

# AGENDA PACKET



## Tuesday, February 19, 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 Hainesport, NJ Tuesday, February 19, 2019 – 3:30 PM

#### AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and *Courier Post*, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.

#### IV. Roll Call

- A. Fund Commissioners
- B. Fund Professionals
- C. Risk Management Consultants
- D. Move up Alternates (*if necessary*)

#### VI. Approval of Minutes

A.	Adoption of the January 15, 2019	Meeting Minutes	Pages 1-17
B.	Adoption of the January 15, 2019	Closed Session Minutes	Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

#### VII. Executive Director's Report..... Pages 18-54 Lost Time Accident Frequency......Pages 24-25 A. B. C. Financial Fast Track Report.....Page 30 Regulatory Filing Checklists......Pages 31-32 D. 2017 Safety Incentive Program Awards E. F. 2019 Optional Safety Budget.....Page 33 G. 2019 Wellness Incentive......Page 34 EPL/Cyber Risk Management Budget......Page 35 H. I. EPL Helpline – Authorized Contact List......Page 36 J. EPL Compliance Status ......Page 37 K. MEL Cyber Risk Management Plan Compliance Status......Page 38 L. M. Capehart & Scatchard Updates.....Pages 40-48 N. Elected Officials Training – Invite......Pages 49-50 О.

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

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	P.	Police One Training	
	Q.	Employee Cyber Hygiene Training - MediaPro	
	R.	Technology Risk Management Services - PivotPoint	
	S.	RMC Resolutions & Agreements	
	Τ.	AGRiP/PRIMA 2019 Conference	
	U.	Safety Breakfast Kickoff/Roundtable	Page 51
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	CC.	New Member Activity	
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	A.	Closed Cases	Pages 55-56
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	A.	Activity Report	Handout
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	A.	Investment Report	
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	D. C.	Fund Status	
	С. D.	Disbursements	
	E.	February Bill List	Pages 114-115
	F.	RMC Bill List	e e
	G.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
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XIV. Committee Reports Nothing to Report

#### XV. MEL/RCF/E-JIF Reports Nothing to Report

#### XVI. Miscellaneous Business

A. Resolution *R2019-19* Awarding a Contract for Administrator – Motion – Roll Call. Pages 117-118

#### The next meeting will be held on Tuesday, March 19, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ

- XVII. Meeting Open to Public Comment
  - A. Motion to Open Meeting to Public Comment Motion All in Favor
  - B. Motion to Close Meeting to Public Comment Motion All in Favor
- XVIII. Closed Session Resolution 2018- \_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – Motion -Roll Call
  - A. Professionals' Reports
    - 1. Claims Administrator's Report
      - a. Review of PARs over \$10,000
    - 2. Executive Director's Report
    - 3. Safety Director's Report
    - 4. Solicitor's Report
  - B. Reopen Public Portion of Meeting Motion All in Favor
- XIX Approval of Claims Payments Motion Roll Call
- XX. Authorization to Abandon Subrogation (if necessary) Motion Roll Call
- XXI. Motion to Adjourn Meeting Motion All in Favor

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

#### **JANUARY 15, 2019**

#### **OPEN SESSION MINUTES**

The *Reorganization* 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, January 15, 2019 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

#### SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

#### 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 of 2018 FUND COMMISSIONERS**

Amanda Somes, **Bass River Twp**...arrived after Roll Call Rich Wolbert, Beverly City Mike Theokas, Bordentown Twp Grace Archer, Bordentown City Glenn McMahon, Chesterfield Twp Mike Templeton Delanco Twp Jeffrey Hatcher, **Delran Twp** Charlene Lewis, Representative, Fieldsboro Boro Richard Brook, Florence Twp Brandon Umba, Alternate, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp Scott Pearlman, Alternate, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

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Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park** Paula Kosko, **Hainesport Twp** Kathy Hoffman, **Southampton Twp** Maryalice Brown, **Woodland Twp** 

Those also in attendance were:

Paul Forlenza, Executive Director, AJG Risk Management Services, Inc.
Paul Miola, CPCU, ARM, 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: Conner Strong & Buckelew EJA/Capacity Insurance Hardenberg Insurance Group Insurance Agency Mgmt.

Absent Risk Management Consultant agencies: CBIZ Benefits & Insurance Services

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

#### MONTHLY MEETING CONDUCT

Chair Keller entertained a motion to allow this monthly meeting to 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 by Ms. Jack, seconded by Mr. McMahon, to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried.

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

Chair Keller presented the meeting minutes of the December 19, 2018 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Ms. Jack, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the December 19, 2018 meeting of the Fund as presented.

#### Motion carried.

The Closed Session minutes of the December 19, 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.

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Closed Session Meeting Minutes from the December 19, 2018 meeting were collected at this time.

#### ADJOURN THE SINE DIE MEETING

Chair Keller entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs.

Mr. Forlenza welcomed all in attendance to the 2019 Reorganization Meeting of the BURLCO JIF.

#### **ROLL CALL of 2019 FUND COMMISSIONERS**

Amanda Somes, **Bass River Twp**...arrived after Roll Call Rich Wolbert, Beverly City Mike Theokas, Bordentown Twp Grace Archer, **Bordentown City** Glenn McMahon, Chesterfield Twp Mike Templeton Delanco Twp Jeffrey Hatcher, **Delran Twp** Charlene Lewis, Representative, Fieldsboro Boro Richard Brook, Florence Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp Scott Pearlman, Alternate, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

Absent Fund Commissioners were: Tom Pullion, **Edgewater Park** Paula Kosko, **Hainesport Twp** Kathy Hoffman, **Southampton Twp** Maryalice Brown, **Woodland Twp** 

#### **ELECTION OF 2019 OFFICERS**

#### 2019 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2019 Nomination Slate. The Nominating Committee met in November 2018 and presented the 2019 Nomination Slate at the November & December 2018 Executive Committee Meetings.

Chair:		Meghan Jack, Riverside Township
Secretary:		Glenn McMahon, Chesterfield Township
Executive Committee:		John Gural, <b>Palmyra Borough</b>
		Rich Wolbert, Beverly City
		Douglas Cramer, Tabernacle Township
		James Ingling, Wrightstown Borough
		Jerry Mascia, Mt. Laurel Township
Executive Committee Alterna	tes:	
	#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	Dave Matchett, Shamong Township
	#7	Vacant

Mr. Forlenza asked if there were any nominations from the floor for a position on the 2019 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a Chairman and Secretary as presented.

