



## **AGENDA PACKET**



**Tuesday, June 18, 2019 at 3:30 PM**

**Hainesport Municipal Building  
1 Hainesport Centre  
Hainesport, NJ**

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**Hainesport, NJ**  
**Tuesday, June 18, 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 Chair/Secretary (*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 **May 21, 2019** Meeting Minutes.....Pages 1-12
  - B. Adoption of the **May 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-39
  - A. Lost Time Accident Frequency.....Pages 16-17
  - B. Certificates of Insurance.....Pages 18-19
  - C. Financial Fast Track Report.....Page 20
  - D. Regulatory Filing Checklists.....Pages 21-22
  - E. 2018 Safety Incentive Program Awards.....Page 23
  - F. 2019 Optional Safety Budget.....Page 24
  - G. 2019 Wellness Incentive.....Page 25
  - H. EPL/Cyber Risk Management Budget.....Page 26
  - I. EPL Compliance Status .....Page 27
  - J. MEL Cyber Risk Management Plan Compliance Status.....Page 28
  - K. Statutory Bond Status.....Page 29
  - L. Skateboard Park Approval Status.....Page 30
  - M. Capehart & Scatchard Updates.....Pages 31- 39
  - N. Employee Cyber Hygiene Training - MediaPro
  - O. Member Visitation Program

P.	Renewal Resolutions & Agreements	
Q.	Website	
R.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 40-42
B.	MEL Helpline and Contact List.....	Pages 43-44
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 45-50
B.	Police One Training.....	Update
C.	Bulletin: Hurricane Preparedness.....	Pages 51- 52
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 53
B.	Emergency Reporting Procedures.....	Pages 54-55
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 56-57
B.	Corner Connection .....	Pages 58-63
C.	Get Walking.....	Page 64
D.	Shout Out! Bordentown Township.....	Page 65
XII.	Managed Health Care Report	
A.	Summary Report.....	Page 66
B.	Average Number of Days to Report a Claim.....	Page 67
C.	Transitional Duty Report.....	Page 68
D.	PPO Savings & Penetration Report.....	Pages 69-70
E.	Paid Provider by Specialty.....	Page 71
F.	Top 5 Provider by Specialty.....	Page 72
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XIII.	Technology Risk Services	
A.	Report.....	Pages 74-76
B.	Pivot Point Newsletter.....	Page 77
XIV.	Treasurer's Report as of May 31, 2019 .....	Pages 78-114
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	June Bill List.....	Page 115
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.	Committee Reports	
A.	Finance Committee Meeting Minutes – May 22, 2019.....	Pages 116-134
1.	Resolution 2019-_____ Accepting the Annual Audit Report for the Period Ending December 31, 2018 – <b>Motion – Roll Call</b> .....	Pages 135-136
2.	Resolution 2019 - _____ Authorizing an Interfund Transfer from the 2018 Deductible Account to the 2018 Property Account – <b>Motion – Roll Call</b> .....	Page 137

XVI. MEL/RCF/E-JIF Reports

- A. MEL Report – June 5, 2019..... Handout
- B. EJIF Report – June 5, 2019.....Page 138
- C. RCF Report – June 5, 2019.....Pages 139-141

XVII. Miscellaneous Business

- A. Resolution 2019-\_\_\_\_ Authorizing an Amendment to the Plan of Risk Management –  
**Motion – Roll Call**.....Page 142
- B. Motion to Authorize the Executive Director to Re-Advertise the date of the November  
2019 Executive Committee Meeting to November 26, 2019 – **Motion – All in Favor**

**The next meeting will be held on Tuesday, July 16, 2019  
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ**

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  
May 21, 2019**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, May 21, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

***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**  
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Richard Brook, **Florence Twp.**  
Donna Kilburn, *Alternate*, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mary Picariello, **North Hanover 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  
Rob Garish, Safety Director, *J.A. Montgomery Risk Control*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Steve McNamara, *QualCare*  
Debby Schiffer, *Wellness Director*  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

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.*

### ***CONDUCT OF MONTHLY MEETING***

Motion by Mr. Cramer, seconded by Mr. Ingling, 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 April 16, 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. Cramer seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the April 16, 2019 meeting as presented. **Motion carried.**

The Closed Session minutes of the April 16, 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 April 16, 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:

***Certificates of Insurance*** – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy.

***2018 Safety Incentive Program Awards*** – Mr. Forlenza noted a letter from his office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on April 10, 2019 and included in that letter was a notice of extension to be able to claim your funds in the form of a check. That deadline was extended to May 3, 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 2018 Safety Incentive Program allowance, please contact his office. He reminded the members 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 Optional Safety Budget** - Mr. Forlenza stated that a letter from his 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 the members 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 that the JIF has budgeted \$500 for each member to help offset employment practice and/or 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 Compliance Status** – Mr. Forlenza noted each member’s compliance status with the MEL EPL/POL Risk Management Plan is included for your review in the enclosed report. Each member should review this report carefully to insure its accuracy. Currently, all members, except for Wrightstown are in compliance. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

**New MEL EPL Helpline – Authorized Contact List** – Mr. Forlenza noted that the MEL has established the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The Members have unlimited access to the *Helpline* attorneys to seek advice on employment related issues. The Members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. 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*.

