

AGENDA PACKET



Tuesday, March 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, March 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*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **February 19, 2019** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **February 19, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16-48
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Pages 23-24
 - C. Financial Fast Track Report.....Page 25
 - D. Regulatory Filing Checklists.....Pages 26-27
 - E. 2018 Safety Incentive Program Awards.....Page 28
 - F. 2019 Optional Safety Budget.....Page 29
 - G. 2019 Wellness Incentive.....Page 30
 - H. EPL/Cyber Risk Management Budget.....Page 31
 - I. New MEL EPL Helpline: Announcement and Authorized Contact List.....Pages 32-33
 - J. EPL Compliance StatusPage 34
 - K. MEL Cyber Risk Management Plan Compliance Status.....Page 35
 - L. Statutory Bond Status.....Page 36
 - M. Skateboard Park Approval Status.....Page 37
 - N. Capehart & Scatchard Updates.....Pages 38-45

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Q.	Employee Cyber Hygiene Training - MediaPro	
R.	Technology Risk Management Services - PivotPoint	
S.	Payroll Audits	
T.	Property Appraisals	
U.	Annual Planning Retreat – Invite.....	Page 48
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W.	Website	
X.	Inclement Weather Policy	
Y.	New Member Activity	
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A.	Activity Report	Pages 50-57
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C.	Training: Excited Delirium.....	Handout
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses	Page 59
B.	Request Increase Authority on Property Claims.....	Verbal
XI.	Wellness Director Report	
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D.	PPO Savings & Penetration Report.....	Pages 72-73
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XIII.	Technology Risk Services	
A.	Introduction.....	Verbal
XIV.	Treasurer’s Report as of February 28, 2019	Pages 77-114
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	March Bill List.....	Page 115
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XV. Committee Reports

- A. Strategic Planning Committee Meeting Minutes – March 12, 2019.....Verbal
- B. Safety Committee Meeting – March 19, 2019.....Verbal

XVI. MEL/RCF/E-JIF Reports

- A. Ed Cooney, Fund Underwriter – Program Updates.....Verbal

XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, April 16, 2019 at 3:30 PM at Café Madison, Riverside, NJ</p>

XVIII. 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**

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

- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$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**

XX Approval of Claims Payments – **Motion – Roll Call**

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

XXII. 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**

February 19, 2019

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, February 19, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**...*arrived after roll call*
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Magee, *Alternate*, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Bud Wells, *Alternate*, **North Hanover Twp.**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

John Gural, **Palmyra Borough**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Brandon Umba, **Lumberton Twp.**
Dennis Gonzalez, **Pemberton Township**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. 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*
Tammy Langsdorf, Workers Compensation Supervisor, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

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

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

OATHS OF OFFICE

An *Oath of Office* was administered by Mr. DeWeese, Fund Solicitor, to Paula Kosko, Hainesport, Alternate Executive Committee Member, for the 2019 Fund Year. Mr. DeWeese congratulated her on her election.

The *Oath of Office* was signed and presented to the Fund Solicitor.

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the meeting minutes of the January 15, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Mascia, seconded by Mr. Wolbert, to approve the Open & Closed session meeting minutes of the January 15, 2019 meeting of the Fund as presented. **Motion carried.**

The Closed Session minutes of the January 15, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the January 15, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2018 Safety Incentive Program Awards – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money will be emailed out to all members after the Safety Breakfast Kickoff.

2019 Optional Safety Budget - Mr. Forlenza stated 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 his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a letter from his office describing how to collect your 2019 Wellness Incentive 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. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

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 is November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

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

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.

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, 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

Employee Cyber Hygiene Training – Media Pro – 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. 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 there are still two (2) towns that have not provided this information: Edgewater Park and Medford. Once that information is received, the training will be able to be assigned to employees. Please contact Megan Matro in the Executive Director Office's if you have any questions.

Technology Risk Management Services – Pivot Point – 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 four (4) members who have not supplied this 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. 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.

Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable - Mr. Forlenza stated 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.

Payroll Audits – Mr. Forlenza noted 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. Members who still have 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.

Property Appraisals – Mr. Forlenza noted on or about February 7, 2019, each member and their RMC's will receive a notification from his office asking that they review and update their property schedule located in the Origami 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.

Police Accreditation – Mr. Forlenza stated that 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

Annual Planning Retreat – Mr. Forlenza noted 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 in early March.

New Fund Commissioner Orientation – Mr. Forlenza stated that New Fund Commissioner Orientation training will be conducted 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.

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. No questions were entertained.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of January, 2019. He then briefly reviewed the matters.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory and apologized that his report is a handout at today's meeting. Due to problems with their computer system they were not able to have the report ready in time to be included in the agenda. He highlighted the following items:

MEL Video Library – He noted two members utilized the Library in January and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were many bulletin distributed during January, including:

- *Planning for Snow Events*
- *ADA Accessible Websites*
- *Injury Recording Summary Logs*
- *Fit-Testing Firefighters with Facial Hair*

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

Lastly Mr. Saville reminded the members that their OSHA 300A reports must be posted between February 1- April 30, 2019 of each year.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – February

Mr. Roselli introduced Tammy Langsdorf, who has been appointed the Workers Compensation Supervisor in place of Patty Davidson.

Mr. Roselli presented the *Lessons Learned from Losses* for February which reviewed the importance of Vehicle Maintenance. He highlighted the following:

- Regular inspections and maintenance should be completed per vehicle manufacturer's recommendations.
- Each driver should complete an inspection report of the vehicle prior to 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 be promptly reported to the program (vehicle fleet) administrator.

Mr. Roselli noted for a complete list of resources regarding Managing Vehicle Fleets and the Fleet Safety Programs, please see www.njmel.org.

Mr. Roselli then reviewed examples of claims where normal vehicle inspections and maintenance could have prevented costly claims.