#### Election of a Chairman and Secretary

**ROLL CALL** Yeas Amanda Somes, Bass River Twp Rich Wolbert, Beverly City Mike Theokas, Bordentown Twp Grace Archer, Bordentown City Glenn McMahon, Chesterfield Twp Mike Templeton Delanco Twp Jeffrey Hatcher, Delran Twp Charlene Lewis, Representative, Fieldsboro Boro Richard Brook, Florence Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp Scott Pearlman, Alternate, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp

#### James Ingling, Wrightstown Boro

Nays:NoneAbstain:None

Motion carried by unanimous vote.

Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee/Alternates* as presented.

#### Election of Executive Committee/Alternates

ROLL CALL Yeas	Amanda Somes, Bass River Twp
	Rich Wolbert, <b>Beverly City</b>
	Mike Theokas, Bordentown Twp
	Grace Archer, Bordentown City
	Glenn McMahon, Chesterfield Twp
	Mike Templeton <b>Delanco Twp</b>
	Jeffrey Hatcher, <b>Delran Twp</b>
	Charlene Lewis, Representative, Fieldsboro Boro
	Richard Brook, Florence Twp
	Brandon Umba, Lumberton Twp
	Mike Fitzpatrick, Mansfield Twp
	Kathy Burger, Medford Twp
	Jerry Mascia, Mt. Laurel Twp
	Mary Picariello, North Hanover Twp
	Scott Pearlman, Alternate, Palmyra Boro
	Debbie Vallari, Alternate, Pemberton Boro
	Dennis Gonzalez, Pemberton Twp
	David Matchett, Shamong Twp
	Meghan Jack, Riverside Twp
	J. Paul Keller, Springfield Twp
	Doug Cramer, Tabernacle Twp
	Steve Ent, Westampton Twp
	James Ingling, Wrightstown Boro
Nays:	None
Abstair	<i>i</i> : None

Motion carried by unanimous vote.

#### **OATHS OF OFFICE**

*Oaths of Office* were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2019 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All Oaths of Office were signed and presented to the Fund Solicitor.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Meghan Jack, *Riverside* to conduct the 2019 Reorganization Meeting of the Fund.

#### **ORGANIZATIONAL RESOLUTIONS**

The following 2019 Organizational Resolutions were presented for adoption by Fund Chair Jack.

R2019-01	Confirming the Election of a Fund Chair and Fund Secretary
R2019-02	Confirming the Election of an Executive Committee and Alternates
R2019-03	Appointing Professional Staff
R2019-04	Awarding Contracts to Workers' Compensation Assigned Defense Counsel and
D2010.05	Approved Associates
R2019-05	Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates
R2019-06	Recommending the Employment Practices Liability and Public Officials
	Liability Defense Panel
R2019-07	Adopting Procedures in Compliance with the Open Public Meetings Act
R2019-08	Adopting Fiscal Policies
R2019-09	Designating Executive Director as Public Agency Compliance Officer
R2019-10	Cash Management and Investment Policy
R2019-11	Establishing a Fund Records Program
R2019-12	Establishing the 2019 Plan of Risk Management
R2019-13	Designation of Certifying and Approving Officer for Payment of Claims
R2019-14	Authorizing participation in the MEL Names Storm Deductible Risk Sharing Program
R2019-15	Authorizing an Interim Service Contract with Arthur J. Gallagher for Administrative Services
R2019-16	Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences

Chair Jack entertained a motion to adopt the *Organizational Resolutions 2019-01* through 2019-16 as presented.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adopt *Organizational Resolutions 2019-01 through 2019-16*.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp
		Rich Wolbert, Beverly City
		Mike Theokas, <b>Bordentown Twp</b>
		Grace Archer, Bordentown City
		Glenn McMahon, Chesterfield Twp
		Mike Templeton Delanco Twp
		Jeffrey Hatcher, <b>Delran Twp</b>
		Charlene Lewis, Representative, Fieldsboro Boro
		Richard Brook, Florence Twp
		Brandon Umba, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Kathy Burger, Medford Twp
		Jerry Mascia, Mt. Laurel Twp
		Mary Picariello, North Hanover Twp
		Scott Pearlman, Alternate, Palmyra Boro
		Debbie Vallari, Alternate, Pemberton Boro
		Dennis Gonzalez, Pemberton Twp
		David Matchett, Shamong Twp
		Meghan Jack, Riverside Twp

J. Paul Keller, **Springfield Twp** Doug Cramer, **Tabernacle Twp** Steve Ent, **Westampton Twp** James Ingling, **Wrightstown Boro** *Nays:* None *Abstain:* None

Motion carried by unanimous vote.

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

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He thanked the membership on behalf of AJG for the 2019 re-appointment as Administrator. He highlighted the following items:

*AJG Risk Management Services – Disclosure Statement–* Mr. Forlenza stated that a disclosure statement for AJG Management Services, Inc was included in his report for the members to review. He asked that it be made a part of the minutes of today's meeting.

**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 and if you had encumbered these funds, they 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 and if you encumbered these funds, they 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 and if you had encumbered these funds they must be claimed by February 1, 2019.

*EPL/Cyber Allowance -* Mr. Forlenza noted the JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses and 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 and if you encumbered these funds, they must be claimed by February 1, 2019.

**EPL Helpline** – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy especially following the recent Municipal Reorganizations. 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.

*Employment Practices Liability Compliance*– Mr. Forlenza asked members to review the attached status report for the member's individual deductibles to make sure the noted deductibles & coinsurance figures are accurate.

*MEL Cyber Risk Management Plan Compliance Status* – Mr. Forlenza stated that a compliance report indicating each member's status with the MEL Cyber Risk Management Program is included in the agenda for your review. Each member should review this report carefully to insure its accuracy, and if you feel the report to be inaccurate, please contact Ed Cooney, Fund Underwriter.

*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 at Municipal Reorganization meetings requiring new bonds to be issued.

*Elected Officials Training* – Mr. Forlenza reminded the members of the ongoing 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. 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. 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 reminded the Committee about the Police One Academy online training system and that all JIF member Police Agencies are eligible to participate in this web-based training. The initial courses offered include: De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement, with updated courses being added every few 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.

*MediaPRO* – Mr. Forlenza reminded the members 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 Resolutions & Agreements* – Mr. Forlenza noted that 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 this documentation is received, payment can be issued for the 2019 fees at the February 2019 meeting of the JIF. Please note that RMC payments cannot be processed until this documentation is received. Also, if not already completed, 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.

