.	PR	2018	4,195.94	
5/14	SPRINGFIELD TWP	1220784	WILLIAM KERR	WC	2015	14,291.04	
5/15	DELRAN TOWNSHIP	2018127074	DELRAN TOWNSHIP	PR	2018	4,775.72	
5/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	40.00	
5/18	EDGEWATER PARK	1255304	MARK HERKOPEREC	WC	2016	50.00	
TOTAL-MAY						23,352.70	
TOTAL-YTD							80,212.45
6/4	WESTAMPTON TWP	2018126894	WESTAMPTON TWP	PR	2018	2,229.50	
6/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
6/25	WESTAMPTON TWP	2018131080	WESTAMPTON TWP	PR	2018	1,228.03	
TOTAL-JUN						3,480.53	
TOTAL-YTD							83,692.98
7/16	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
7/17	EDGEWATER PARK	1255304	MARK HERKOPEREC	WC	2016	50.00	
7/20	DELRAN TOWNSHIP	1251973	ANNMARIE GALLETTI	WC	2016	487.81	
7/26	LUMBERTON TWP.	2018130044	LUMBERTON TWP.	PR	2018	11,426.06	
TOTAL-JUL						11,986.87	
TOTAL-YTD							95,679.85
8/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						23.00	
TOTAL-YTD							95,702.85
9/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	125.00	
TOTAL-SEP						125.00	
TOTAL-YTD							95,827.85
10/2	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	98.00	
10/2	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
10/16	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	32.00	
10/22	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
TOTAL-OCT						201.00	
TOTAL-YTD							96,028.85
11/1	PALMYRA BOROUGH	2018109612	ALEX ALVEN	WC	2017	6,061.98	
11/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	33.23	
TOTAL-NOV						6,095.21	
TOTAL-YTD							102,124.06
12/3	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
12/3	EDGEWATER PARK	2017100511	CHARLES RYDER, JR.	WC	2017	33.50	
12/3	EDGEWATER PARK	2017100511	KYLE McPHILLIPS	WC	2017	33.50	
12/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
12/17	MOUNT LAUREL TWP.	2018112324	MOUNT LAUREL TWP.	PR	2017	5,838.17	
TOTAL-DEC						5,951.17	
TOTAL-YTD							108,075.23

FY 2018 EJIF Dividend
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
E-JIF AELCF MEMBER DATA FY 2018**

	FY 2018 December 1 Balance	December 2018 Interest	FY 2018 December 31 Balance
Bass River Township	356.00	0.51	356.51
Beverly City	627.00	0.90	627.90
Chesterfield Township	616.00	0.89	616.89
Delanco Township	763.00	1.10	764.10
Delran Township	3,662.00	5.28	3,667.28
Edgewater Park Township	1,853.00	2.67	1,855.67
Florence Township	2,533.00	3.65	2,536.65
Hainseport Township	972.00	1.40	973.40
Lumberton Township	2,465.00	3.55	2,468.55
Mansfield Township	1,200.00	1.73	1,201.73
Medford Township	5,245.00	7.56	5,252.56
Mount Laurel Township	9,479.00	13.67	9,492.67
Riverside Township	1,864.00	2.69	1,866.69
Shamong Township	1,523.00	2.20	1,525.20
Southampton Township	2,448.00	3.53	2,451.53
Springfield Township	761.00	1.10	762.10
Tabernacle Township	1,690.00	2.44	1,692.44
Westampton Township	1,701.00	2.45	1,703.45
ALLOCATION TOTALS	39,758.00	57.32	39,815.32

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JANUARY 2019

	Payee	FY 2019	FY 2018	FY2017	JIF Appropriation	Description
1	PERMA	6,936.50			Prof Services/Actuary	Jan-March 2019 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00			Prof Services/Administration	Jan Fee utilizing 2018 rates
3	Arthur J. Gallagher Risk Management Services, Inc.		107.25		Misc/Postage/Copies/Faxes	Dec 2018 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,833.00			Prof Services/Attorney	Jan 2019 Fees
5	Qual-Lynx	16,742.00			Prof Services/Claims Admin.	Jan 2019 Fees
6	Joyce Media	410.00			Misc/JIF Website	Jan 2019 Fees plus domain renewal
7	Kris Kristie	375.00			Misc/Recording Secretary	Jan 2019 Fees
8	J. A. Montgomery Risk Control Services	10,945.00			Prof Services/Safety Director	Jan 2019 Fees
9	Tom Tontarski	930.00			Prof Services/Treasurer	Jan 2019 Fees
10	Conner Strong & Buckelew	659.00			Prof Services/Underwriting Mgr	Jan 2019 Fees
11	Debby Schiffer	2,494.00			Wellness Program	Jan 2019 Fees
12	4imprint	530.00			Misc/Office Supplies	Inv#6916123; jif pens (split)
13	ARC Reprographics		2,230.45		Misc/Printing	Inv#274347 12/6 EO; #274389 Annual reports
14	Courier Post		47.60		Misc/Legal Notices	ad#3304617; ED and Admin RFQ
15	Courier Times		43.46		Misc/Legal Notices	ad#7263063; ED and Admin RFQ
16	Iron Mountain	69.70			Misc/Record Retention Service	Inv#AKBE414 Storage 1/1-31/19; Service 11/28-12/24/18
17	Medlogix		21.69		Misc/Record Retention Service	Inv#744460; 4th quarter storage
18	Merighis Savoy Inn		778.00		EPL/Cyber Consult/Training	12/6/18 EO dinner; split with JIFs
19	North Shore Risk Consulting		5,300.00	5,300.00	Prof Services/Claims Auditor	Oct-Nov 2018; onsite visit to QL
20	Office Depot		71.98		Misc/Office Supplies	Inv#25337813001; file boxes split
21	Paul's Custom Awards and Trophies Inc.		82.00		Misc/Meeting Expense/Dinner Mtg	Inv#41406; Mike Mansdoerfer plaque
22	Pivot Point Security		9,214.15		Risk Control Contingency	Inv#3930; Sept-Dec; #3983; Jan
23	Praetorian Digital		8,243.00		EPL/Cyber Consult/Training	Inv#010134-4949; online police training
24	PRIMA	385.00			Misc/AGRIP/PRIMA	Annual membership 4/1-3/31/19
25	Bass River Township		500.00		Wellness Program	Chair massages
26	City of Beverly		1,595.00		Optional Safety Budget	Safety supplies
27	City of Beverly			367.04	Safety Incentive Program	Safety supplies
28	City of Bordentown			353.61	Safety Incentive Program	Holiday luncheon
29	BordentownTownship			1,407.61	Safety Incentive Program	Holiday luncheon
30	Township of Medford		1,955.48		Optional Safety Budget	Cones; response kits
31	Township of Medford		473.67		Wellness Program	Monthly water delivery
32	Springfield Township		500.00		EPL/Cyber Consult/Training	off site back up
33	Tabernacle Township		500.00		EPL/Cyber Consult/Training	web encryption
34	Tabernacle Township		55.02		Optional Safety Budget	steel toe shoes
35	Tabernacle Township			798.63	Safety Incentive Program	Holiday luncheon
36	Tabernacle Township			283.06	Safety Incentive Program	steel toe shoes
37	Woodland Township		995.00		Optional Safety Budget	generator and cord
	TOTAL	\$75,275.20	\$32,713.75	\$8,509.95		

JIF BILL LIST TOTAL \$116,498.90



***Safety Committee Meeting Minutes
December 18, 2018 at 1:30 pm
Hainesport Municipal Building
Hainesport, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Medford Village Country Club, Medford, New Jersey December 18, 2018. The meeting was called to order at 1:36 p.m.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Deputy Executive Director, **Gallagher**
Sheila Ortiz, Account Representative, **Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Amanda Somes, **Bass River Township**
Michael Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**

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

I. MINUTES OF SEPTEMBER 18, 2018 SAFETY MEETING (E-mailed 12/11/2018)

A copy of the September 18, 2018 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Mr. Forlenza asked if there were any questions. No questions were entertained. Mr. Forlenza stated there were several follow-up items which will be addressed in today’s agenda.