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

WELLNESS DIRECTOR'S REPORT

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

- Several members are planning meetings for the month of February. If we have not yet met to plan for 2019, please have your Wellness Coordinator reach out to her, and noted if your town is hosting any type of Wellness event, please let her know so she can keep track of who is doing what, and what ideas she can pass onto other towns.
- 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
- Ms. Schiffer thanked those who participated in “Wear Red Day” on Friday, February 1 for 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. Friday Feb 1st to raise awareness about heart disease. Some took group photos that were posted on the JIF website.
- Ms. Schiffer also noted in her report was a Wellness Gratitude Calendar showing a small suggestion each day that can be done to show Gratitude or kindness to promote wellbeing.
- Wellness Incentive Allowances must be encumbered by November 30, 2019, and used by February 1, 2020, so if you haven’t planned any wellness activities for the end of this year, be sure to encumber the money.
- **February Wellness Newsletter** - She noted that the February Wellness Newsletter was included in her report.

Ms. Schiffer then noted some things to remember:

1. Remind your employees about NJWELL. Getting regular checkups can earn them \$250 back in their pockets.
2. Attached is the Wellness Initiative Best Practice again for ideas
3. Encourage the startup 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

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for January, 2019.

Lost Time v. Medical Only Cases

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

	<i>January</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>1</i>
<i>Medical Only</i>	<i>14</i>	<i>14</i>
<i>Report Only</i>	<i>8</i>	<i>8</i>
<i>Total Intakes</i>	<i>23</i>	<i>23</i>
<i>Report Only % of Total</i>	<i>34.8%</i>	<i>34.8</i>
<i>Medical Only/Lost Time Ratio</i>	<i>93:07</i>	<i>93:07</i>
<i>Average Days to Report</i>	<i>1.7</i>	<i>1.7</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>January</i>
<i>Transitional Duty Days Available</i>	<i>173</i>
<i>Transitional Duty Days Worked</i>	<i>71</i>
<i>% of Transitional Duty Days Worked</i>	<i>41.0%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>102</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>59.0%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	<i>182</i>
<i>Original Provider Charges</i>	<i>\$297,586</i>
<i>Re-priced Bill Amount</i>	<i>\$114,714</i>
<i>Savings</i>	<i>\$182,872</i>
<i>% of Savings</i>	<i>61.5%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>95.6%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>95.9%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94.4%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.2%</i>

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **January 31, 2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

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

	Monthly	YTD
Subrogation Receipts	\$8,038.46	\$8,038.46
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$3,125.00	
FY 2019 Premium Assessments	\$1,712,858.00	

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – January 2019

Mr. Tontarski stated that his report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$257,255.99. The claim detail shows 362 claim payments issued.

Bill List – February 2019

For the Executive Committee's consideration, Mr. Tontarski presented the February 2019 Bill List in the amount of \$937,485.71.

For the Executive Committee's consideration, Mr. Tontarski presented the 1st Installment 2019 RMC Bill List in the amount of \$102,857.00.

Chair Jack entertained a motion to approve the January 2019 Loss Run Payment Register, the February 2019 Bill List in the amount of \$937,485.71, and the 1st Installment RMC Bill List in the amount of \$102,857.00 as presented

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

Motion by Mr. Wolbert, seconded by Mr. McMahon, to approve the *January 2019 Loss Run Payment Register, the February Bill List in the amount of \$937,485.71 and the 1st Installment RMC Bill List in the amount of \$102,857.00* presented.

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

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report

At this time, Chair Jack presented two (2) Resolution's for consideration and approval:

Resolution 2019-19 – Awarding a Contract for Administrator

Motion by Mr. McMahon, seconded by Mr. Cramer, to adopt *Resolution 2019-19, Awarding a Contract for Administrator to Arthur J. Gallagher & Co for 2019 Commencing March 1, 2019.*

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

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Magee, <i>Alternate</i> , Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Bud Wells, <i>Alternate</i> , North Hanover Twp.
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Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Resolution 2019-20 – Awarding a Contract to Lou Romero & Secure Data Consulting Services, LLC as Technology Risk Services Director Under the “Non-Fair and Open” Process

At this time, Mr. Forlenza explained that an opportunity was presented to his office and he wanted to bring it to the Fund for consideration of appointment at this meeting.

Mr. Forlenza stated Lou Romero, who many may know, has worked for Pivot Point undertaking the Cyber Assessments for your towns and provided the written report of their findings and recommendations. As this assignment has come to an end, Pivot Point doesn't have much more for Mr. Romero to undertake in his specialty, so they have decided to part ways amicably.

Mr. Romero came by the Executive Directors office as a courtesy to inform us of this parting. Mr. Forlenza noted an opportunity then came to light as there has been strong concern for a number of months in regards to our Cyber Exposure. Many of the member towns have had cyber-attacks and the amount of premiums we have paid out compared to our incurred losses is well over 100%. Mr. Forlenza has been in discussions with Mr. Cooney, Fund Underwriter, and Statewide there have been quite a few Cyber claims. One of the concerns discussed is the 2020 Renewal due to the number of claims experienced Statewide.

Mr. Forlenza explained initially there was a low premium, a \$10,000 deductible, and there wasn't much knowledge about member claims or their exposures. Over the last couple of years, the cyber liability premium has increased dramatically. In 2019, the MEL was anticipating a flat renewal; however, in the last week of December 2018, there were nine (9) claims reported, and the insurer came back and asked for a 15% increase effective January 1, 2019, which the MEL approved.

With that said, Mr. Romero discussed with Mr. Forlenza and Mr. Miola the possibility of continuing his work with the members. Mr. Forlenza noted this was seen as an opportunity to get someone on board, who everyone is familiar with, to work with the individual towns to get each one in compliance with the MEL Cyber Risk Management Plan. As it stands, each town has an individual deductible of \$10,000 in 2019 should they have a loss. Going into 2020, it is predicted this figure will be significantly higher. Mr. Forlenza explained, what we are trying to do through employing Mr. Romero, is have him assist each town in becoming compliant with the MEL's Cyber Risk Management Plan, so when they begin the underwriting process for the 2020 renewal, the vast majority of the members are in compliance. In addition, Members are actively testing network vulnerability, training employees, and practicing good Cyber Hygiene, which will place the Fund in a stronger position at renewal time. Mr. Forlenza reminder the members that if you are compliant within the Tier 1 program, your deductible will be 50% less; Tier 2 compliance will be result in a reimbursement of 75% of your deductible.