**2019**  $I^{st}$  **Installment Billing** – Mr. Forlenza stated that first installment bills were emailed to the Clerks with a copy to the Fund Commissioner and Risk Management Consultant. He noted that the first installment is due by February 15, 2019

**PRIMA/AGRIP** Conferences – Mr. Forlenza stated that 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 Conference will be emailed out by the end of the month.

**2018** Attendance Records – Mr. Forlenza stated that a report detailing attendance records through the end of 2018 was included in his report and this information is taken directly from the monthly minutes.

Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable - Mr. Forlenza stated the Fund is 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, as we should have a location finalized by then.

*Website* (*www.burlcojif.org*) – Mr. Forlenza stated the new and improved BURLCOJIF website is due to be launched in the next week or so and an announcement will be sent out once it is up and running. Please be sure to check it out.

Mr. Forlenza asked if there were any questions at this time. Mr. Templeton noted that in regards to acquiring the IP Address for his municipality, he has spoken with Verizon and is having difficulty obtaining that information as he has been told the IP Address changes every few months. Mr. Forlenza noted he would have a representative from PivotPoint get in touch with him for assistance.

#### SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2019 reappointment as Fund Solicitor.

#### Closed Claims Report

Mr. DeWeese stated that there were no (0) closed case since the last meeting.

#### SAFETY DIRECTOR'S REPORT

Mr. Saville thanked the members for his reappointment on behalf of J.A. Montgomery. He stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

*MEL Video Library* – He noted no members utilized the Library for December 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 were three (3) bulletin(s) included in the agenda:

- Fire Service CDL Exemption
- Conducting Motor Vehicle Record Checks
- Avoiding Deer-Vehicle Collisions

**MSI Class Listing** – Mr. Saville referenced the list of MSI Classes that are available in 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 <u>afelip@jamontgomery.com</u>.

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 – January

Mr. Roselli thanked the members for the reappointment of Qual-Lynx.

Mr. Roselli presented the *Lessons Learned from Losses* for January which reviewed *Liability Claims 101* which covered:

What is a Liability Claim:

- Trips/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/road conditions
- Improper signage/view obstructions

What to do if you have a Liability Claim:

- Gather information at the scene
- Report as soon as possible
- Never admit liability
- · Advise you will send the claim to the Insurance Company

Mr. DeWeese noted it is very important to be sure to take action if there is any type of hazardous condition observed and/or there is a resulting claim. Do not discard anything, secure the area, document the condition of the area, take pictures, etc., and report the incident even if you aren't sure that the incident will become a claim, because it may just turn into one.

Mr. Roselli then provided an example of a recent situation that was addressed by the municipality correctly, which allowed Qual-Lynx to deny liability in the matter.

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

#### WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and noted that her report is detailed in the agenda packet. She highlighted the following:

- Delanco is offering all employees a Gym Membership reimbursement incentive meant to encourage those who already go to continue to go, and those who do not, to perhaps join. They receive \$10/month towards the fee for attending a minimum 2x/week or 8x/monthly.
- Florence Twp. 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 were 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?"
- Hainesport has 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.
- Ms. Schiffer noted it is a good idea to try to figure out how you can spend your Wellness
  Funds each quarter so you don't end up in a "Use it or Lose it" situation at the end of the
  year. She is currently setting up planning meetings with all the members to take place over
  the next two months to aid in formulating plans for the Wellness Funds. The last day to
  claim any encumbered funds from 2018 is February 1, 2019.
- *January Wellness Newsletter* She noted that the January Wellness Newsletter was included in her report and focused on how you can start to change habits.
- She referenced a Reflection Calendar for January which depicts simple things you can do each day to aid in a Healthy lifestyle.

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

#### MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the Fund for their re-appointment and reviewed the Managed Care Report for *December 2018*.

#### Lost Time v. Medical Only Cases

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

	Dec	YTD
Lost Time	1	39
Medical Only	7	118
Report Only	4	62
Total Intakes	12	219
Report Only % of Total	33.3%	28.3%
Medical Only/Lost Time Ratio	88:12	75:25
Average Days to Report	.05	2.3

#### Transitional Duty Report

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

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	2,780
Transitional Duty Days Worked	1,098
% of Transitional Duty Days Worked	39.5%
Transitional Duty Days Not Accommodated	1,709
% of Transitional Duty Days Not Accommodated	61.5%

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

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	Dec
Bill Count	185
Original Provider Charges	\$259,289
Re-priced Bill Amount	\$119,987
Savings	\$139,302
% of Savings	53.7%
Participating Provider Penetration Rate - Bill Count	97.8%
Participating Provider Penetration Rate -	99.3%

Provider Charges	
EPO Provider Penetration Rate - Bill Count	94.9%
EPO Provider Penetration Rate – Provider Charges	98.5%

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

#### TREASURER'S REPORT

Mr. Tontarski thanked the Fund for his re-appointment and presented an overview of the Treasurer's Report for month ending **December 31, 2018**, a copy of which was provided to the membership in the agenda packet.

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$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.

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**

	Monthly	YTD
Subrogation Receipts	\$5,951.17	\$108,075.23
Overpayment Reimbursements	\$.00	

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

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	\$29,815.32

#### Cash Activity for the Period

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.

#### Loss Run Payment Register – December 2018

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$394,551.03. The claim detail shows 317 claim payments issued.

#### Bill List – January, 2019

For the Executive Committee's consideration, Mr. Tontarski presented the January 2019 Bill List in the amount of \$116,498.90

Chair Jack entertained a motion to approve the December 2018 Loss Run Payment Register and the January 2019 Bill List as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the *December 2018 Loss Run Payment Register and January 2019 Bill List* as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp
		Rich Wolbert, <b>Beverly City</b>
		Mike Theokas, Bordentown Twp
		Grace Archer, Bordentown City
		Glenn McMahon, Chesterfield Twp
		Mike Templeton <b>Delanco Twp</b>
		Jeffrey Hatcher, <b>Delran Twp</b>
		Charlene Lewis, <i>Representative</i> , Fieldsboro Boro
		Richard Brook, Florence Twp
		Brandon Umba, Lumberton Twp
		Mike Fitzpatrick, Mansfield Twp
		Kathy Burger, Medford Twp
		Jerry Mascia, Mt. Laurel Twp
		Mary Picariello, North Hanover Twp
		Scott Pearlman, Alternate, Palmyra Boro
		Debbie Vallari, Alternate, Pemberton Boro
		Dennis Gonzalez, Pemberton Twp
		David Matchett, Shamong Twp
		Meghan Jack, Riverside Twp
		J. Paul Keller, Springfield Twp
		Doug Cramer, Tabernacle Twp
		Steve Ent, Westampton Twp
		James Ingling, Wrightstown Boro
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

#### **COMMITTEE REPORTS**

#### SAFETY COMMITTEE MEETING

Mr. Cramer noted that the minutes are in the agenda packet. He provided a detailed overview last month. No questions were entertained.