**Statutory Bond Status**– Mr. Forlenza referenced a report in the agenda of 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, and remember the coverage is for the individual, not the position. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

***Police One Training*** – Mr. Forlenza noted the Police One online training is underway and in place to help reduce the skyrocketing costs associated with police related injuries and lawsuits. Mr. Garish will provide any updates in his report.

***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 and noted Mr. Romero will cover more about this in his report.

***Technology Risk Management Services – Pivot Point*** – Mr. Forlenza noted there are still member towns that have not provided the information requested, and Mr. Romero will cover more of this in his report. 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.

***Member Visitation Program*** – Mr. Forlenza noted beginning this month, a Representative from his office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member’s participation in the JIF and the many programs available to them. The Executive Director’s office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bordentown City, Lumberton, Mansfield, Pemberton Borough, and Southampton Township, with Delran, Riverside, and Bordentown Township having a one (1) year early renewal date to help the liability of the fund should we have a drastic reduction in members going forward.

***Sexual Molestation Law*** – Mr. Forlenza stated that he had issued a memo to all Municipal Clerks in regards to the new law on Sexual Molestation/Sexual Abuse. Due to the extended statute of limitations, he is advising all members to secure copies of old insurance policies (prior to entering the JIF) should a claim be filed. Should a claim come up for that time period, you want to be able to have that information as there should be some coverage in the liability coverage. In the same instance, if the claims happen to be an RCF claim, they could possible subrogate against that insurer on your behalf. Mr. Forlenza noted there is still no clear picture on how all this is going to work, and the new law does not go into effect until December 1, 2019. Mr. Forlenza also noted he and Mr. Miola will be meeting with representatives of the MEL to discuss how these claims will be handled.

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 was one (1) closed case(s) for the month of May, 2019.

#### *Ridgeway v. Township of Delanco*

Mr. DeWeese reminded the Committee that the new EPL Helpline; “MEL Line”, was rolled out two months ago and is a dedicated resource for members to call for guidance on employment relates issues that they are facing. Mr. DeWeese stated that the MEL Program will use three (3) attorneys, himself included, and will provides members with access to attorneys that know NJ law and know our members and their needs. He noted he has been receiving calls, though not as many as he thought, which may be due to the program being new. Mr. DeWeese stated the calls have gone very well as he feels the members are very comfortable in speaking with him. He also



explained that should he not be particularly familiar with a question, he will send a memo to the member recapping the conversation so there is some documentation of the call and issue, copying Mr. Semrau, who is also on the panel, and keeping a log of all of the calls, as well as Mr. Pevner with Summit Risk. He will then get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese noted discussion which took place at the May 14<sup>th</sup> EPL/POL Defense Panel Meeting. This is a semi-annual meeting where the assigned EPL Defense Panel members come together to discuss issues and concerns. One of the items discussed included Consent to Settle issues. Mr. DeWeese explained that if a settlement offer is made and the Governing Body decides not to settle the claim then a letter will go to the town indicating that a check will be issued to the town in the amount in which the claim could have been settled, minus any deductibles and co-pays, and the claim is now in the hands of the municipality to defend at their own expense. As far as QBE is concerned, the claim is no longer their responsibility.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report is self-explanatory and is included in the agenda. He highlighted the following items:

In regards to Police One Training, Mr. Garish reported that out of 27 members, 19 member towns actually have Police departments, and to date, ten (10) member towns have actually participated in the training, with the most trainings being completed by Medford, Bordentown Township, Westampton, Riverside, and Lumberton. This equates to 505 classes taken. Mr. Garish reported his office, along with Police One Academy, will be reaching out to those remaining members to get them on board with the program. He also noted if you would like to see what activity your specific Police department has done in terms of the training, please see him after the meeting. Mr. Garish stated he would like to give kudos to those members who have already made use of these trainings.

***MEL Video Library*** – He noted one (1) member utilized the Library in April 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](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted bulletins and notices sent out in April included:

- *Comprehensive Playground Inspections and Maintenance Programs*
- *National Safety Stand Down to Prevent Falls in Construction*

***MSI Class Listing*** – Mr. Garish referenced the list of MSI Classes that are available in May, June and July 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](mailto:afelip@jamontgomery.com).

Mr. Garish reminded the Committee of upcoming MEL Leadership Skills Training on June 4, 11, and 18<sup>th</sup>. You must attend all three in order to acquire credit and the Regional Training in Practical Leadership on June 27 in Hainesport.