Mr. Forlenza stated to date, the BURLCO JIF has four (4) open Cyber related claims in 2018, and one (1) in 2019. As noted earlier, the JIF's 5 incurred losses is already more than what the JIF has paid in premium, which does not put the Fund in a good position.

Mr. Forlenza referenced a handout with a Draft Resolution appointing Mr. Romero, along with the proposed Contract/Scope of Services. He then reviewed those services with the membership. He also noted the Mr. Romero will be attending the monthly Executive Committee Meetings to give a report as the other Professionals do, and he will be meeting with the Executive Directors office each month, as does the Wellness Director to review and discuss their activities for the month. He will also be sending out Cyber Newsletters which will have a great deal of information for you.

Mr. Forlenza stated the Draft Resolution and contract handed out is for a 10 month term, effective March 1, 2019. He noted there is no additional premium required from the members as the Finance Committee funded \$100,000 in the Risk Management Contingency Line which was used to pay for the original cyber audits performed by Pivot Point in 2016 & 2017 and offset the 2018 Claims Audit costs. The total proposed cost of these services is approximately \$37,000. Continuation of this contract into 2020 will be discussed with the Finance Committee in September to see if it makes sense to offer Mr. Romero a new contract.

Mr. Forlenza apologized for presenting this proposal in this way, as he usually prefers to review these matters in the appropriate Committee; however, he didn't want to wait another 30 days to present this opportunity. Mr. Romero is very personable and enjoys working with our members. Mr. DeWeese stated we have received correspondence from Pivot Point waiving the Mr. Romero's "non-compete" covenant. Mr. Romero will not be performing any services for Pivot Point or MediaPro, but rather coordinating with them to assist the towns in becoming compliant with the MEL's Cyber Risk Management Plan, along with other services as outlined in his Scope of Services.

Mr. Forlenza asked if there were any questions. Mr. Wolbert inquired as to the overall goal in appointing Mr. Romero. Mr. Forlenza stated, first and foremost, is to have him assist in getting each town in compliance with the MEL Cyber Risk Management Plan. He noted there are only two (2) member towns in compliance with this Plan and it has been 14 months since it was introduced to the members.

Chair Jack mentioned her initial concern in regards to the fact this is not the path usually taken when presenting a new Service Contract; however, due to the concern with the time frame and the fact there is no learning curve as he is familiar with our towns, members, and IT employees, he will be able to start right away.

Chair Jack noted her concern with the overall cost, as when this was first discussed on a conference call with her, it was one sum, and then it increased. Mr. Forlenza explained that after further review of the payment structure, it didn't make sense to bill on an hourly basis as professionals in this field are getting up to \$300/hour for these types of services, but rather bill a flat rate, which is \$1,650 per member.

Mr. Brook commented that he is in agreement with Chair Jack that this is not the normal way of presenting a new Service; however, Mr. Forlenza did explain the situation very thoroughly and the urgency of moving forward.

Mr. Brook asked if this service would be evaluated and reviewed as to how the members are doing as a group so as to decide if this service is working. Mr. Forlenza answered yes.

Chair Jack asked if there were any other questions. Hearing none, Chair Jack entertained a Motion to adopt *Resolution 2019-20, Awarding a Contract to Lou Romero & Secure Data Consulting Services, LLC as Technology Risk Services Director Under the "Non-Fair and Open" Process*

Motion by Mr. Cramer, seconded by Mr. McMahon, to adopt *Resolution 2019-20* as presented:

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

MEL/RCF/EJIF REPORT

Nothing to Report

Next Meeting

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

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-21

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. Mascia, seconded by Mr. McMahon, to Adopt ***Resolution #2019-21***. 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. McMahon, seconded by Mr. Wolbert, 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.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
<i>2019164206</i>	<i>001241781</i>	<i>2019159715</i>	<i>2019161998</i>
<i>001220952</i>	<i>001256269</i>		
<i>2019160825</i>	<i>2018119926</i>		

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

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

ROLL CALL	<i>Yeas</i>	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Patricia Hansell, Fieldsboro Borough Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Magee, <i>Alternate</i> , Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Bud Wells, <i>Alternate</i> , North Hanover Twp. Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp.
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Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the February 19, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the February 19, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:43 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: March 19, 2019
Re: **Executive Director's Report**

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

The January 2019 Lost Time Accident Frequency Summary and the Statewide Recap for January 2019 are attached for your review

B. Certificates of Insurance (pgs. 23-24)

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

C. Financial Fast Track Report (pg. 25)

The Financial Fast Track Report as of January 31, 2019 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 January 31, 2019 was **\$11,276,881**.

D. Regulatory Filing Checklists (pgs. 26-27)

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 (pg. 28)

A report detailing the base reward amounts for each member is included in the agenda. Once the Optional Safety Incentive Program Awards are calculated an email will be sent to all members with their total award amounts and the attached report will be updated. **Please note that the 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. 29)

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. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

G. 2019 Wellness Incentive Program Allowance (pg. 30)

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

H. EPL/Cyber Risk Management Budget (pg. 31)

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

I. MEL Employment Practices Helpline – Announcement and Authorized Contact List (pgs. 32-33)

The *EPL Helpline* through *Enquiron* has been discontinued and will no longer be accessible to members. It has been replaced with the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The goal is to provide the municipalities with early guidance on employment related issues to hopefully avoid and/or control potential expensive litigation in these matters. The enclosed flyer describes the program. The benefits of the program are:

- Provides enhanced local expertise to our members from individuals that they know and trust;
- Provides an opportunity for our attorneys who understand the MELJIF system to get involved in potentially volatile situations early;
- Provides our members' access to attorneys that know NJ law and also know our members and their needs.

The Members will have unlimited access to the Helpline attorneys to seek advice on employment related issues. The Members shall appoint two municipal representatives who will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the two municipal representatives must be made by Resolution of the Governing Body. Please note that Municipal Solicitors cannot be appointed as Helpline Contacts. Enclosed please find the most recent list of authorized contacts for the MEL Employment Practices Helpline. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the Helpline.