BURLCO JIF Executive Committee Meeting January 15, 2019 Page 15

#### **COMMITTEE CHAIRS MEETING**

Ms. Burger noted that the minutes from the January 8, 2019 meeting along with the 2019 Committee Appointments were included in the agenda packet for the members to review. She asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

#### MEL/RCF/E-JIF REPORT

#### MEL Meeting – January 2, 2019

Ms. Jack reported that the MEL met on January 2, 2019 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

#### RCF Meeting – January 2, 2019

Ms. Matchett reported that the EJIF met on January 2, 2019 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

#### EJIF Meeting – January 2, 2019

Ms. Jack reported that the EJIF met on January 4, 2018 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

#### MISCELLANEOUS BUSINESS

Chair Jack entertained a motion to accept *Resolution 2019-17*, Honoring Paul Keller.

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

#### Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday**, **February 19, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

Chair Jack entertained the following Motions:

#### **PUBLIC COMMENT**

Motion by Mr. Wolbert, seconded by Mr. Mascia, to open the meeting to the public. All in favor. Motion carried.

Chair Jack opened the meeting to the public for comment.

At this time, Ms. Cindy LaMantia with Arthur J Gallagher's, Risk Pool Administrator's Division addressed the membership. She stated that she was happy to announce that Mr. Miola had rejoined the Gallagher team and they are very happy to have him back. She then provided a brief overview of Risk Pool Administration and their activities across the country.

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

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

#### **EXECUTIVE SESSION MEETING – Resolution #2019-18**

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

Motion by Mr. McMahon, seconded by Mr. Ingling, to Adopt *Resolution #2019-18*. All in favor. Motion carried.

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

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

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

Motion by Mr. Wolbert, seconded by Mr. Mascia, to reopen the public portion of the meeting. All in favor. Motion carried.

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

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

Workers' Compensation	General Liability	Property
MLT-2019155776	2018145140	2019157923
2019159962		2019159466
2019158514		2019158005
2019156186		2019154311
2019154157		
2018117944		
001252828		
2019153387		
2018107338		

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

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

ROLL CALLYeasAmanda Somes, Bass River Twp<br/>Rich Wolbert, Beverly City<br/>Mike Theokas, Bordentown Twp<br/>Grace Archer, Bordentown City<br/>Glenn McMahon, Chesterfield Twp<br/>Mike Templeton Delanco Twp<br/>Jeffrey Hatcher, Delran Twp<br/>Charlene Lewis, Representative, Fieldsboro Boro<br/>Richard Brook, Florence Twp<br/>Brandon Umba, Lumberton Twp<br/>Mike Fitzpatrick, Mansfield Twp

BURLCO JIF Executive Committee Meeting January 15, 2019 Page 17

> Kathy Burger, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp Scott Pearlman, Alternate, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro None Nays: None Abstain:

Motion carried by unanimous vote.

#### AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) claim(s) presented for abandon subrogation.

#### **MOTION TO ADJOURN**

Chair Jack entertained a motion to adjourn the January 15, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling to adjourn the January 15, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:57pm.

Kris Kristie, *Recording Secretary for*  Glenn McMahon, SECRETARY



To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: February 19, 2019

#### Re: **Executive Director's Report**

.....

#### A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

#### B. Certificates of Insurance (pgs. 26-29)

A summary of the Certificates of Insurance issued during January 2019 are attached for your review.

#### C. Financial Fast Track Report (pg. 30)

The Financial Fast Track Report as of December 31, 2018 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of December 31, 2018 was **\$11,292,621**.

#### D. Regulatory Filing Checklists (pgs. 31-32)

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

#### E. 2018 Safety Incentive Program Awards

A letter from our office describing how to collect your 2018 Safety Incentive Awards money will be emailed out to all members after the Safety Breakfast Kickoff. <u>Please note that the</u> deadline to claim or encumber these funds is November 30. 2019. All encumbered funds have to be claimed by February 1. 2020.

#### F. 2019 Optional Safety Budget (pg. 33)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. <u>Please note that the deadline to claim or encumber these funds was November 30. 2019</u>. All encumbered funds have to be claimed by February 1, 2020.

#### G. 2019 Wellness Incentive Program Allowance (pg. 34)

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed out on or about February 15, 2019. 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, 2019. All encumbered funds have to be claimed by February 1, 2020.

#### H. EPL/Cyber Risk Management Budget (pg. 35)

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 EPL/Cyber Risk Management allowance, please contact our office. <u>Please note that the deadline for claiming or encumbering these funds was November 30, 2019. All encumbered funds must be claimed by February 1, 2020.</u>

#### I. EPL Helpline – Authorized Contact List (pg. 36)

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

#### J. Employment Practices Liability Compliance – (pg. 37)

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

#### K. MEL Cyber Risk Management Plan Compliance (pg. 38)

A compliance status report regarding the MEL Cyber Risk Management Plan status is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

#### L. Statutory Bond Status

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

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

Enclosed, The MEL has established a process, outlined in MEL Coverage Bulletin **2018-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

#### N. Capehart & Scatchard Updates (pgs. 40-48)

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

#### O. Elected Officials Seminars – Invite (pgs. 49-50)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2019 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about October 5, 2018. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2018. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

#### P. Police One Training

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

#### Q. Employee Cyber Hygiene Training - MediaPRO

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

#### R. Technology Risk Management Services – Pivot Point

Earlier this year, the JIF awarded a contract to Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party risk standards, as well as network vulnerability assessments. To begin this process, on November 27, 2018, an email was sent to all members asking that they provide the Executive Director's office with the IP addresses of all of their public facing networks and the contact information for their IT professional. This information is necessary to begin the network vulnerability testing. Members were asked to respond to this request by Friday, December 14,

2018. Over the next few months, members will also begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive Director's office if you have any questions.

#### S. RMC Resolution & Agreement

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

#### T. 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 was emailed on February 8, 2019 to all Fund Commissioners that have first priority for attendance. It was asked that anyone interested in the PRIMA Conference reply no later than February 22, 2019. If you have any questions, please contact the Executive Director's office.