II. THIRD QUARTER SAFETY DIRECTOR’S LOSS CONTROL REPORT

The Safety Director’s Third Quarter Report was e-mailed to the Committee members on December 17, 2018. Mr. Garish handed out an abridged version for the Committee’s review. He then briefly reviewed the report with the Committee.

Mr. Garish highlighted that there were 53 Instructor-led training courses available to the membership. Through September 30, 2018, BURLCO JIF members have participated in 499 total

Instructor-led learning events through the MSI. In addition to traditional Instructor-led training, 413 online classes have been taken through the MSI as of September 30, 2018. Currently, there are 24 online training programs offered through the MSI Learning Management System.

Mr. Garish asked the Committee if they had any questions pertaining to the Safety Director's Loss Control Report. There were no questions entertained.

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

III. SAFETY INTERVENTION/MONITORING

Safety Intervention

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

Mr. Forlenza asked if there were any members of concern. Mr. Garish mentioned that they are keeping an internal watch on Delanco Township and Edgewater Park are on their internal "watch list". He briefly reviewed the following with the Committee.

Delanco Township

Mr. Garish mentioned that Delanco Township's 2017 Fund Year was slightly higher due to 10 – Worker Compensation Claims and five (5) General Liability Claims. He noted that the Township has a good Safety Program and have an active Fund Commissioner and Safety Coordinator that are on board with the program.

Mr. Garish recommends keeping Delanco Township on their internal "watch list" until the first quarter of 2019.

Edgewater Park Township

Mr. Garish reported that Edgewater Park Township has a good Safety Program; however, their metric are high due to 10 – Workers Compensation Claims with a 551% loss. As a result, Mr. Garish recommended keeping Edgewater Park Township on their internal "watch list" until the first quarter of 2019.

Fieldsboro Borough

Mr. Garish reported that Fieldsboro Borough has a high loss ratio due to a General Liability Claim. Due to their size of their town, one large claim will cause their number to rise. He noted that the Borough participates with the Safety Program.

Mr. Saville commented that Fieldsboro has an active Fund Commissioner and a new Safety Coordinator that are on board with the Safety Program.

Mr. Garish recommends keeping Fieldsboro Borough on their internal "watch list" until the first quarter of 2019.

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

IV. BURLCO JIF LOSS RATIO REPORTS – September 30, 2018

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *Six Year Average Loss Ratio* reports valued as of September 30, 2018 included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 64.8%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the Fund's *Self Insured Retention* (SIR) versus the loss funding portion of a member's assessment to pay these claims.

Mr. Forlenza briefly reviewed the following reports included in the agenda packet with the Committee.

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

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

V. *MEL LOSS RATIO REPORTS – September 30, 2018*

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *MEL Six Year Average Loss Ratio* reports valued as of September 30, 2018 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017. He indicated that the JIF's MEL Loss Ratio (Incurred vs. Loss Funds) as of September 30, 2017 is 36.3%. Mr. Forlenza stated that these figures represent incurred losses in the MEL layer, which is above the JIF's self-insured retention, for liability, workers compensation, and property claims.

Mr. Forlenza stated that this data is used to create the MEL Loss Ratio Snapshots. He indicated that September 30, 2018 MEL Loss Ratio Snapshots were distributed at the November Executive Committee Meeting.

Ms. Archer, Fund Commissioner, Bordentown City asked where would the 2016 garage fire be listed on the MEL reports. Mr. Forlenza responded that the fire would be listed as a property loss. He noted that the property loss is not listed on the MEL report; therefore, he will follow-up as to how the loss was allocated. He will follow-up with Ms. Archer once he receives a definitive answer.

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

VI. *REGIONAL TRAINING SCHEDULE*

Police Regional Training

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

- **Excited Delirium:** This training was held on October 9th at O'Connors, Eastampton, and November 2nd at Auletto's, Almonesson and November 9th at Merighi's. Mr. Garish briefly reviewed the evaluation for each session. Overall, the feedback received was very positive.

Mr. Garish then referred the Committee to page 23 of an excerpt of discussions that took place at the September 18, 2018 Executive Safety Committee Meeting. During that meeting the Committee suggested having a Police One Training, one (1) Public Works topic and one (1) online/webinar.

Mr. Garish mentioned that his office is looking to combine the Safety Coordinator and Claims Coordinator Roundtable with the Safety Kickoff Breakfast. The idea is not have the members attend two separate events that would keep them out of the office. Mr. Garish noted that there will be further discussions later on the agenda.

As a result, the following 2019 Regional Training Schedule was developed:

- **Safety Breakfast Safety Coordinator / Claim Coordinator's Round Table:** This training will be held the 1st Qtr. of 2019, location to TBD. The target audience Safety Coordinators, Claims Coordinators, Risk Management Consultants, and other interested personnel.

- **Back to Basics:** This training will be held in March/April 2019, location to TBD. The target audience is for Public Works Supervisors.
- **Ergonomics / Wellness:** This training will be held in the 3rd quarter of 2019. This training will be a recorded webinar. The target audience is for all departments; Risk Management Consultants, and other interested personnel.
- **Practical Leadership Strategies:** this training will be scheduled either in May/June 2019, location to be determined. The target audience is for Police; however, all interested personnel are invited to attend.

Mr. Garish mentioned other potential training topics: *Changes to CDL/Non-CDL MV Policy* and *Marijuana*. He noted that the second topic is pending on the MEL.

Mr. Forlenza then asked the Committee if they were okay with the proposed 2019 Regional Training Topics. The Committee Agreed.

VII. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to a copy of six (6) Safety Bulletins that have been distributed since their last meeting:

- *Hayrides – Best Practices*
- *Fire Prevention Week 2018 – October 7th to October 13th*
- *Leaf Collection Time...An Important Reminder*
- *About the Fire Service CDL Exemption*
- *Conducting Motor Vehicle Record Checks*
- *Avoiding Deer – Vehicle Collisions*

Mr. Garish indicated that there are no additional Safety Bulletins currently in the pipeline; however, his office will be updating the Silicone Bulletin and the Fire Truck Bulletin along with the regularly scheduled Safety Bulletins that are distributed during the Fall & Winter months.

VII. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish reported that all members have appointed a Training Administrator for the MEL Safety Institute.

Mr. Garish then referred the Committee to page 35 of the agenda to review the MSI Attendance from January 1, 2018 through September 30, 2018.

MEL Leadership Institute

Mr. Garish reported that the MEL Safety & Education Committee will offer several MEL Leadership Skills trainings in 2019; however, the dates and locations have not been released.

Mr. Garish indicated that his office will continue to promote these trainings to the BURLCO JIF members.

MEL Media Library

Mr. Garish mentioned that the MEL Media Library was updated and expanded and correspondence was sent on October 9, 2018. His office made significant additions to the DVD library that can be borrowed free of charge.

On-line training

Mr. Garish indicated that his office will continue to monitor and address any MSI Training concerns.

Learning Management System – Other Updates

Mr. Garish mentioned that his office launched “Kwik Courses” which are video tool-box talks. He noted that these videos are approximately two minutes to 10 minutes in length. Mr. Garish indicated that two (2) of the videos are available on the Learning Management System. He noted that there are two (2) additional “Kwik Courses” that will be added to the Learning Management System.

Mr. Garish mentioned that in 2019 there will be four (4) instructor led courses not five (5) as in previous years. He noted the topics for the Instructor Led courses will be: *Blood borne, Lock-Out/Tag-Out, Fire Safety and Hazcomm.*

Additional Topics in Planning

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

VIII. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National which is available to Police, Fire, and EMS. He reported that the program is being used by approximately 30% of our members. Mr. Garish mentioned that a reminder email was sent to the members on September 21, 2018. Mr. Garish stated that his office continues to promote this program to the members.

IX. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

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

Police Ad Hoc Meeting

Mr. Forlenza mentioned that the minutes from the October 1, 2018 Police Ad Hoc Committee meeting was included in the agenda beginning on page 43.