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

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

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

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

L. Statutory Bond Status (pg. 36)

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

M. Skateboard Park Approval Status (pg. 37)

Enclosed, The MEL has established a process, outlined in MEL Coverage Bulletin **2019-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

N. Capehart & Scatchard Updates (pgs. 38-45)

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. 46-47)

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. 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. Members who still have 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.

T. 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 Origami 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.

U. Annual Planning Retreat (pg. 48)

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. An invitation and the RSVP Form was emailed out to all members on or about March 11th Please RSVP no later than April 9, 2019 via the enclosed link.

V. 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 Alternates, and RMC's in April.

W. WEBSITE (WWW.BURLCOJIF.ORG)

Earlier this month we released the new and updated BURLCO JIF website WWW.BURLCOJIF/ORG. The website contains many new features that make it easier to navigate and find the information you are looking for. We have already received excellent feedback from our members but we are always open to suggestions to improve the website. Please take a look and let us know what you think.

X. Inclement Weather Policy

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

Y. New Member Activity

Nothing to Report.

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

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Paid in 2020	Total Paid	Remaining Balance	Encumb. Funds	Lunch \$10PP
Bass River	1,650.00														0.00	1,650.00		NA
Beverly	1,975.00														0.00	1,975.00		NA
Bordentown City	1,975.00														0.00	1,975.00		NA
Bordentown Twp	2,275.00														0.00	2,275.00		NA
Chesterfield	1,650.00														0.00	1,650.00		NA
Delanco	1,650.00														0.00	1,650.00		NA
Delran	2,275.00														0.00	2,275.00		NA
Edgewater	1,975.00														0.00	1,975.00		NA
Fieldsboro Boro	1,650.00														0.00	1,650.00		NA
Florence	2,275.00														0.00	2,275.00		NA
Hainesport	1,650.00														0.00	1,650.00		NA
Lumberton	2,275.00														0.00	2,275.00		NA
Mansfield	1,975.00														0.00	1,975.00		NA
Medford	2,600.00														0.00	2,600.00		NA
Mount Laurel	2,600.00														0.00	2,600.00		NA
North Hanover	1,975.00														0.00	1,975.00		NA
Palmyra	1,975.00														0.00	1,975.00		NA
Pemberton Boro.	1,650.00														0.00	1,650.00		NA
Pemberton Twp.	2,600.00														0.00	2,600.00		NA
Riverside	1,975.00														0.00	1,975.00		NA
Shamong	1,650.00														0.00	1,650.00		NA
Southampton	1,975.00														0.00	1,975.00		NA
Springfield	1,650.00														0.00	1,650.00		NA
Tabernacle	1,650.00														0.00	1,650.00		NA
Westampton	1,975.00														0.00	1,975.00		NA
Woodland	1,650.00														0.00	1,650.00		NA
Wrightstown	1,650.00														0.00	1,650.00		NA
Total By Line	\$52,825.00	\$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	\$52,825.00		NA

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

**Burlington County Municipal Joint Insurance Fund
2019 Optional Safety Budget**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of 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														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$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

**Burlington County Municipal Joint Insurance Fund
2019 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00			479.40											479.40	520.60	
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														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	479.40	20,770.60	

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

**Burlington County Municipal Joint Insurance Fund
2019 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														-	500.00	
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00														-	500.00	
Delanco	500.00														-	500.00	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00														-	500.00	
Florence	500.00														-	500.00	
Hainesport	500.00														-	500.00	
Lumberton	500.00														-	500.00	
Mansfield	500.00														-	500.00	
Medford	500.00														-	500.00	
Mt. Laurel	500.00														-	500.00	
North Hanover	500.00														-	500.00	
Palmyra	500.00														-	500.00	
Pemberton Boro	500.00														-	500.00	
Pemberton Twp.	500.00														-	500.00	
Riverside	500.00														-	500.00	
Shamong	500.00														-	500.00	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	
Woodland	500.00														-	500.00	
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00	

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



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:
732-583-7474

Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:
609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





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

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 31, 2018

Re: Elected Officials Seminar

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

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

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

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

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

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

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

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

Thursday, March 21, 2019 – O'Connor's, Eastampton

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

cc: Risk Management Consultants

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

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

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

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

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

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

Thursday, March 21, 2019 – O'Connor's, Eastampton

BURLCO JIF Annual Planning Retreat



All BURLCO JIF Fund Commissioners and/or Alternates, Safety Coordinators, Claims Coordinators, Fund Professionals and Risk Management Consultants are invited to attend.

Reminder:

Criteria for the 2019 SIP Program: Each member is required to send a delegate to at least “**one half-day session**” (*morning or afternoon*) of the Annual Planning Retreat.



Note: If you attend the entire Annual Planning Retreat you can qualify for additional “Safety Incentive Awards” as noted in the 2019 Safety Incentive Program

Tuesday, April 16, 2019

Café Madison, 33 Lafayette Street, Riverside, NJ

Schedule

- 8:00 a.m. Registration / Continental Breakfast
- 9:00 a.m. Program begins | Morning Session
- 1:00 p.m. Afternoon Session begins
- 3:00 p.m. Program ends
- 3:30 p.m. BURLCO JIF Executive Committee Meeting

**RSVP by Clicking
this Link**

RSVP by April 9, 2019

Should you have any questions or require any additional information, please do not hesitate to contact Sheila Ortiz at (856) 446-9137. We look forward to seeing you at the Retreat.