#### U. Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable (pg. 51)

The Fund will hold its 28th Annual Safety Breakfast on March 5, 2019 at Indian Springs Country Club, Marlton beginning at 8:30 AM. The invitations and Response Form included in the agenda packet were emailed out to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on February 1, 2019. 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.

#### V. Payroll Audits

On or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions.

following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

#### W. Property Appraisals

On or about February 7, 2019, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2019 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

#### X. Police Accreditation Announcement (pgs. 52-52)

On or about February 6, 2019 an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was asked that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

#### Y. Annual Planning Retreat (pg. 54)

The Fund will be holding its Annual Planning Retreat on April 16, 2019 at Café Madison, Riverside at 8:30 AM. Following the Retreat will be the Executive Committee Meeting at 3:30 PM. A Save the Date was emailed out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's on February 12, 2019. An invitation and the RSVP Form will be emailed out early March.

#### Z. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 21, 2019 at 1:30 PM in Hainesport. An email notification with further details will be sent out to all Fund Commissioners and RMC's in early April.

#### AA. WEBSITE (<u>WWW.BURLCOJIF.ORG</u>)

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

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

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

#### **BB.** 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.

#### CC. New Member Activity

Nothing to Report.

Burlington County Municipal Joint Insurance Fund 2019 Optional Safety Budget										-							
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumbrance
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00		1 1							1			1		0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00		1							1					0.00	995.00	1
Wrightstown	995.00														0.00	995.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	51,295.00	

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

					Burlin	gton Cour	nty Munici	pal Joint Ir	isurance	Fund							
L	2019 Wellness Incentive Program																
1																	
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	1
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00									İ					0.00	500.00	
Westampton	750.00									İ					0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00									İ					0.00	500.00	
	\$21,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,250.00	

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020

						Burling	on County	/ Municipal	Joint Insu	Irance Fund							-
2019 EPL/CYBER Risk Management Budget																	
Marahar	Member Opening January Feb March April May June July August September October November December Paid in Total Remaining Date																
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumbered
Bass River	500.00	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Faiu	500.00	Lincumbereu
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00	-													-	500.00	
Delanco	500.00	-													-	500.00	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00														-	500.00	
Florence	500.00														-	500.00	
Hainesport	500.00														-	500.00	
Lumberton	500.00														-	500.00	
Mansfield	500.00														-	500.00	
Medford	500.00														-	500.00	
Mt. Laurel	500.00														-	500.00	
North Hanover	500.00														-	500.00	
Palmyra	500.00														-	500.00	
Pemberton Boro	500.00														-	500.00	
Pemberton Twp.	500.00														-	500.00	
Riverside	500.00														-	500.00	
Shamong	500.00														-	500.00	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	
Woodland	500.00														-	500.00	
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00	J

Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020



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

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

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

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

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

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

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

Thursday, December 6, 2018 – Merighi's Savoy Inn, Vineland Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford Wednesday, February 6, 2019 – Merighi's Savoy Inn, Vineland Thursday, March 21, 2019 – O'Connor's, Eastampton

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

cc: Risk Management Consultants

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

#### ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

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

Fax: (856) 446-9149

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

Thursday, December 6, 2018 – Merighi's Savoy Inn, Vineland Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford Wednesday, February 6, 2019 – Merighi's Savoy Inn, Vineland Thursday, March 21, 2019 – O'Connor's, Eastampton





# Tuesday, March 5, 2019

Indian Spring Country Club, 115 S. Elmwood Rd (2nd Fl.), Marlton

Safety Celebration Breakfast Begins at 8:30am

Safety, Claims & Wellness Coordinator's Roundtable Training to Immediately Follow Breakfast

**Click Here to RSVP** to the Safety Breakfast bv 2/26/19

**Click Here to RSVP** to the Roundtable Training by 2/26/19

- Celebrate 2018 Safety Accomplishments
- Strengthen Resolve for 2019
- Share Safety & Wellness Ideas with Others
- Review New Safety Incentive Program (SIP)
- Discuss Claims Related Information

### **INVITED TO ATTEND:**

- **Claims Coordinators**
- **Elected Officials** ٠
- Fund Commissioners ۲
- Risk Management Consultants
- Safety Committee Reps ٠
- Safety Coordinators ٠
- Safety Delegates ٠
- Supervisors
- Wellness Coordinators

THE PRESENCE OF SAFETY GETS YOU HOME SAFELY

**IMPORTANT:** Attendance at both the Breakfast and Roundtable training are mandatory elements of the 2019 JIF Safety Incentive Program. Should you not be able to attend for any reason, please advise our office ASAP as payment is on a per person basis.





TO:	Member Police Chiefs
FROM:	Denise C. Plavchak, Director of Risk Management Services
DATE:	February 6, 2019
RE:	JIF Reimbursement - Police Accreditation Program
*****	****

In 2003, the Muncipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees\*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

Number of Sworn	Accreditation Fee	JIF	MEL
Personnel		Reimbursement	Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

The schedule of Fees eligible for reimbursement to date are outlined below:

\*Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement <u>after</u> re-accreditation is achieved.

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

- 1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
- 2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
- 3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund Police Accreditation Coordinator PO Box 530 Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, <u>hdelgado@njsacop.org</u> or check out the N.J.S.A.C.O.P. website at <u>www.NJSACOP.org</u>.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2019 Announcement

# SAVETHE DATE!

# THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND PLANNING RETREAT IS SCHEDULED FOR

# **Tuesday, April 16, 2019**

Café Madison 33 Lafayette Street Riverside, NJ 08075 PH: 856-764-4444

Invitation to follow

If you have any questions, please contact me. Sheila Ortiz at (856) 446-9137

or Sheila\_Ortiz@ajg.com Thank you.