Mr. Hummel mentioned that representatives from Police One Learning Academy attended the October 12, 2018 Police Ad Hoc Committee. He indicated they introduced the Police One Academy to the law enforcement members of the Atlantic, Burlington and TRICO Joint Insurance Funds. Mr. Hummel indicated that during the meeting a training committee of officers was developed who will help with choosing and reviewing potential training topics and programs. He added that a follow-up webinar was held on November 29, 2018 with 29 participants. Mr. Hummel stated that the BURLCO JIF had good attendance with participation from the following member towns: Riverside, Bordentown Township, Lumberton, Delanco, Medford, Florence, Chesterfield, Westampton and Mansfield. He noted that if a town missed the webinar, it is still available for viewing. Mr. Forlenza asked how many towns that participated in the webinar

uploaded their training records. Mr. Hummel responded that only four (4) towns recorded their training.

Mr. Forlenza indicated that under the contract there are 15 hours of training available each year. Currently, only seven (7) hours have been utilized for training. As a result, there is room for training growth.

Below 100 Training

Mr. Hummel reported that there were three (3) Below 100 Training's offered to all members.

- October 23, 2018 at the Ocean City Library
- November 26, 2018 at the Rutgers – Eco Center, Mansfield
- December 4, 2018 at the Camden County Regional Emergency Training Center

Mr. Hummel indicated that Below 100 is comprised of five core tenets:

- Wear your seatbelt
- Wear your vest
- Watch your speed
- WIN – What's Important Now?
- Remember: Complacency Kills!

X. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to pages 49-53 to the MEL Safety & Education minutes from the June 15, 2018 meetings. He noted that the minutes are self-explanatory. Mr. Forlenza stated that he includes the minutes from these meetings in the agenda packet so the members are aware of the statewide initiatives.

Mr. Forlenza noted that there was a meeting held on September 15, 2018; however, he did not include them in today's agenda. He indicated that he will include the minutes in the March 2019 agenda packet.

Mr. Forlenza mentioned that the last MEL Safety & Education Meeting was held on December 7, 2018.

XI. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 54-56 of the agenda packet. He then highlighted the *15 most Frequent Citations for period of July 1, 2018 through September 30, 2018* with the Committee.

Mr. Saville mentioned that PEOSHA's five (5) year plan focuses on Public Works and Water & Sewer Operations and removing the Fire Districts and Nursing Homes.

Mr. Saville reported that PEOSH issued penalties as a result of seven (7) open penalty cases. He noted that one penalty resulted in a monetary fine of \$50,000. He noted that there were 60 total penalties issued for Health and Indoor Air Quality: 19 – from municipalities', 14 - state agencies, 11 from counties, 20 – Schools and 8 – Fire Departments.

Mr. Saville mentioned that Indoor Qualities penalties are becoming more prevalent.

Mr. Saville indicated that during the last PEOSHA Advisory Committee they showed a presentation from New Jersey Sharing Network. He noted that they conducted 23 training courses.

Right to Know

Mr. Garish mentioned that all Right to Know Inventory and Labeling Surveys has been completed for all member towns. The data is currently being entered into the State portal. He noted that each town will receive a Right to Know link through “Drop-Box”. Mr. Garish explained that the link will be sent from his office; within the link there will be a (5) five separate attachments specific to the program.

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

XII. WELLNESS INITIATIVE

Ms. Schiffer reviewed her activities throughout Fund Year 2018:

- 10 Municipalities participated in Challenges – Water (Medford & Southamptn), Home Run Fitness (Bordentown Twp., Florence, and Hainesport & Westampton), Maintain Don’t Gain (Florence – year long), Plank (Southampton), Smoothie (Hainesport – every month) and Holiday Wellness (Pemberton Twp).
- 2 Health Fairs – Mt. Laurel & Pemberton Township (Safety Lunch – incorporated chair massage and blood pressure screening)
- 30 Presentations – Smoothies (Medford, Westampton), Diabetes (Chesterfield), Stress Management (Medford, North Hanover), Portion Control (Delanco, Edgewater Park, Lumberton), Holiday Survival (Bordentown Twp.), Sitting Disease (Beverly City, Bordentown Twp., Florence, North Hanover, Mansfield, Medford, Riverside), Nutrition Myth Buster (Westampton, Tabernacle), Dr. Peak (Delanco – posture; Medford Fire – Ragland test), Surviving Shiftwork Nutrition (Florence Police), Yoga Demo (Delanco), Benefits of Meditation (Medford), Men’s and Women’s Health (Medford Fire, Medford), Eating for Longevity (Lumberton), Healthy Lunch/Snack Options (Beverly City, Hainesport, Medford Fire, Mt. Laurel EMT)
- 2 Wellness Committees – Delran Township and Westampton Township

Other activities:

- *Fruit Delivery* – (specific to likes of the dept.); Mt. Laurel once)
- Reimbursement for purchasing wellness services or products (Edgewater Park, Woodland, Mansfield EMT – gym membership)
- Participation in 5k run/walk (Westampton)
- Boot camp classes (Palmyra Fire)
- Filtered water (Bordentown Twp)
- Mammography Van (Medford)
- Healthy snack baskets per department at Halloween (Medford)
- Biometric screenings and flu Clinics (Pemberton Twp)
- Wellness Bulletin Board established (Wrightstown)
- Standing Desks or Active Sitting Discs (Bordentown City, Tabernacle, Wrightstown)
- Bring your Dog to Work Day (Florence)
- Police Fitness Testing (Bordentown Twp, Edgewater Park, Florence)
- Open Fitness Room to Employees (Palmyra)
- Healthy Recipe Swap (Delanco)
- Promote wellness at every safety meeting (Fieldsboro)
- Purchase Fitbits (Fieldsboro)
- Yearlong incentive challenge & newsletter questions (Lumberton)

- 12 Chair Massages / Reflexology – Bordentown Twp (2), Delanco (2), Lumberton (1), Mt. Laurel (1), Delran (1), Pemberton Borough (2), Pemberton Twp (1), Riverside (1), Tabernacle (2), Shamong (1), Westampton (1), Woodland (1)
- No activity that I am aware of (2) – Bass River and Springfield

Ms. Schiffer mentioned to the Committee that in an effort to continue bringing the most valuable and up-to-date information to the members, she is planning to attend the *2019 WELCOA Summit* being held on August 26-28, 2019 in Philadelphia. She then referred the Committee to a letter she addressed to the BURLCO JIF Safety Committee Meeting asking for support to attend the conference, she is requesting \$398 from the BURLCO JIF to help offset some of the expenses for this educational opportunity. Mr. Forlenza then asked the Committee if they are comfortable with this expenditure. The Committee authorized the Funds for Ms. Schiffer to attend the WELCOA Summit.

Wellness Policy and Best Practices

Ms. Schiffer mentioned that the Wellness Policy and Best Practices were e-mailed to all members on November 28, 2018. He asked that once they are adopted, to send them to Ms. Ortiz at his office for filing purposes.

Wellness Posters

Mr. Forlenza stated that the new Wellness Posters were distributed to the membership at the November Executive Committee meeting.

Wellness Budget

Mr. Forlenza referred the Committee to a copy of the 2018 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 61. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2018. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2019. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIII. 2018 OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2018 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 62. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2018. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2019. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIV. SAFETY INCENTIVE PROGRAM

2017 Program

Mr. Forlenza referred the Committee to a spreadsheet on page 63 of the agenda packet depicting available balances in the 2017 SIP. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

2018 Program

Member Status

Mr. Forlenza asked if all members will qualify for the 2018 Safety Incentive Program. Mr. Garish responded that Woodland Township was the only town that did not send a representative to Safety Kickoff Breakfast. He noted that Woodland is a small town with one (1) full-time employee and

one (1) part-time employee. Mr. Garish also mentioned that he met with the Township's RMC and he is full aware of the situation.

Mr. Saville reported that Woodland Township has one (1) part-time Public Works employee, the Fire Department attends the Safety Meetings and they send other Fire Department personnel. He noted that Ms. Brown tries to conduct *Job Site Observations* along with her daily tasks. Mr. Walsh, RMC for the Township commented that her office hours are from 9am-2pm (4 days a week); which becomes a little difficult to attend various meetings. Mr. Garish suggested giving Woodland Township a one (1) time pass to qualify for their 2018 SIP Funds. Discussion ensued.