BURLINGTON COUNTY MUNICIPAL **JOINT INSURANCE FUND**

MARCH 2019 **CLOSED CASES**

1.) **Shadle v. Township of Riverside**-This matter involves the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on October 31, 2015 the Plaintiff, Theresa Shadle, was legally walking along the sidewalk in front of the residence located at 401 Delaware Avenue, in the Township of Riverside, when she was caused to trip and fall as the result of the difference in elevation between two sections of the sidewalk, specifically. The Plaintiff alleged that as a result of the fall, she had suffered a non-displaced, radial head fracture. The Plaintiff further alleged that the Township of Riverside was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on November 14, 2017 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the assignment and he provided notice to the Plaintiff's Counsel to dismiss the frivolous Complaint based upon non-jurisdiction. Defense Counsel subsequently filed our Answer and he proceeded with Discovery. The Co-Defendants (Homeowners) failed to file an Answer or otherwise respond, and Default was obtained against them. The Court scheduled a Proof Hearing for May 18, 2018 with regard to the Plaintiff's claims against the Co-Defendants (Homeowners) which was ultimately adjourned based upon the filing of a Consent Order to Vacate the Default. Plaintiff's Counsel subsequently filed a Motion for Leave to File an Amended Complaint which was ultimately granted on August 7, 2018. Plaintiffs' Counsel filed an Amended Complaint on August 8, 2018; however, on September 7, 2018, Plaintiffs' Counsel filed a Motion for Leave to File a Second Amended Complaint which was granted on October 2, 2018. Plaintiff's Counsel subsequently filed a Second Amended Complaint on October 4, 2018 and Defense Counsel filed our Answer to the Second Amended Complaint on November 2, 2018. In addition, Defense Counsel filed a Motion to Extend the December 8, 2018 Discovery End Date which was granted. Depositions and a Defense IME were being scheduled between the parties. Counsel for the Co-Defendant Mortgage Companies subsequently filed a Motion to Dismiss the Complaint. Oral Argument was conducted on the Motion on January 11, 2019; and on January 17, 2019, an Order was entered granting the Motion. A Case Management Conference was subsequently scheduled for March 1, 2019; however, on February 12, 2019, Counsel for the Plaintiff filed a Stipulation of Dismissal with Prejudice as to all remaining parties.

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

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: March 5, 2019

Service Team:

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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bordentown – Conducted a Loss Control Survey on February 8
- Township of Delanco – Conducted a Loss Control Survey on February 13
- Township of Delran – Conducted a Loss Control Survey on February 14
- Township of Medford – Conducted a Loss Control Survey on February 19

JIF MEETINGS ATTENDED

- Ø Fund Commissioner Meeting – February 19
- Ø Claims Committee Meeting – February 19

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u>February</u>	<u># of Videos</u>
Township of Hainesport		3
Township of Mount Laurel		1
Township of Woodland		2

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- Ø February 14 - MEL Leadership Skills classes for Spring 2019
- Ø February 19 - Did You Know? – MSI Training Schedule – BURLCO JIF, March 2019

UPCOMING EVENTS

- Ø Safety Breakfast – March 5
- Ø Safety and Claims Coordinators Roundtable – March 5
- Ø Executive Committee Meeting – March 19
- Ø Claims Committee Meeting – March 19
- Ø Police Ad Hoc Committee Meeting – March 22

MSI TRAINING PROGRAMS

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

Below are upcoming MSI training programs scheduled for March, April, and May of 2019. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
3/1/19	Township of Toms River	Shop & Tool Safety	8:30 - 9:30 am
3/1/19	Township of Toms River	Back Safety/Material Handling	9:45 - 10:45 am
3/1/19	Brick Twp. MUA #2	Heavy Equipment Safety	8:30 - 11:30 am
3/1/19	Township of Delran	DDC-6	8:00 - 2:30 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
3/1/19	Township of Lower	Fast Track to Safety	8:30 - 12:30 pm
3/4/19	Township of Stafford	Landscape Safety	8:00 - 11:00 am
3/4/19	Borough of Glassboro #1	Sanitation/Recycling Safety	8:00 - 10:00 am
3/5/19	Township of Pemberton	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/5/19	Township of Pemberton	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/6/19	Western Monmouth UA	BBP	8:00 - 9:00 am
3/6/19	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
3/6/19	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
3/6/19	Western Monmouth UA	Hearing Conservation	12:00 - 1:00 pm
3/6/19	Evesham Twp. Fire District #1	CEVO-Fire	8:30 - 12:30 pm
3/6/19	City of Ventnor	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/7/19	City of Vineland	Heavy Equipment Safety	8:00 - 11:00 am
3/8/19	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
3/8/19	Borough of Berlin	Landscape Safety	8:00 - 11:00 am
3/8/19	Township of Upper Deerfield	Shop & Tool Safety	8:30 - 9:30 am
3/11/19	Township of Manalapan	Fast Track to Safety	8:30 - 12:30 pm
3/11/19	Township of Egg Harbor #5	Sanitation/Recycling Safety	8:30 - 10:30 am
3/11/19	Township of Egg Harbor #5	PPE	10:45 - 12:45 pm
3/12/19	Township of Barnegat #1	Landscape Safety	8:30 - 11:30 am
3/13/19	Township of Jackson	Special Event Management	8:30 - 10:30 am
3/13/19	Township of Jackson	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
3/13/19	City of Bordentown	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/14/19	Toms River MUA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/14/19	Toms River MUA	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
3/15/19	Township of Mantua	Ladder Safety/Walking Working Surfaces	1:00 - 3:00 pm
3/15/19	City of Somers Point #1	Fire Safety	8:00 - 9:00 am
3/15/19	City of Somers Point #1	Fire Extinguisher	9:15 - 10:15 am
3/18/19	City of Brigantine #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/18/19	City of Brigantine #3	Fall Protection Awareness	10:15 - 12:15 pm
3/19/19	Borough of Lavallette #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
3/19/19	Borough of Lavallette #1	Shop & Tool Safety	10:15 - 11:15 am
3/20/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
3/20/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am
3/20/19	City of Pleasantville #1	Accident Investigation	8:30 - 10:30 am
3/20/19	City of Pleasantville #1	Back Safety/Material Handling	10:45 - 11:45 am
3/20/19	City of Pleasantville #1	BBP	12:00 - 1:00 pm
3/22/19	Borough of Tinton Falls	BBP	7:30 - 8:30 am
3/22/19	Borough of Tinton Falls	Back Safety/Material Handling	8:45 - 9:45 am
3/22/19	Brick Twp. MUA #2	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/22/19	Borough of Berlin	Employee Conduct/Violence Prevention	8:00 - 9:30 am
3/22/19	Borough of Berlin	Asbestos, Lead, Silica Overview	9:45 - 10:45 am