# **BURLINGTON COUNTY MUNICIPAL** JOINT INSURANCE FUND

# FEBRUARY 2019 CLOSED CASES

1.) Carroll v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on August 13, 2013, the Plaintiff, Shirley Carroll, was caused to trip and fall over a pick-up truck trailer hitch which hung over into the sidewalk approximately 3 to 4 inches. The Plaintiff's original Complaint was filed on August 12, 2014 together with a Motion to File a Late Tort Claims Notice. Betsy G. Ramos, Esquire was assigned and filed Opposition to Plaintiff's Motion; however, the Plaintiff's Motion was ultimately granted on September 19, 2014. The Plaintiff filed a Complaint but failed to serve the Complaint upon the Township and the matter was subsequently dismissed without prejudice for failure to prosecute. On August 13, 2015, the Plaintiff filed a Motion to Reinstate the Complaint which was granted on October 9, 2015. The Plaintiff again failed to serve the Complaint upon the Township and the matter was again dismissed without prejudice on February 12, 2016. In addition, on August 13, 2015, the Plaintiff filed an additional Complaint under a separate docket number which was ultimately dismissed without prejudice on March 18, 2016 for failure to prosecute. In February of 2017, Plaintiff's Counsel filed a second Motion to Reinstate the Complaint which was ultimately granted; however, on November 25, 2017, the Plaintiff's Complaint was again dismissed by the Court without prejudice for failure to prosecute. On April 25, 2018, Defense Counsel filed a Motion to Dismiss the Plaintiff's Complaint with prejudice, and on June 19, 2018, the Plaintiff filed a Cross-Motion for Reinstatement. On June 22, 2018, the Court ultimately entered Orders denying Defense Counsel's Motion to Dismiss and granting Plaintiff's Cross-Motion to Reinstate. In addition, the Court's Order indicated that if Plaintiff's Complaint was again dismissed for lack of prosecution, the Complaint would be dismissed with prejudice. Defense Counsel filed our Answer to the Complaint on July 10, 2018. On July 27, 2018, a Case Management Conference was conducted and a Case Management Order was entered setting a firm deadline for the exchange of responses to Discovery demands for October 3, 2018. In addition, an additional Case Management Conference was scheduled for December 18, 2018. The Plaintiff failed to respond to Discovery and Defense Counsel filed a Motion to Dismiss the Complaint on October 4, 2018. In addition, Defense Counsel proceeded with the filing of our Motion for Summary Judgment on October 10, 2018. Oral Argument on the Motions was ultimately conducted on January 10, 2019 before Judge Hertzberg and he ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment with prejudice.

Zeig (a minor) v. City of Bordentown-This matter involved the 2.) Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Notice of Motion for Leave to File a Late Notice of Tort Claim arising from an incident which occurred on January 19, 2018. The Plaintiff, Jillian Zeig (a minor), alleged that she was a student at Bordentown Regional High School, located at 318 Ward Avenue, in the Township of Bordentown, when another student kicked a volleyball during gym class which struck the Plaintiff in the head. The Plaintiff alleged that she sustained serious and permanent injuries as a result of the incident. The Plaintiff further alleged that the City of Bordentown was negligent in allowing the dangerous condition to exist. The case was assigned to Betsy G. Ramos, Esquire on June 26, 2018 and she was instructed to file Opposition to the Plaintiff's Motion and to provide notice to the Plaintiff's attorney to dismiss the frivolous litigation in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel filed Opposition to the Motion on July 3, 2018 and Oral Argument on Plaintiff's Motion was conducted on October 26, 2018. On 12/10/18, Judge Harrington entered an Order granting Plaintiff's Motion for Leave to File a Late Notice of Tort Claim. Based upon conversations between Defense Counsel and the Plaintiff's Counsel, Defense Counsel does not believe that the insured will be named as a Defendant in the Plaintiff's Complaint concerning this incident and Defense Counsel has closed their file.

# LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – FEBRUARY 2019 Vehicle Maintenance





# Important - please see: njmel.org

MEL Safety Institute » Resource Center » Vehicle Safety » Managing Vehicle Fleets » Fleet Safety Program

- Regular inspections and maintenance should be completed per manufacturer's recommendations.
- Each driver should complete an inspection report of the vehicle prior to each use.
- During inspection, if any items are found to be deficient, the vehicle should be removed from service until repairs are completed.
- All problems should promptly be reported to the program administrator.

# Examples:

- Employee standing on tailgate of DPW truck when tailgate failed due to rusted quick link clip (see pictures above). The quick link clip was part of the chain existing on each side of the tailgate that kept the tailgate level. The employee suffered multiple leg fractures requiring a lengthy surgery and recovery. The total incurred on the claim is \$124,000. The quick link clip in this case costs approximately \$8.00
- Public Works employee stepping down from a backhoe when the bottom step broke causing him to fall, injuring his shoulder. The step was severely rusted. The employee has undergone 3 shoulder surgeries to repair the torn rotator cuff. The total incurred on the claim is over \$229,000.
- Employee riding on back of garbage truck slipped off wet step that was damaged in previous accident and should have been replaced based on OSHA guidelines. The step was no longer level and combined with the rain presented a slippery surface for the employee. A hip replacement surgery was required and the employee will be left with permanent issues. The total incurred on the claim is \$221,000.



Qual-lynx.com



#### BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO:Municipal Fund Commissioners, Safety Coordinators, and Risk ManagersFROM:Debby Schiffer, JIF Wellness DirectorDATE:February 19, 2019 at Hainesport Municipal BuildingContact Information:debby\_schiffer@targetingwellness.com856-322-1220

#### FEBRUARY ACTIVITY & PLANNED EVENTS

Several planning meetings set up for the month of February. If we have not yet met to plan for 2019, please have your Wellness Coordinator reach out to me. Many Municipalities encouraged employees to wear something red on "Wear Red Day" Friday Feb 1<sup>st</sup> to raise awareness about heart disease. Some took group photos that were posted on the JIF website.

Beverly City - Started the 10-week Healthy Lifestyle Challenge

**Florence Twp** – This year's challenge is "Are you a Maintainer or a Loser?" (15 employees signed up) Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year. Healthy snacks being supplied by Police Dept. Created a team to participate in an April 5K race. Team shirts will be made. Next Wellness Committee meeting scheduled for March.

Hainesport Twp – Lunch & Learn with ShopRite Dietitian and Donna Gabler with Healthy Gut. Closed township building for the hour so all could attend. Every Monday participate in short office exercise (Monday Movers) but might be moving it to once a month. Employee every month is bringing in a healthy snack for the office. Reimbursed through wellness funds.

**Lumberton Twp** – Started the 10-week Healthy Lifestyle Challenge. Create a monthly "trivia" question from Newsletter. Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year.

**Medford** – Employee "Who's Who" Baby Picture Game. Starting 10-week Healthy Lifestyle Challenge. Offering an end-of-year prize for all those who participate in wellness initiatives throughout the year.

**Mt. Laurel** – working with Jefferson to set up the next presentation for EMS. Focus will be on sleep deprivation. Offering yoga for anyone interested 2 times a month. Providing fresh fruit at the station.

Westampton – Upgrading equipment in their exercise room. Sent them Safety signage that was provided by JAM Thank you for participating in "Wear Red Day" the kickoff for Heart Month and an outward sign recognizing that heart disease does not show gender preference: both men and women are at risk.