Following a brief discussion, the Committee agreed to allow the one (1) time pass to Woodland Township. The Committee asked that during their renewal visit, Mr. Forlenza discuss the concerns of the JIF with their Elected Officials.

Special Recognition Award Nominations

Mr. Forlenza asked if any Special Recognition Nominations have been received. Mr. Garish responded that his office received two (2) nominations to date.

Mr. Garish stated that the *Special Recognition Award Nominations* may have reached the end of its program life; as nominations have diminished over the past years. He noted that recognitions are supposed to be for employees that are doing an exemplary jobs or something unique. Mr. Garish recommends removing the *Special Recognition Award Nominations* from the *2019 Safety Incentive Program* as his office is not receiving nominations as in prior years. He noted that this discussion will take place further in the agenda.

Mr. Garish asked discussed the award with the Committee and asked if they are okay continuing to offer department lunch at \$10 per person to the winners as has been done in the past. He also encouraged the Committee to remind members to submit nominations. The Committee agreed to offer the same award to the winner as in years past.

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

Outstanding Suggestions for Improvement

Mr. Garish reported that there are eight (8) outstanding *Suggestions for Improvement (SFI)* that are over two years or older. He noted that two (2) are from 2015; and there are no member towns have any SFI's older than four years old. Mr. Garish stated that his office will send a letter to those towns requesting to rectify the outstanding *Suggestions for Improvements (SFI's)* and asking them to provide an explanation of the issue. He indicated that he provide an update during the 1st Qtr. to the Committee. Mr. Saville added that during safety visits the consultants will clarify the SFI's with those member towns.

Safety Director Letter – nonattendance at Safety Breakfast

Mr. Garish mentioned that there was no sign in sheet at the Safety Breakfast, therefore, the only way to know if a town attended is if they picked up their town folder. As a result, a letter was sent to Fieldsboro, Edgewater Park, Pemberton Borough and Woodland Township. He noted that there were two members that were present; however they did not pick up their folder. Another town had a family emergency as to why they were unable to attend. Mr. Garish mentioned that Woodland Township was discussed earlier in the agenda.

Budget & Awards

Mr. Forlenza then reviewed the 2018 BURLCO JIF Safety Incentive Budget beginning on page 70 of the agenda packet. The Committee agreed to the expenses set forth in the budget. Mr. Forlenza noted that any cost overruns would be taken out of the Contingency line. The Committee agreed.

Mr. Forlenza mentioned that there are no changes in size categories for 2019.

2019 Safety Program

Mr. Garish referred the Committee to a copy of the 2019 “draft” SIP program with a few suggested changes that he would like to discuss with the Committee. He then highlighted the following:

- The Safety Breakfast and Safety Coordinator / Claims Coordinator Roundtable will be a single event for 2019 – The Executive Director’s office will research dates for the breakfast as it was previously scheduled for April. Mr. Garish mentioned that this change is to keep the members out of the office to a minimum.
- The Safety Incentive Program will now consist of a “Base Program Award” and an “Enhanced Program Award”
 - Base and Enhanced program awards are based on member size. Additional award monies have been added to the overall base/enhanced program awards for 2019. To qualify for the Base Award, members must complete six (6) required elements found on Page 5 of the Safety Incentive Program.
 - Removed attendance at both the Safety Breakfast and SC/CC RT as this will be one event
 - Added that members will hold at a minimum, quarterly Safety Committee meeting.
 - To qualify for the Enhanced Program Award, members will first need to qualify for the Base Award. Members will then need to meet the minimum required measurable goals within the following three categories:
 - Toolbox / Safety Talks
 - Safety / Facility Checklist (All Applicable Departments)
 - Job Safety Observations
 - Members will either qualify or not qualify (Pass or Fail) for both the Base and Enhance Safety Incentive Awards
- The Safety Director’s office will conduct a specific Loss Control Visit in 2019 during the 2nd/3rd quarter to review the member’s participation in the Safety Incentive Program. The visit will focus on helping our members with obtaining their Awards in both the Base and Enhanced Programs.
- The Special Recognition Award Section of the Safety Incentive Program has been removed.

Following a review of the suggested changes, the Committee approved the Safety Director’s highlighted changes to the 2019 Safety Incentive Program. Mr. Forlenza indicated that if Mr. Garish does not hear any feedback, he will assume the suggested changes are okay

Mr. Garish stated that the 2019 Safety Incentive Program will be distributed to the members on or about January 1, 2019.

XV. 2018 SAFETY & WELLNESS CALENDARS

Mr. Forlenza indicated that the calendars were distributed at the November Executive Committee Meeting. Ms. Schiffer mentioned that some members are using the specific topic of the month for discussions during their Safety Committee Meetings.

XVI. 2019 SAFETY KICKOFF BREAKFAST

Mr. Forlenza noted that the Safety Kickoff Breakfast was originally going to be scheduled for April 2019. However, the Committee decided to combine the 2019 Safety Kickoff Breakfast and Safety & Claims Coordinator Roundtable. As a result, his office will research a date and venue to hold the Safety Kickoff Breakfast.

Mr. Forlenza asked the Committee if they wanted his office to purchase door prizes for the Safety Breakfast along with the Safety and Claims Coordinator gifts. The Committee approved these expenditures for 2019.

XVII. NEXT MEETING

Mr. Forlenza indicated that the next Executive Safety Committee Meeting will take place in the Spring 2019.

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

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

Tab: 12/18/2018
Tab: 12/18/2018

**2018 Third Quarter
Safety Director's Report**

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

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

November 30, 2018

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2018 THIRD QUARTER SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2018 Contract Status

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

Right to Know Inventory and Labeling Surveys for 2018 will be complete within the fourth quarter. The electronic distribution of the Central File Drop Box for the 2018 surveys will be out within the first quarter of 2019.

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

Renewal surveys have been completed and reviewed for the nine members that will be renewing in 2019. Those members renewing are Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton, and Wrightstown. During the surveys, all municipal operations were reviewed. Buildings more than 50+ years old or of significant value were visited, and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

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

Summary of Members Visited

- Township of Bordentown – Conducted a Loss Control Survey on July 17
- Township of Delran – Conducted a Loss Control Survey on July 23
- Township of Bass River – Conducted a Loss Control Survey on August 27
- Township of Bordentown – Conducted a Loss Control Survey on August 23
- Township of Edgewater Park – Conducted a Loss Control Survey on August 29
- Township of Florence – Conducted a Loss Control Survey on August 15
- Township of Hainesport – Conducted a Loss Control Survey on August 28
- Township of Mansfield – Conducted a Loss Control Survey on August 13
- Township of Medford – Conducted a Loss Control Survey on August 22
- Township of Shamong – Conducted a Loss Control Survey on August 29
- Township of Southampton – Conducted a Loss Control Survey on August 16
- Borough of Wrightstown – Conducted a Loss Control Survey on August 30
- City of Beverly – Conducted a Loss Control Survey on September 17
- Township of Chesterfield – Conducted a Loss Control Survey on September 26

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

Law Enforcement Services

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Police Ad Hoc Committee meetings will be held in 2018. Meetings occurred on April 20, 2018, and October 12, 2018. Meetings are officiated by Keith Hummel and Rob Garish.

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

Law Enforcement training and memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website.

Four different Risk Management for Police Command Staff training events were conducted by Chief Hummel for 2018 for the Atlantic, BURLCO, and TRICO JIFS. Each training consisted of two sessions, both an a.m./p.m. session for a total of eight (8) sessions. Additional sessions were held throughout the state and made available to the membership.