DATE	LOCATION	TOPIC	TIME
3/25/19	Township of Long Beach #1	Heavy Equipment Safety	8:30 - 11:30 am
3/25/19	Borough of Glassboro #1	CEVO-Fire-Evening	7:00 - 11:00 pm
3/25/19	Township of Hamilton #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
3/25/19	Township of Hamilton #3	Hearing Conservation	10:15 - 11:15 am
3/26/19	Township of Marlboro #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/26/19	Township of Marlboro #3	Driving Safety Awareness	10:45 - 12:15 pm
3/26/19	Township of Freehold	HazCom w/GHS	2:00 - 3:30 pm
3/26/19	Township of Winslow	BBP	8:00 - 9:00 am
3/26/19	Township of Winslow	Hearing Conservation	9:15 - 10:15 am
3/27/19	Borough of Rumson	PPE	8:00 - 10:00 am
3/27/19	Borough of Rumson	BBP	10:15 - 11:15 am
3/27/19	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
3/27/19	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
3/27/19	City of Vineland	Heavy Equipment Safety	8:00 - 11:00 am
3/28/19	Bayshore Regional SA	Flagger/Work Zone Safety	8:00 - 12:00 pm
3/28/19	Borough of Pemberton	CEVO-Police	8:30 - 12:30 pm
3/28/19	Borough of Avalon #4	Landscape Safety	8:30 - 11:30 am
3/29/19	Township of Stafford	Sanitation/Recycling Safety	8:00 - 10:00 am
3/29/19	Township of Stafford	PPE	10:15 - 12:15 pm
3/29/19	Evesham Township #4	CMVO	8:30 - 12:30 pm
4/1/19	Township of Holmdel	DDC-6	9:00 - 3:30 pm w/lunch brk
4/2/19	Township of Middletown #5	Landscape Safety	8:30 - 11:30 am
4/2/19	Township of Pemberton	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
4/2/19	Township of Pemberton	Special Events Management	10:45 - 12:45 pm
4/2/19	City of Brigantine #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/3/19	Township of Jackson	Flagger/Work Zone	8:30 - 12:30 pm
4/3/19	Township of Washington (Gloucester)	Landscape Safety	8:30 - 11:30 am
4/3/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/4/19	Township of Manchester #4	LOTO	8:30 - 10:30 am
4/4/19	Township of Manchester #4	Confined Space Awareness	10:45 - 11:45 am
4/5/19	Toms River MUA	Heavy Equipment Safety	8:30 - 11:30 am
4/5/19	Borough of Berlin	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/5/19	Borough of Berlin	Leaf Collection Safety	10:15 - 12:15 pm
4/8/19	Township of Hamilton #3	Fast Track to Safety	8:30 - 12:30 pm
4/9/19	Township of Barnegat #1	Asbestos, Lead, Silica Health Overview	8:30 - 9:30 am
4/9/19	Township of Barnegat #1	Fire Extinguisher	9:45 - 10:45 am
4/9/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
4/9/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
4/10/19	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/10/19	Township of Westampton #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/10/19	City of Ventnor	PPE	8:30 - 10:30 am
4/10/19	City of Ventnor	Fire Safety	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
4/10/19	City of Margate #5	Back Safety/Material Handling	1:00 - 2:00 pm
4/11/19	Township of Lacey #4	Landscape Safety	8:30 - 11:30 am
4/11/19	Township of Willingboro	PPE	8:00 - 10:00 am
4/11/19	Township of Willingboro	Hearing Conservation	10:15 - 11:15 am
4/11/19	Township of Pennsville #1	BBP	8:30 - 9:30 am
4/11/19	Township of Pennsville #1	Fire Safety	9:45 - 10:45 am
4/11/19	Township of Pennsville #1	Fire Extinguisher	11:00 - 12:00 pm
4/12/19	Township of Mantua	Heavy Equipment Safety	12:00 - 3:00 pm
4/15/19	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/16/19	Deptford Township MUA	Fall Protection Awareness	7:30 - 9:30 am
4/16/19	Deptford Township MUA	Fire Extinguisher	9:45 - 10:45 am
4/16/19	Deptford Township MUA	Respiratory Protection	11:00 - 12:00 pm
4/17/19	Western Monmouth UA	BBP	8:00 - 9:00 am
4/17/19	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
4/17/19	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
4/17/19	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/17/19	City of Pleasantville #1	CMVO	8:30 - 12:30 pm
4/19/19	Borough of Collingswood	PPE	8:30 - 10:30 am
4/19/19	Borough of Collingswood	Shop & Tool Safety	10:45 - 11:45 am
4/22/19	Borough of Collingswood	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/22/19	Borough of Collingswood	Safety Committee Best Practices	10:15 - 11:45 am
4/22/19	Township of Weymouth #1	CEVO-Fire-Evening	7:00 - 11:00 pm
4/23/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
4/23/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
4/24/19	Western Monmouth UA	Flagger/Work Zone Safety	8:00 - 12:00 pm
4/24/19	Deptford Township MUA	Employee Conduct/Violence Prevention	10:00 - 11:30 am
4/24/19	Township of West Deptford	Back Safety/Material Handling	12:30 - 1:30 pm
4/24/19	Township of West Deptford	Confined Space Awareness	1:30 - 2:30 pm
4/24/19	Township of West Deptford	Hearing Conservation	2:30 - 3:30 pm
4/24/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/25/19	Jackson Township MUA	PPE	8:00 - 10:00 am
4/25/19	Jackson Township MUA	Ladder Safety/Walking Working Surfaces	10:15 - 12:15 pm
4/25/19	City of Burlington #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/26/19	Township of Stafford	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/26/19	Township of Stafford	Employee Conduct/Violence Prevention	10:15 - 11:45 am
4/26/19	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
4/29/19	Township of Hainesport #1	HazCom w/GHS	8:30 - 10:00 am
4/29/19	Township of Galloway	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/30/19	Township of Marlboro #3	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
4/30/19	Township of Marlboro #3	Shift Briefing Essentials	10:15 - 12:15 pm
4/30/19	Township of Florence	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/1/19	Western Monmouth UA	Heavy Equipment Safety	8:00 - 11:00 am
5/1/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
5/1/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/2/19	Township of Middletown #5	Fast Track to Safety	8:30 - 12:30 pm
5/2/19	Township of Willingboro	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/3/19	Township of Toms River	Landscape Safety	8:30 - 11:30 am
5/3/19	Township of Cherry Hill #1	Fast Track to Safety	8:30 - 12:30 pm
5/6/19	Borough of Bradley Beach	Landscape Safety	8:30 - 11:30 am
5/6/19	Township of Florence	Hearing Conservation	8:30 - 9:30 am
5/6/19	Township of Florence	BBP	9:45 - 10:45 am
5/6/19	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
5/7/19	Township of Barnegat #1	Fall Protection Awareness	8:30 - 10:30 am
5/7/19	Township of Barnegat #1	Hearing Conservation	10:45 - 11:45 am
5/7/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
5/7/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
5/7/19	City of Margate #6	CMVO	8:30 - 12:30 pm
5/8/19	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
5/8/19	Two Rivers Water Reclamation Authority	CMVO	8:30 - 12:30 pm
5/8/19	Township of Washington (Gloucester)	Heavy Equipment Safety	8:30 - 11:30 am
5/8/19	City of Ventnor	Flagger/Work Zone	8:30 - 12:30 pm
5/9/19	Township of Winslow	PPE	8:00 - 10:00 am
5/9/19	Township of Winslow	Back Safety/Material Handling	10:15 - 11:15 am
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/10/19	Borough of Tinton Falls	CDL-Drivers Safety Regulations	7:30 - 9:30 am
5/10/19	Evesham Township #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/10/19	Evesham Township #4	Confined Space Awareness	10:15 - 11:15 am
5/10/19	City of Somers Point #1	BBP	8:00 - 9:00 am
5/10/19	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/13/19	Township of Manchester	Forklift Train-the-Trainer	8:30 - 11:30 am
5/14/19	Township of Middletown #5	Office Safety	8:00 - 10:00 am
5/14/19	City of Pleasantville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/14/19	City of Pleasantville #1	Driving Safety Awareness	10:45 - 12:15 pm
5/15/19	Western Monmouth UA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/15/19	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/15/19	Borough of Clementon #3	PPE	10:45 - 12:45 pm
5/16/19	Toms River MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/16/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/17/19	Township of Stafford	Ladder Safety/Walking Working Surfaces	8:00 - 10:00 am
5/17/19	Township of Stafford	Confined Space Awareness	10:15 - 11:15 am
5/17/19	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/17/19	Township of Mantua	Confined Space Awareness	2:00 - 3:00 pm
5/20/19	Township of Toms River	CEVO-EMS	8:30 - 12:30 pm
5/20/19	City of Wildwood #3	Fast Track to Safety	8:30 - 12:30 pm
5/21/19	South Monmouth Regional SA	Hearing Conservation	8:00 - 9:00 am