#### Things to remember:

- 1. Remind your employees about NJWELL. Getting regular check ups can earn them \$250 back in their pockets.
- 2. I am attaching the Wellness Initiative Best Practice again for ideas
- 3. Encourage the start up of a Wellness Committee
- 4. Adopt a version of the Wellness Policy that fits your municipality
- 5. Display the "Healthy Living @ Work" poster
- 6. Promote your EAP program if you have one

#### February Wellness Connection Newsletter

Even with all we know about diet and exercise, heart disease is still the leading cause of death in the United States. Realizing how powerful this muscle is and how essential it is for life, we really need to take time in maintaining its health...nothing can beat that!

This month's newsletter is filled with information on this power-house:

- · Learn the difference between a heart attack and cardiac arrest
- Learn the different types of heart attacks
- How women's symptoms and outcomes are difference than men's
- What increases your risk?
- Spice up your life with herbs and improve your heart health
- Fun Heart Facts in honor of Valentine's Day

In addition, the February Awareness Calendar, which focuses on something you can do every day towards a healthier heart and overall well-being.



## Burlington County Municipal JIF Managed Care Summary Report 2019

Intake	January-19	January-18	2019 January YTD	2018 January YTD
# of New Claims Reported	23	18	23	18
# of Report Only	8	5	8	5
% Report Only	34.8%	27.8%	287.5%	27.8%
# of Medical Only	14	9	14	9
# of Lost Time	1	4	1	4
Medical Only to Lost Time Ratio	93:07	69:31	93:07	69:31
Average # of Days to Report a Claim	1.7	1.3	1.7	1.3

Nurse Case Management	January-19	January-18
# of Cases Assigned to Case Management	17	18
# of Cases >90 days	14	13

Savings	January-19	January-18	2019 January YTD	2018 January YTD
Bill Count	182	100	182	100
Provider Charges	\$297,586	\$80,734	\$297,586	\$80,734
Repriced Amount	\$114,714	\$38,523	\$114,714	\$38,523
Savings \$	\$182,872	\$42,211	\$182,872	\$42,211
% Savings	61.5%	52.3%	61.5%	52.3%

Participating Provider Penetration Rate	January-19	January-18	2019 January YTD	2018 January YTD
Bill Count	95.6%	93.0%	95.6%	93.0%
Provider Charges	95.9%	87.9%	95.9%	79.4%

Exclusive Provider Panel Penetration Rate	January-19	January-18	2019 January YTD	2018 January YTD
Bill Count	94.4%	84.7%	94.4%	84.7%
Provider Charges	98.2%	79.4%	98.2%	79.4%

Transitional Duty Summary	2019 January YTD	2018 January YTD
% of Transitional Duty Days Worked	41.0%	52.7%
% of Transitional Duty Days Not Accommodated	59.0%	47.3%

February 11, 2019

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 January 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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 \$ 22,496.75. This generated an average annual yield of 1.45%. However, after including an unrealized net gain of \$ 17,157.50 in the asset portfolio, the yield is adjusted to 3.56% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$114,095.71 as it relates to current market value of \$ 16,931,652.27 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,965,944.20.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,038.46 w/YTD Total \$ 8,038.46 (detailed in my report) Salvage Receipts \$ 3,125.00 Overpayment Reimbursements \$ 0.00 FY 2019 Premium Assessments \$ 1,712,858.00

#### LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

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 \$ 257,255.99. The claims detail shows 362 claim payments issued.

## A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$244. Interest Allocated)

Delran Township	\$66,123.00
Chesterfield Township	\$ 1,084.00
Bordentown City	\$52,924.00
Bordentown Township	\$27,879.00
Westampton Township	\$10,150.00

## CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,887,641.72 to a closing balance of \$ 19,262,436.49 showing an increase in the fund of \$ 1,374,794.77. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

#### BILL LIST FOR THE PERIOD: (Action Item)

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 2019

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/3	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	36.54	
1/10	PEMBERTON TWP.	2019156677	PEMBERTON TWP.	PR	2018	5,350.00	
1/10	MT. LAUREL TWP.	2018114793	VICTORIA MARTINEZ	WC	2017	2,528.92	
1/14	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
1/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JAN.						8,038.46	
TOTAL-YTD							8,038.46

#### BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

#### BILL LIST - FEBRUARY 2019

	Payee	FY 2019	FY 2018	FY2017	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00			Prof Services/Administration	February 2019 Fee utilizing 2018 rates
2	Arthur J. Gallagher Risk Management Services, Inc.	307.12			Misc/Postage/Copies/Faxes	Feb 2019 postage/copies expenses
3	The DeWeese Law Firm, P.C.	5,833.00			Prof Services/Attorney	Feb 2019 Fees
4	Qual-Lynx	16,742.00			Prof Services/Claims Admin.	Feb 2019 Fees
5	Joyce Media	375.00			Misc/JIF Website	Feb 2019 Fees
6	Kris Kristie	375.00			Misc/Recording Secretary	Feb 2019 Fees
7	J. A. Montgomery Risk Control Services	10,945.00			Prof Services/Safety Director	Feb 2019 Fees
8	Tom Tontarski	930.00			Prof Services/Treasurer	Feb 2019 Fees
9	Conner Strong & Buckelew	659.00			Prof Services/Underwriting Mgr	Feb 2019 Fees
10	Debby Schiffer	2,494.00			Wellness Program	Feb 2019 Fees
11	MEL JIF	296,786.00			MEL	MEL 2019 WC & Excess Liability - 1st installment
12	MEL JIF	1,643.00			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 1st installment
13	MEL JIF	114,259.00			Property Claims and Premium	MEL 2019 Property claims & prem1st installment
14	NJ Municipal EJIF	123,447.00			EJIF	2019 1st installment
15	Apex Insurance Services c/o QBE Insurance	5,493.50			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-03; 1/1/19-1/1/20; Inv#1st installlment
16	Apex Insurance Services c/o QBE Insurance	279,768.00			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-03; 1/1/19- 1/1/20; Inv#4498804; 1st installment
	Apex Insurance Services c/o XL Insurance	11,255.50			EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039483-06; 1/1/19- 1/1/20; Inv#1st installment
18	Apex Insurance Services c/o Beazley	5,589.00			EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#W1E255180301; 1/1/19- 1/1/20; Inv#4503387; 1st installment
19	ARC Reprographics	255.45			Misc/Printing	Inv#274617; 1/31/19 EO handouts
20	Courier Post	224.56			Misc/Legal Notices	ad#3353854-2019 mtg schedule; #3353866 contract awards
	Courier Times	275.06			Misc/Legal Notices	ad#7268635-2019 mtg schedule; #7268647 contract awards
					Ť	Inv#ALDL542 Storage 2/1-28/19; Service 12/25/18-
22	Iron Mountain	120.22			Misc/Record Retention Service	1/29/19
23	Merighi's Savoy Inn, Inc.	719.14			EPL/Cyber Consult/Training	2/6/19 EO dinner; split with JIFs
24	Nicolosi's Catering	1,064.89			EPL/Cyber Consult/Training	1/31/19 EO dinner; split with JIFs
25	Office Depot	195.52			Misc/Office Supplies	Inv#262155848001; file folders split
26	Paul's Custom Awards and Trophies Inc.		82.00		Misc/Meeting Expense/Dinner Mtg	Inv#41600; Paul Keller - outgoing chair
27	Pivot Point Security		1,842.83		Risk Control Contingency	Inv#4039; Feb
28	City of Beverly			798.44	Safety Incentive Program	Grate Lifter
29	BordentownTownship		1,571.18		Optional Safety Budget	Safety gear
30	BordentownTownship			84.86	Safety Incentive Program	Safety gear
31	Township of Chesterfield		995.00		Optional Safety Budget	Safety gear
32	Delanco Township		144.84		Wellness Program	Fresh fruit; healthy lunch