Additional Police services that have been made available to members in 2018 include but not limited to:

- PoliceOne.Com Online Training
- Below 100 Training
- Excited Delirium (All First Responders)
- Coaching the Emergency Operator (CEVO)
- S:ERVE & Distracted Driving
- Defensive Driving

Regional Training / Safety Breakfast / Additional Training

- **Safety Coordinator/ Claims Coordinator Roundtable** was held on February 22, 2018. Twenty-five member towns were represented at the Roundtable.
- **Safety Breakfast** was held on April 10, 2018. Twenty-three member towns were represented at the Safety Breakfast
- **Annual Retreat** was held on April 17, 2018. All member towns were in attendance
- **Ergonomics Regional Training** was held on May 10, 2018. Ten member towns were in attendance.
- **Risk Management Coordinator Roundtable** was held on May 23, 2018, at Merighi's Savoy Inn.
- **Hazardous Waste Handling/Recycling Centers Regional Training** was held on September 13, 2018. Thirteen member towns were in attendance.
- **Excited Delirium Regional Training** was held on October 9, November 2, and November 9, 2018. Thirteen member towns were in attendance.
- **Command Staff Training** – Multiple sessions throughout 2018
- **Managers & Supervisors Training** – Multiple sessions throughout 2018
- **Leadership Training & Senior Leadership Training** was offered by the MEL Safety & Education Committee

Safety Monitoring and Intervention Activity

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

2018 Safety Incentive Program Update

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

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

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

- All members have submitted the signed safety contracts and Safety Committee meeting schedules.
- The Safety Coordinators/Claims Coordinator Roundtable held on February 22, 2018, had representation from all but two member towns.
- The Safety Breakfast held on April 10, 2018, had representation from all but four member towns.
- All member towns participated in the Annual JIF Retreat.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped as the elements of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.)
- Outstanding SFI's will be evaluated at the December Executive Safety Committee Meeting.

- The Safety Director will solicit feedback from the members to establish “minimum required participation” for 2019, including attendance at regional training, safety contract, representation at the annual planning retreat, Safety Committees, documentation of written PEOSHA programs, and completion of outstanding Suggestions for Improvement.
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

Planned Service Activities for Q4

- Continued designated member visits and Law Enforcement Consults
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Present suggested revisions for the 2019 Safety Program to JIF Executive Safety Committee
- 2019 Training Plan
- Preparation and distribution of 2019 Safety Incentive Program by e-mail and posting to the burlcojif.org website.
- Summary of 2018 SIP participation
- Selection of “Special Recognition Award Winners”
- Preparation for Annual Safety Kickoff Breakfast
- Preparation of Safety Director’s Annual Report and Loss Analysis Report
- Participation in MEL Safety & Ed Committee
- Written Compliance Programs / Bulletin Updates
- Continues promotion of the RSW Program / Job Safety Observations/ SIR
- Police Chief Ad Hoc Committee Meeting December 2018.
- Participation in Claims Process/ Accident Investigation
- Participate in Fund Commissioner and Executive Safety Meetings, JIF related activities

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

There are 53 Instructor-led training courses available to the membership. The 2019 Course Catalog and Class Request form was distributed in July 2018 and are available on both the NJ MEL website and JIF website. (See Appendix D)

Through September 30, 2018, BURLCO JIF members have participated in 499 total Instructor-led learning events through the MSI. (See Appendix E)

In addition to traditional Instructor-led training, 413 online classes have been taken through the MSI as of September 30, 2018 (See Appendix E)

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

There were 19 video rentals from the MEL Media Library through September 30, 2018. This represents usage by seven (7) member towns. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of VHS format with the remaining being DVD format. The catalog can be found on both the NJ MEL and JIF website. The video library was just recently updated.

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

All member towns have a Training Administrator assigned.

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Member	Si	REN	Service Consultar	Consultant Projected visits	Law Enforceme	1st visi	2nd visi	3rd vis	4th vis	5th vis	Consultant Projected visits	Completed Visits #	Remaining Visits #
Bass River	S		JS	2		2/5	8/27				2	2	0
Beverly	M		JS	2		9/17					2	1	1
Bordentown City	M		JS	2	1	5/17					2	1	1
Bordentown Twp	L		JS	3		2/6	5/16	7/17	8/23		3	4	-1
Chesterfield	S	REN	JS	2	1	1/24	9/26	11/20 PD			2	3	-1
Delanco	S	REN	JS	2		3/15	9/12				2	2	0
Delran	L		JS	3		5/17	7/23				3	2	1
Edgewater Park	M	REN	LC	2	1	5/10	8/29 PD				2	2	0
Fieldsboro	S	REN	JS	2		3/27	9/4				2	2	0
Florence	L		JS	3	1	1/10	8/15 PD	10/4			3	3	0
Hainesport	S		LC	2		3/27	8/28				2	2	0
Lumberton	L		JS	3		5/29	9/27				3	2	1
Mansfield	M		JS	2	1	6/13	8/13 PD				2	2	0
Medford	XL	REN	JS	4		3/13	3/13	6/22	8/22		4	4	0
Mount Laurel	XL		JS	4		1/23	9/6	10/1			4	3	1
North Hanover	M		JS	2		6/14	9/5				2	2	0
Palmyra	M		JS	2		6/8	10/29				2	2	0
Pemberton Boro	S		JS	2	1	3/7	10/2				2	2	0
Pemberton Twp	XL	REN	RG	4		3/16	9/7	9/27	9/27		4	2	2
Riverside	M		JS	2	1	1/3	6/21	9/5			2	3	-1
Shamong	S		JS	2		2/15	8/29				2	2	0
Southampton	M		RG	2		8/16					2	1	1
Springfield	S		JS	2		10/3					2	1	1
Tabernacle	S	REN	JS	2		2/13	6/5				2	2	0
Westampton	M	REN	JS	2		2/21	10/11				2	2	0
Woodland	S		JS	2		5/17					2	1	1
Wrightstown	S	REN	JS	2		3/29	8/30				2	2	0
xxxTOTAL				64	7						64	57	7

APPENDIX B: REGIONAL TRAINING SUMMARY

<u>Burlington County Municipal Joint Insurance Fund</u>									
<u>Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018</u>									
2018 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/22/18	Ergonomics 5/10/18	Safe Handling of Household Hazardous Waste 9/13/18	Active Shooter 9/21/2018	Excited Delirium 10/9, 11/2, & 11/9	Safety Breakfast 4/10/18	Annual Retreat 4/17/18	Total Reg Train
Bass River	S	1			1	1	1	1	5
Beverly	M	1			1		1	1	4
Bordentown City	M	1	1		1	1	1	1	6
Bordentown Twp	L	1	1	1		1	1	1	6
Chesterfield	S	1					1	1	3
Delanco	S	1		1	1	1	1	1	6
Delran	L	1				1	1	1	4
Edgewater Park	M	1	1	1				1	4
Fieldsboro	S	1						1	2
Florence	L	1		1	1	1	1	1	6
Hainesport	S	1	1	1			1	1	5
Lumberton	L	1			1	1	1	1	5
Mansfield	M		1	1	1	1	1	1	6
Medford	XL	1	1	1	1	1	1	1	7
Mount Laurel	XL	1		1	1	1	1	1	6
North Hanover	M	1		1			1	1	4
Palmyra	M	1					1	1	3
Pemberton Boro	S	1				1		1	3
Pemberton Twp	XL	1	1				1	1	4
Riverside	M	1					1	1	3
Shamong	S	1	1	1	1		1	1	6
Southampton	M	1					1	1	3
Springfield	S	1				1	1	1	4
Tabernacle	S	1	1	1	1		1	1	6
Westampton	M	1		1		1	1	1	5
Woodland	S							1	1
Wrightstown	S	1	1	1			1	1	5
Members represented		25	10	13	11	13	23	27	

APPENDIX C: REGIONAL TRAINING PLAN



2018 Regional Training Plan

#1 Topic: Safety and Claims Coordinators' Round Table

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

Location: Nicolosi's Catering, West Deptford

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

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

#2 Topic: Ergonomics-Reducing Injuries by Working Smart

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

Location: Clayton Recreation Building

Target Audience: Public Works and Interested Personnel

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

#3 Topic: Safe Handling of Household Hazardous Waste

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

Location: Hainesport Municipal Building

Target Audience: Public Works and Interested Personnel

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

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

#4 Topic: Active Shooter (Edwin Moore)