DATE	LOCATION	TOPIC	TIME
5/21/19	South Monmouth Regional SA	Fire Extinguisher	9:15 - 10:15 am
5/21/19	Deptford Township MUA	CMVO	8:00 - 12:00 pm
5/21/19	City of Brigantine #3	CSE Training for Permit Required Spaces	8:30 - 12:30 pm
5/22/19	Borough of Eatontown #2	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/22/19	Borough of Eatontown #2	Confined Space Awareness	10:45 - 11:45 am
5/29/19	Western Monmouth UA	Jetter/Vacuum Safety	8:00 - 10:00 am
5/29/19	Western Monmouth UA	Employee Conduct/Violence Prevention	10:15 - 11:45 am
5/29/19	Township of Burlington #3	LOTO	8:00 - 10:00 am
5/29/19	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk
5/30/19	Township of Jackson #2	Seasonal (Summer) Employee Orientation - Evening	6:30 - 10:30 pm
5/31/19	Township of Bordentown	Fast Track to Safety	8:30 - 12:30 pm

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

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – MARCH 2019

INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND:

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.

Examples:

- The following case is valued at well over \$1,000,000. A member town let a non-related Rescue Squad use their vehicles. The Shared Services Agreement put vehicle maintenance on the town, but any damages/injuries related to the operation of the vehicles was on the Rescue Squad. When serious injuries were sustained by a motorist involved in an accident that was the fault of the operator of the ambulance, the town was held harmless per the Agreement.
- A member town was engaged in a construction project. A person walking her dog tripped over construction materials near the site and sustained lacerations and scarring. A lawsuit was filed against the construction company and the insured. The contract with the construction company dictated that the town should be held harmless and indemnified. The claim settled at \$75,000 with no contribution from the insured/JIF.

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: March 19, 2019 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MARCH ACTIVITY & PLANNED EVENTS

Setting up appointments with those I have not yet met with to start planning for wellness activities this year.

Chesterfield – Met and planned for the year! First event will be a lunch and learn in April. Interesting topic interested for a future L&L is on Handling Diversities.

Delanco – planning a lunch and learn for April

Hainesport – continuing with their monthly Healthy Snack where employees sign up to bring in a healthy snack to share. Planning for an April Step Challenge. Details to follow.

Mansfield – Met to start planning some events. Targeting a lunch and learn on smoothies. Details to follow as they are confirmed.

Healthy Lifestyle Challenge participants: Beverly City, Bordentown Township, Chesterfield (pending), Lumberton, Medford and Westampton. If you are interested in offering this challenge, please let me know. It can be started at any time throughout the year.

Police and EMT Departments embrace wellness: worth reminding

- **Bordentown Township** Police Fitness Testing, Captain Buscio Program Incentive, Wellness Board of Events/Recipes/Newsletter/Workout of the month, filtered water system
- **Edgewater Park** Police Fitness Testing
- **Florence Township** Fitness testing, healthy snacks, Squad Challenge to increase participation in the standard PT test categories by adding points for Squad participation and weight loss, Sleep deprivation speaker during Staff Mtg. in April
- **Mt. Laurel EMT** 2 presentations set up on Sleep deprivation, continue with monthly yoga classes and fatigue risk management program.