33	Delanco Township		555.65		Optional Safety Budget	Stop sign; reflective tape
34	Delanco Township		500.00		EPL/Cyber Consult/Training	IT support
35	Delanco Township		247.53		Wellness Program	Oct fresh fruit; chair massage
36	Borough of Fieldsboro		750.00		Optional Safety Budget	lift table; hand truck; safety supplies
37	Borough of Fieldsboro		74.04		Wellness Program	Healthy lunch
38	Township of Florence		2,660.00		Optional Safety Budget	Tourniquets; safety cage; safety clothes
39	Township of Florence		1,000.00		Wellness Program	Healthy snacks, weight contest, pedometers
40	Township of Florence		500.00		EPL/Cyber Consult/Training	IT services and back up
41	Township of Lumberton		639.95		Wellness Program	Luncheon, massage, wellness basket GC
42	Township of Lumberton		156.76		Wellness Program	Healthy snacks
43	Township of Mount Laurel		2,500.00		EPL/Cyber Consult/Training	Police re-accrediation 10/17/18
44	Borough of Palmyra		1,595.00		Optional Safety Budget	Smoke detectors; snow brooms
45	Borough of Palmyra		750.00		Wellness Program	wellness breakfast; handouts
46	Pemberton Borough		510.43		Optional Safety Budget	Safety equipment
47	Pemberton Borough		427.18		Optional Safety Budget	Safety equipment
48	Pemberton Borough		59.67		Wellness Program	Wellnes luncheon
49	Pemberton Borough		500.00		EPL/Cyber Consult/Training	Firewall
50	Riverside Township		878.18		Wellness Program	Stability discs; floor mats; GC
51	Riverside Township		500.00		EPL/Cyber Consult/Training	Email migration
52	Riverside Township		584.59		Optional Safety Budget	AED
53	Riverside Township			1,321.00	Safety Incentive Program	Supplies
54	Southampton Township		318.09		Wellness Program	Massages; luncheon; challenge; Yeti
55	Southampton Township		500.00		EPL/Cyber Consult/Training	Sonic firewalls
56	Springfield Township		500.00		Wellness Program	Healthy snacks and water cooler
57	Tabernacle Township		37.57		Wellness Program	supplies
58	Westampton Township		389.22		Optional Safety Budget	Flood lights in parking lot
59	Westampton Township		645.77		Wellness Program	Healthy lunch; replaced broken gym equipment
60	Woodland Township		500.00		EPL/Cyber Consult/Training	Firewall; POE and access points
61	Woodland Township		498.97		Wellness Program	Weight watchers; chair massage; fruit; sun shirt
62	Wrightstown Borough		995.00		Optional Safety Budget	Screen mounts; active shooter training
63	Wrightstown Borough		500.00		Wellness Program	Stand up desks
64	Wrightstown Borough			1,650.00	Safety Incentive Program	Active shooter training
	TOTAL	\$908,721.96	\$24,909.45	\$3,854.30		

JIF Bill List Total	\$937,485.71
RMC Bill List Total	\$102,857.00
GRAND TOTAL	\$1,040,342.71

#### BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (1st installments) - February 2019

Payable to:	FY 2019	Appropriation	Description
1 Connor Strong & Buckelew	1,785.00	Risk Management Consultants	1st installment payment -Bass River Township
			1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Mt.
2 EJA/Capacity Insurance	37,349.00	Risk Management Consultants	Laurel, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
			1st installment payment -Beverly, Medford(Jan only), Palmyra, Pemberton Twp,
3 Hardenbergh Insurance Group	41,270.00	Risk Management Consultants	Southampton, Westampton
		-	1st installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp,
4 Insurance Agency Management	22,453.00	Risk Management Consultants	Shamong, Tabenacle
RMC BILL LIST TOTAL	\$ 102,857.00		

#### Resolution No. 2019-19

#### A RESOLUTION AWARDING A CONTRACT FOR ADMINISTRATOR

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 the services of and to recognize and appoint by Contract, an Administrator for the Fund to insure the efficient management and operation of the Fund; and

**WHEREAS**, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Administrator, and the responses to the RFQ were to be submitted to the Fund Solicitor's Office by January 30, 2019; and

WHEREAS, the BURLCOJIF received, reviewed and evaluated the one (1) response that was received to the RFQ and determined that a Contract should be awarded to Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) with Paul A. Forlenza, MGA, RMC serving as the Executive Director and Paul J. Miola, CPCU, ARM serving as the Deputy Executive Director; and

WHEREAS, the Executive Committee of the BURLCOJIF, through this Resolution hereby awards a Contract for 2019 commencing March 1, 2019 to Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) to serve as the Fund Administrator.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on February 19, 2019, that Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) is hereby awarded a Contract to serve as the Fund Administrator for 2019 commencing March 1, 2019 under the "Fair and Open" process.

**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 Contract with Arthur J. Gallagher Risk Management Services, Inc. (Arthur J. Gallagher & Co.) to serve as the Fund Administrator, a copy of which is attached hereto.

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Administrator, Fund 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 February 19, 2019.

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

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

Date: February 19, 2019