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

Location: Hainesport Municipal Building

Target Audience: All Interested Personnel

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

#5 Topic: Excited Delirium

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

Location: O'Connor's American Grille

Target Audience: All First Responders / Interested Personnel

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

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

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

Burlington County Municipal Joint Insurance Fund

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

www.burlcojif.org

APPENDIX D: 2018 MSI COURSE LISTING

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

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

APPENDIX E: 2018 MSI ATTENDANCE 1/1/18 to 9/30/2018

MSI Attendance 1/1/18 to 9/30/18	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	5	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	0	2
BORDENTOWN TOWNSHIP (600)	25	25
CHESTERFIELD (531)	13	9
DELANCO (76)	7	0
DELRAN (77)	105	67
EDGEWATER PARK (78)	11	17
FIELDSBORO (MELJIF_2_713)	0	2
FLORENCE (79)	73	29
HAINESPORT (80)	30	33
LUMBERTON TOWNSHIP (81)	7	5
MANSFIELD TOWNSHIP B (82)	2	0
MEDFORD TOWNSHIP (83)	48	1
MOUNT LAUREL (576)	42	72
NORTH HANOVER (601)	1	9
PALMYRA (MELJIF_2_487)	7	49
PEMBERTON BOROUGH (642)	5	17
PEMBERTON TOWNSHIP (208)	28	13
RIVERSIDE (84)	0	1
SHAMONG (85)	15	1
SOUTHAMPTON (373)	20	0
SPRINGFIELD (456)	0	14
TABERNACLE (86)	39	1
WESTAMPTON (532)	10	40
WOODLAND (MELJIF_2_488)	0	2
WRIGHTSTOWN (636)	6	0
Burlco JIF Totals	499	413

COMMITTEE CHAIRS MEETING MINUTES

Tuesday, January 8, 2019

Via Conference Call

A meeting of the BURLCO JIF Committee Chairs was held on Tuesday, January 8, 2019 at 10:00 am via conference call. The meeting began at 10:01 AM.

Those in attendance were:

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

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

I. Committee Chair Assignments

Mr. Forlenza welcomed everyone to the meeting and briefly reviewed the Committee Chair assignments for 2019 as follows:

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

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

II. Committee Charters

Mr. Forlenza noted to the Committee that each Sub-Committee's Charter was included in the agenda packet as a reference for this meeting. He indicated that the Charters will be approved as part of the 2019 Risk Management Plan at the January 15, 2019 Reorganization meeting. Each Committee will then review their Charter at their first meeting of the year.

III. Committee Participation Form

Mr. Forlenza stated that the Committee Participation Forms were e-mailed to Fund Commissioners and RMC's on November 27, 2018. Responses were due back to his office by December 14, 2018. He then referred the Committee members to a Volunteer Response Summary contained in the agenda packet.

III. Committee Membership Assignments

Mr. Forlenza stated that the Volunteer Response Summary depicts those members that sent in their sub-committee choices for 2019. He noted that there are a few towns that did not send in a response.

The Committee Chairs discussed the current makeup of each Committee and selected Fund Commissioners for each Committee for 2019 based upon their expressed preferences and the needs of the Fund. Risk Management Consultant's were also assigned to the Safety and Coverage Committees. The following Committee Membership Assignments are recommended:

Finance Committee: **Jeff Hatcher, Chair**, Delran Township
 Mike Theokas, Bordentown Township
 Richard Brook, Florence Township
 Kathy Burger, Medford Township
 John Gural, Palmyra Borough
 Donna Mull, Pemberton Borough
 Dave Matchett, Shamong Township
 Paul Keller, Springfield Township

Strategic Planning: **Kathy Burger, Chair**, Medford Township
 Mike Theokas, Bordentown Township
 Glenn McMahon, Chesterfield Township
 Brandon Umba, Lumberton Township
 Dave Matchett, Shamong Township
 Doug Cramer, Tabernacle Township

Safety Committee: **Doug Cramer, Chair**, Tabernacle Township
 Amanda Somes, Bass River
 Richard Wolbert, Beverly City
 Grace Archer, Bordentown City
 Mike Templeton, Delanco Township
 Tom Pullion, Edgewater Park
 Patrice Hansell, Fieldsboro Borough
 Paula Kosko, Hainesport Township
 Mike Fitzpatrick, Mansfield Township
 Mary Picariello, North Hanover Township
 John Gural, Palmyra Borough
 Steve Ent, Westampton Township
 James Ingling, Wrightstown Borough

RMC's: **Mike Avalone**, Conner Strong & Buckelew
 Brian Monaghan, Insurance Agency Mgmt.
 Steve Walsh, EJA/Capacity Insurance
 Joe Henry, Hardenbergh Insurance

Coverage Committee: **Richard Brook, Chair**, Florence Township
 Mike Theokas, Bordentown Township
 Kathy Burger, Medford Township
 Jerry Mascia, Mount Laurel Township
 Kathy Hoffman, Southampton Township
 Doug Cramer, Tabernacle Township
 Maryalice Brown, Woodland Township

RMC's: **Steve Walsh**, EJA Capacity Insurance
 Mike Avalone, Conner Strong & Buckelew

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

New Member Review: **Committee Chairs**

A copy of the 2019 Committee membership list is attached to these minutes. All appointments will be announced at the January 15, 2019 Reorganization meeting.

IV. 2019 MEL Committees

Mr. Forlenza referred the committee members to a copy of a memo in the Agenda Packet that depicts those members who served on MEL Committees for 2019 as follows:

Committee	Meeting Frequency	Current BURLCO Rep	Interest in Serving
MEL Executive Committee	Quarterly	Meghan Jack	
RCF Executive Committee	Quarterly	Dave Matchett	
E-JIF Executive Committee	Quarterly	Meghan Jack	
MEL Claims Review Committee	Before MEL Meeting	Meghan Jack	
RCF Claims Review Committee	Before RCF Meeting	Dave Matchett	
Safety & Education Committee	Quarterly	Doug Cramer	
Investment Committee	Semi-Annual	Tom Tontarski	Tom Tontarski
Legislative Committee	Quarterly		
Audit Committee	Semi-Annual		Kathy Burger
Coverage Committee	As Needed	Richard Brook	Richard Brook
Management Committee	As Needed		Jeff Hatcher

Discussion ensued regarding the representatives to the MEL Committee's in 2019. Following a brief discussion, it was decided that Mr. Forlenza's office would send an email to the members asking if there is an interest of being a representative to the Legislative Committee in 2019 as there is a vacancy. The Committee agreed.

V. 2019 Conferences

A. 2019 Budget

Mr. Forlenza reminded the Committee Chairs that the number of conference attendance positions budgeted for 2019 is four (4).

Mr. Forlenza then briefly reviewed the 2019 PRIMA and AGRIP conference schedule:

- PRIMA – June 9 – June 12, 2019 – Orlando, FL
- AGRIP
 - March 3 – March 6, 2019 – Spring Conference – St. Louis, MO (no responses for this conference at this time)
 - October 6 – October 9, 2019 – Fall Conference – Cleveland, OH

Mr. Forlenza indicated that on December 13, 2018, Ms. Plavchak from his office e-mailed information on the AGRIP and PRIMA Conferences to those Fund Commissioners who have priority to attend. Mr. Forlenza asked that members respond as soon as possible if they are interested in attending on the aforementioned conferences.

Mr. Forlenza mentioned that the minutes from today's meeting would likely be listed as a handout for the January Reorganization meeting; however, he was hopeful that they would make the January Agenda packet. He then asked the Committee if the minutes should be reviewed by Meghan Jack as she is the Fund Chair designee for 2019. Following a brief discussion, the Committee agreed that Ms. Jack should be sent a copy of the minutes for her review; however, the Committee was comfortable that the minutes prepared by Ms. Ortiz would accurately depict the Committee's discussions and should be included in the agenda packet if possible.

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

Hearing no additional comments from the Committee members, the meeting adjourned at 10:27 AM.