March Wellness Connection Newsletter

Since March does observe Nutrition and Colorectal Cancer, I did want to devote some attention to both. But I also wanted to add a little fun and interest to this months newsletter. So please take the time to check it out and learn:

- Facts on Colon Cancer and some things you can do for prevention
- Take a short quiz and determine which food is healthier
- 3 Steps to Mindful Eating
- Benefits of stretching
- Gentlemen - find out what push-ups can tell you about your heart health - sorry ladies, our study wasn't done yet!
- Do you like Turmeric? Reasons you should. Plus a delicious recipe I have personally made many times.

- A Fun Word Puzzle that can help reduce stress and relax you before going to sleep

In lieu of the monthly calendars I have been creating, I have instead included a chart on a variety of stretches you can do to protect against injuries and help with sore muscles.



**Burlington County Municipal JIF
Managed Care Summary Report
2019**

Intake	February-19	February-18	2019 February YTD	2018 February YTD
# of New Claims Reported	13	17	36	36
# of Report Only	4	3	12	8
% Report Only	30.8%	17.6%	33.3%	22.2%
# of Medical Only	9	11	19	19
# of Lost Time	0	3	5	8
Medical Only to Lost Time Ratio	100:00	79:21	79:21	70:30
Average # of Days to Report a Claim	1.2	0.6	1.5	1.0

Nurse Case Management	February-19	February-18
# of Cases Assigned to Case Management	17	16
# of Cases >90 days	13	14

Savings	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	227	143	400	243
Provider Charges	\$325,557	\$133,972	\$612,668	\$214,706
Repriced Amount	\$116,084	\$74,616	\$222,293	\$113,139
Savings \$	\$209,473	\$59,356	\$390,375	\$101,567
% Savings	64.3%	44.3%	63.7%	47.3%

Participating Provider Penetration Rate	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	96.0%	92.6%	98.0%	93.0%
Provider Charges	96.8%	95.5%	98.0%	94.2%

Exclusive Provider Panel Penetration Rate	February-19	February-18	2019 February YTD	2018 February YTD
Bill Count	96.4%	68.5%	94.4%	76.4%
Provider Charges	99.6%	70.7%	98.2%	74.8%

Transitional Duty Summary		2019 February YTD	2018 February YTD
% of Transitional Duty Days Worked		48.8%	58.3%
% of Transitional Duty Days Not Accommodated		51.2%	41.7%

March 6, 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 February 28, 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 \$ 26,433.70. This generated an average annual yield of 1.65%. However, after including an unrealized net gain of \$ 14,030.24 in the asset portfolio, the yield is adjusted to 2.52% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$100,065.47 as it relates to current market value of \$ 16,924,842.68 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,974,320.80.

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 \$ 2,164.58 w/YTD Total \$ 10,203.04 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 787.06
FY 2019 Premium Assessments \$ 1,239,804.00

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 \$ 285,008.35. The claims detail shows 430 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$203. Interest Allocated)

Delran Township	\$66,214.00
Chesterfield Township	\$ 1,085.00
Bordentown City	\$52,997.00
Bordentown Township	\$27,917.00
Westampton Township	\$10,164.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,262,436.49 to a closing balance of \$ 19,205,118.81 showing a decrease in the fund of \$ 57,317.68. 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 INSURANCE FUND

BILL LIST - MARCH 2019

	Payee	FY 2019	FY 2018	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00		Prof Services/Administration	March 2019 Fee (2019 rate)
2	Arthur J. Gallagher Risk Management Services, Inc.	119.97		Misc/Postage/Copies/Faxes	Feb 2019 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	357.00		Safety Incentive Program	Door prizes for safety breakfast - pd on MM Amex
4	The DeWeese Law Firm, P.C.	5,833.00		Prof Services/Attorney	March 2019 Fees
5	Bowman & Company LLP		9,000.00	Prof Services/Auditor	Progress bill for 12/31/18 audit
6	Qual-Lynx	16,742.00		Prof Services/Claims Admin.	March 2019 Fees
7	Qual-Lynx	171.00		Misc/Performance Bond (TPA)	#106451925; bond 1/1/9-12/31/19
8	Joyce Media	410.00		Misc/JIF Website	March 2019 Fees plus domain (burlcojif.org) renewal
9	Kris Kristie	375.00		Misc/Recording Secretary	March 2019 Fees
10	J. A. Montgomery Risk Control Services	10,945.00		Prof Services/Safety Director	March 2019 Fees
11	Secure Data Consulting Services, LLC	3,713.00		Prof Services/Technology Risk Serv Dir	March 2019 Fees
12	Tom Tontarski	930.00		Prof Services/Treasurer	March 2019 Fees
13	Conner Strong & Buckelew	659.00		Prof Services/Underwriting Mgr	March 2019 Fees
14	Debby Schiffer	2,494.00		Wellness Program	March 2019 Fees
15	4imprint	1,090.75		Safety Incentive Program	Inv#7017124 Umbrellas for safety coordinators
16	ARC Reprographics	210.00		Misc/Printing	Inv#274806 Safety Breakfast HO
17	Iron Mountain	71.63		Misc/Record Retention Service	Inv#AMEB Storage 3/1-31/19; Service 1/30-2/26/19
18	Marco's Inc	2,825.71		Safety Incentive Program	3/5/19 Safety breakfast
19	Office Depot	27.29		Misc/Office Supplies	Inv#274042364001; 274037811001; buds, labels
20	Paper Direct, Inc.	32.50		Safety Incentive Program	Inv#9378539; award paper for safety breakfast
21	Paul's Custom Awards and Trophies Inc.	279.50		Safety Incentive Program	Inv#41852; and 41983 safety awards
22	Pivot Point Security		1,842.83	Risk Control Contingency	Inv#4108; March
23	PRIMA	595.00		Misc/AGRIP/PRIMA	PRIMA conf reg 6/9-12/2019; Dave Matchett
24	Bordentown Township	479.40		Wellness Program	Water cooler for year
	TOTAL	\$78,021.75	\$10,842.83		

JIF Bill List Total	\$88,864.58
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