File:	BURLCOJIF/General/Committee Chairs	Tab: January 8, 2019
	BURLCOJIF/2019/Committee Chairs	Tab: January 8, 2019

2019 STANDING COMMITTEES

Committee	Members
Safety	Doug Cramer , Tabernacle Township
	Amanda Somes , Bass River
	Richard Wolbert , Beverly City
	Grace Archer , Bordentown City
	Mike Templeton , Delanco Township
	Tom Pullion , Edgewater Park Township
	Patrice Hansell , Fieldsboro Borough
	Paula Kosko , Hainesport Township
	Mike Fitzpatrick , Mansfield Township
	Mary Picariello , North Hanover Township
	John Gural , Palmyra Borough
	Steve Ent , Westampton Township
	James Ingling , Wrightstown Borough
Risk Management Consultants	Mike Avalone , Conner Strong & Buckelew
	Steve Walsh , EJA/Capacity Insurance
	Joe Henry , Hardenbergh Insurance Group
	Brian Monaghan , Insurance Agency Management
Coverage	Richard Brook , <i>Chair</i> , Florence Township
	Mike Theokas , Bordentown Township
	Kathy Burger , Medford Township
	Jerry Mascia , Mount Laurel Township
	Kathy Hoffman , Southampton Township
	Doug Cramer , Tabernacle Township
	Maryalice Brown , Woodland Township
Risk Management Consultants	Steve Walsh , EJA Capacity Insurance
	Mike Avalone , Conner Strong & Buckelew
	Chris Powell , Hardenbergh Insurance Group
	Helen Goodwin , Hardenbergh Insurance Group

2019 STANDING COMMITTEES

Committee	Members
Finance	Jeff Hatcher , <i>Chair</i> , Delran Township
	Mike Theokas , Bordentown Township
	Richard Brook , Florence Township
	Kathy Burger , Medford Township
	John Gural , Palmyra Borough
	Donna Mull , Pemberton Borough
	Dave Matchett , Shamong Township
	Paul Keller , Springfield Township
Strategic Planning	Kathy Burger , <i>Chair</i> , Medford Township
	Mike Theokas , Bordentown Township
	Glenn McMahon , Chesterfield Township
	Brandon Umba , Lumberton Township
	Dave Matchett , Shamong Township
	Doug Cramer , Tabernacle Township
New Member Review	Committee Chairs



Municipal Excess Liability Joint Insurance Fund

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

Date: January 2, 2019

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: MEL January Report

John H. Dorsey: Board adopted a Resolution honoring John H. Dorsey, Esquire and acknowledging him as one of the Joint Insurance Fund Founding Fathers. Senator Dorsey was instrumental in supporting Joint Insurance Fund enabling legislation and served as the Fund Attorney for the Morris County Municipal Joint Insurance Fund and Municipal Excess Liability Joint Insurance Fund from 1987 until his retirement in 2015. Senator Dorsey passed away in December.

2019 Reorganization - The MEL conducted its 2019 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Richard Hirsh	Atlantic Fund
Secretary	2	Mauro Tucci	Suburban Essex Fund
	3	Joseph Wolk	Camden Fund
	4	Charles Cuccia	South Bergen
	5	Robert Law	Trico Fund
	6	Jon Rheinhardt	Morris Fund
	7	Thomas Nolan	Monmouth Fund
	1	Joseph D'Arco	NJSI
	2	Bernie Rutkowski	NJUA Fund
	3	Paul Tomasko	Bergen Fund
	4	John Clarke	NJPHA
	5	Joy Tozzi	Mid Jersey Fund
	6	Veronica Laureigh	Ocean Fund
	7	William Northgrave	Central Fund
		Megan Champney	Suburban Fund

	Thomas Merchel	PMM Fund
	Cynthia Ege	PAIC
	Meghan Jack	Burlco Fund
	Mark Antozzeski	First Responders Fund

2019 MEETING SCHEDULE:

2019 Meeting Schedule		
March 29, 2019 (Friday)	Hyatt Regency, Princeton	9:00 am
June 5, 2019 (Wed)	Forsgate Country Club	11:15 am
September 4, 2019 (Wed)	Forsgate Country Club	11:15 am
October 16, 2019 (Wed)	Forsgate Country Club	11:15 am
November 20, 2019 (Wed)	Sheraton Hotel, Atlantic City	1:00 pm
January 3, 2020 (Thurs)	Forsgate Country Club	11:15 am

2019 Standing Committees Chairpersons

Management Committee	Richard Hirsch
Marketing Committee	Richard Hirsch
Coverage Committee	Mauro Tucci
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2019 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2019 and for the term of the contract.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted a resolution confirming the placement of excess coverage. The MEL commercial carrier for excess workers' compensation is Safety National, Brit is the new excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability; Caitlin provides the non-owed aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager submitted and reviewed his renewal letter, particularly noting significant savings resulting from marketing the excess liability program.

Risk Management Plan - The Board of Fund Commissioners adopted the 2019 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2019.

Membership: The MEL and its affiliated local Joint Insurance Funds accepted seven new members as of January 1, 2019.

Management Committee: Board accepted recommendations of the Management Committee putting the Reinsurance Producer on 90-day notice pending review of changes in personnel. In addition, Board accepted Committee's recommendation for MEL to process additional premium to XL Caitlin, based on significant recent cyber claims experience.

The Canning Group has issued a draft report on the MEL's procurement procedures. A meeting of the Management Committee meeting to review the report.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

Audit Committee: Committee is scheduled to meet on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting.

Legislative Committee: The committee met on November 14, 2018; minutes of the meeting submitted to Board for information. Committee is scheduled to meet on February 22, 2019.

Safety & Education Committee: The committee met on December 7, 2018 and is scheduled to meet again on February 22, 2019.

Board accepted the Committee's recommendation to work with an attorney to review and Commercial Driver License (CDL) and non-CDL model policies to be distributed to the membership at a cost not to exceed \$10,000.

Coverage Committee: The committee is in the process of scheduling a meeting in late February.

Claims Committee: The Claims Review Committee met on December 5, 2018 and is scheduled to meet immediately following today's board meeting. Minutes of the December 5th meeting are enclosed under separate cover.



Edward Cooney, MBA
Vice President, Account Executive
Underwriting Manager

Major Accounts

P: 973-659-6424
E: ecooney@connerstrong.com

9 Campus Drive
Parsippany, NJ 07054
connerstrong.com

December 18, 2018

RE: *Municipal Excess Liability Joint Insurance Fund*
2019 Insurance Renewal

Dear Dave and Joe:

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the 2019 insurance renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures and selections with your team.

The overall goal guiding us through the 2019 renewal is obtaining favorable renewals from all of our incumbent insurers. There was particular focus on the Casualty and Public Officials/Employment Practices coverages, which are discussed in more detail below.

Thank you for all of your efforts and assistance regarding this renewal.

Best regards,

A handwritten signature in black ink, appearing to read "E. Cooney", written over a horizontal line.

Edward J. Cooney, MBA
Conner Strong & Buckelew, MEL Underwriting Manager

CC: Dave Grubb, *PERMA, MEL Executive Director*
Joe Hrubash, *PERMA, MEL Deputy Executive Director*



Results by Line of Coverage

Property

2017 and 2018 brought about very significant and numerous natural disasters around the globe, with a few of the most notable in the United States and its territories. Underwriting profits and net profits were significantly affected, and the market saw many adjustments to underwriting guidelines. Despite the bad year in the macro market, the MEL will have a favorable renewal.

The MEL's incumbent primary insurer, Zurich, is offering a flat renewal (rate and retention) due to the continued positive loss experience.

We were expecting the insurers participating in the \$50,000,000 excess \$50,000,000 Flood/Earth Movement layer to increase their premium due to internal underwriting guideline adjustments from the global market, but not more than 5%. In the end, we were able to deliver a 4.2% increase.

Casualty

The incumbent reinsurers (Genesis and Munich) have continuously performed favorably in their 30+ year partnerships with the MEL. 2018 brings the end of multi-year agreements with both, and so we are working on new contracts. Following the retirement of our underwriter, plus senior management changes at Genesis in 2018, we have unfortunately seen a significant change in underwriting mentality. We spent a prudent amount of time and energy in discussions with Genesis starting prior to the summer in order to educate the new team on the MEL account, as well as setting expectations for the renewal. Despite our efforts and the stellar loss history, Genesis originally asked for a 6% rate increase before coming down to a final offer of 3.5%. As such, we began a focused marketing effort to key insurers for the Genesis layer: Brit (a Fairfax company), Old Republic, and Munich.

A few weeks following the start of our marketing process, Genesis returned a new final offer of flat; however, we needed to continue the fair and open marketing process with the alternative insurers. Numerous options were presented, including structure changes and possible quota share options. In the end, the Reinsurance Committee chose one of Brit's options: \$3,000,000 limit excess of \$2,000,000 retention, and the MEL would quota share 20% of the layer. In total, this option returned the greatest amount of savings and allowed the MEL to better participate in higher layers, totaling over \$1,000,000 in savings.

Munich on its current layer (\$15m x \$5m) returned a flat rate.

The Underwriting Team also spent much of the year speaking with the membership about interest in higher Casualty limits above the \$20m currently offered by the MEL. This process resulted in much stronger purchasing of the \$20m currently offered (expected at over 50%). We have also communicated to the JIFs different excess limit options for each to purchase. These discussions will continue through the renewal.



Results by Line of Coverage (cont'd)

Workers' Compensation

We are ending a multi-year agreement with Safety National, and have negotiated a new contract. The program continues to perform well for Safety National and it is committed to the partnership. The result is a two-year option with a 3.9% rate decrease.

Public Officials / Employment Practices / Volunteer D&O

QBE is the MEL's incumbent insurer for each coverage.

As respects the Public Officials / Employment Practices program, we are beginning to see the loss ratio improving, while total losses remain in a steady range. The improving metric warrants slightly smaller increases in the near future, which is reflected in the 2% increase we negotiated for the 2019 renewal.

During the year we had lengthy discussions with the Executive Directors regarding our current rating system for POL/EPL, identifying areas we could improve. A POL/EPL Task Force was established to focus on this, which will be producing a more favorable pricing model for the membership.

The Underwriting Team has also been working with QBE on improving and expanding the risk management resources available to the membership. We will continue to work with the MEL and designing and implementing these new and improved measures.

The Volunteer Directors & Officers Liability program is remaining at a flat rate for this renewal.

Cyber

XL Catlin's and Beazley's (incumbent insurers) have been strong partners on our Cyber program. Especially as the claims activity has increased, they continue to offer a very easy underwriting process for a very complicated line of coverage and favorable renewals. The first three quarters of the year saw a good share of claims activity this year, but nothing outside the expected. However, in December we saw four significant claims within a one week period, plus an additional three yet to develop. The claims costs have pushed the loss ratio into the 200% range. As such, we need to gradually raise rates to continue a sustainable relationship with our strong partner. XL Catlin will be at a 15% increase, which comes out to an average of just over \$100 per member. Beazley will still remain flat for the Excess Cyber.

The Underwriting Team has received positive feedback from both insurers on the Cyber Risk Management Program implemented.

Non-Owned Aircraft

The aviation market has shaken up in Q3 and Q4 of 2018, quickly departing from the soft market of the past few years. As such, Endurance's (incumbent) renewal is up by \$7,060. No changes in terms and conditions.



Municipal Excess Liability Residual Claims Fund

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

January 2, 2019

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF 2019 Reorganization Meeting

Recognition of Service: Executive Director reported the MEL will be passing a resolution honoring the service and dedication of the late Senator John Dorsey.

Executive Committee Nominations: The MEL Audit Committee made a recommendation from a Best Practices standpoint that beginning in 2018 the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. In addition to the rotation, it was recommended that the RCF Claims Committee be chaired by the Fund Chairman and include the Fund Secretary and RCF Chair, RCF Secretary and RCF Claims Chair would serve 2-year terms at which point the Secretary would then assume the Chair position.

Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2019 Executive Committee and Alternates.

2019 Executive Committee
Robert Law, Trico JIF, Chairman
Gregory Franz, South Bergen JIF, Secretary
Paul Tomasko, Bergen JIF
John Clarke, MEL JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Joseph Catenaro, Suburban Essex JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal

RCF Claims Committee: The RCF Chairman submitted the following commissioners to serve on the 2019 RCF Claims Committee:

RCF Claims Committee	
Robert Law, Trico JIF, Chairman	
Gregory Franz, South Bergen JIF, Secretary	
Sherry Sims, NJPHA JIF	
Jon Rheinhardt, Morris JIF	
Megan Champney, Suburban Municipal JIF	
Tom Merchel, PMM JIF	
Veronica Laureigh, Ocean JIF	
Richard Hirsch, Atlantic JIF	

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-19 Fund Professionals & Professional Service Agreements: The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2019; annual amounts and estimated 3-year contracts amounts are reflected in Resolution 1-19 as per Local Finance Notice 2017-10.

The MEL Management Committee met on December 21, 2018 to discuss a potential change in the Service Provider Representative as currently noted in the RCF Deputy Administrator contract. Fund Attorney said a recommendation was made to invoke the 90-day termination clause until correspondence is received regarding the potential change to Service Provider Representative. The RCF Board of Fund Commissioners agreed to the recommendation and adopted resolution 1-19 as amended.

The Board of Fund Commissioners confirmed the following appointments:

2019 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

Resolution 2-19 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. The Fiscal Management Plan included the *MEL Joint Cash Management & Investment Program* as a permissible investment; legislation was recently enacted into law allowing joint insurance funds to form certain investment programs. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 3-19 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2019 Meeting Schedule & 2020 Reorganization			
March 29, 2019	Hyatt Regency- Princeton	9:00 am	
June 5, 2019	Forsgate Country Club	10:30 am	
September 4, 2019	Forsgate Country Club	10:30 am	
October 16, 2019	Forsgate Country Club	10:30 am	
January 2, 2020	Forsgate Country Club	10:30 am	

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will meet via teleconference at 9:00AM on March 6, 2019, May 1, 2019, July 17, 2019 and December 4, 2019; Teleconference will be initiated from the fund office located at 9 Campus Drive – Suite 216, Parsippany, NJ.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

Resolution 4-19 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 5-19 Risk Management Plan: The Board adopted the 2019 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 and will be held at the Hyatt Regency, Princeton NJ beginning at 9:00AM. Registration and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 5, 2018 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 29, 2019 at 9:00AM at the Hyatt Regency in Princeton, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 2, 2019

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2019 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2019 Executive Committee and the 2019 Fund Professionals.

		<u>2019</u>
Chairman:	Trico	Robert Law
Secretary:	South Bergen	Greg Franz
Executive Committee:	Bergen	Paul Tomasko
	Burlco	Meghan Jack
	NJUA	Bernie Rutkowski
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
Alternates:		
#1	Morris	Michael Guarino
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2019 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The EJIF Board awarded professional service agreements in accordance with a fair and open process

pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2019.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment (<i>As per the agreed pricing as a result of the 2018 RFQ process for the 2019 fund year. This will be a 1 year appointment.</i>)
Claims Administrator	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group

2019 STANDING COMMITTEES - Five standing committees were established for the 2019 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2019 by a Liberty subsidiary, Ironshore Insurance Company. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE: Follow Form Excess Pollution Liability – Claims Made Coverage

COMPANY: Ironshore Insurance Company

LIMIT OF LIABILITY: \$ 9,000,000 Pollution Incident Limit
\$ 9,000,000 Aggregate Limit

SELF INSURED RETENTION: \$3,000,000 Aggregate of All Losses Incurred

EJIF COVERAGE – During the November EJIF Meeting, the EJIF Board approved 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. All these changes are effective January 1, 2019.

2019 MEETING SCHEDULE:

2019 Meeting Schedule

March 29, 2019	Hyatt Regency - Princeton	9:00 am
June 5, 2019	Forsgate Country Club	10:50 am
September 4, 2019	Forsgate Country Club	10:50 am
October 16, 2019	Forsgate Country Club	10:50 am
November 20, 2019	Sheraton Hotel-Atlantic City	12:00 pm
January 2, 2020	Forsgate Country Club	10:50 am