He noted to please take advantage of the BURLCO JIF website and the safety resources available to the members, as well as the updated MEL website and the MEL Mobile APP, which are additional resources for our members.

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Mr. Roselli presented the *Lessons Learned from Losses* for May which reviewed the importance of *Police Vehicle Safety*. He noted there have been many recent accidents involving police officers in their patrol cars hit by passing vehicles while the officers were in their cars conducting police business.

Mr. Roselli noted the following for the safety of your offices:

- Make sure the officers are wearing their seatbelts at all times while in the vehicles.
- Limit the amount of time the officer is sitting in their police car on the side of the road.
- Limit equipment in the car. Make sure the equipment is properly secure.

Mr. Roselli then reviewed some examples of costly claims that possibly could have been prevented using the referenced safety ideas.

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 reminded the Committee that June is right around the corner and there are still some towns who have not met with her to start planning for wellness activities throughout the year, and she will be actively pursuing them. She then highlighted the following:

- Four (4) municipalities had presentations this month in regard to meditation, healthy trivia games, Fad Diets, and 10 keys to a healthy life.
- Five (5) municipalities have been actively doing challenges including: Healthy Lifestyle Changes, Water Challenge and Fitness and Weight Loss Challenges
- Edgewater Park – Offered chair massages end of April, which were well received.
- Mt. Laurel EMT – bi-monthly educational session scheduled for May meeting night and day crew on “Fad Diets” offered by Jefferson Nutritionist. Continue with Incentive challenge focusing on physical activity, weight, and BMI reduction. 15 participating EMT’s.
- Florence – Continuing with April “Powers” where employees are supported in participating in Hallway Exercises to increase employee morale and encourage movement for increase productivity and afternoon alertness. Also, the year long “Are you a Maintainer or Loser” challenge continues.
- Bordentown Township Police Dept.- got 19 fitbit trackers in an effort to continue to explore new ways to improve tier health. 10 offices participated in a 5 day workweek hustle challenge and collectively achieved 832,450 steps.
- May Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on mental health, which is just as important as physical health.

- Ms. Schiffer reviewed simple ideas for your wellness funds: Fresh Fruit/healthy snacks; Team Building fun; Wellness Bulletin Boards; BP Screenings; purchase aromatherapy dispenser or a BP Cuff.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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

**MANAGED HEALTH CARE REPORT**

Mr. Roselli introduced Mr. Steve McNamara, Asst. VP, Qual-Lynx , who is sitting in for Ms. Beatty this month as she is currently on vacation.

Mr. McNamara reviewed the Managed Care Report for April, 2019.

**Lost Time v. Medical Only Cases**

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

	<i>April</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>10</i>
<i>Medical Only</i>	<i>5</i>	<i>32</i>
<i>Report Only</i>	<i>8</i>	<i>22</i>
<i>Total Intakes</i>	<i>13</i>	<i>64</i>
<i>Report Only % of Total</i>	<i>61.5%</i>	<i>34.4%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>100</i>	<i>76:24</i>
<i>Average Days to Report</i>	<i>1.0</i>	<i>1.3</i>

**Transitional Duty Report**

Mr. McNamara presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>April YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,007</i>
<i>Transitional Duty Days Worked</i>	<i>556</i>
<i>% of Transitional Duty Days Worked</i>	<i>55.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>451</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>44.8%</i>

Mr. McNamara noted included was a separate Transitional Duty Summary Report by Occupation.

**PPO Penetration Report:**

Mr. McNamara presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	<i>154</i>
<i>Original Provider Charges</i>	<i>\$128,259</i>

<i>Re-priced Bill Amount</i>	<i>\$53,757</i>
<i>Savings</i>	<i>\$74,502</i>
<i>% of Savings</i>	<i>58.1%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>94.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>90.5%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98.3%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>99.0%</i>

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported that for the month of April, 546 phishing emails were sent out to members, with only 11 being clicked. This is 2% of the emails which is well below average.

Mr. Romero stated that in regards to the Media Pro Cyber Training ten (10) municipalities are 100% compliant (which is up 4 from last month); nine (9) are 80-99% compliant; five (5) are 70-80% compliant, and two (2) are 50-60% compliant.

Mr. Romero reported he has completed scheduling with all member towns, and 74% of those visits are complete. He noted in regards to providing IP address and emails to review and discuss computer security and compliance, as well as start training, the BURLCO JIF is 100% complete.

Mr. Romero noted his greatest concern is in regards to OPRA requests. By law, an email marked as an OPRA request must to be opened. As it is not lawful to request an OPRA request be made in another way, ie: in the body of an email, it would be very easy to encrypt a virus into a OPRA request attachment. Mr. Romero stated he will be researching ways to address this situation in the future, but please be cognoscente of this issue going forward.

He also noted that Windows 7 is nearing its end of life, and if you are still running on Windows 7, you will need to update to Windows 10 prior to January 2020.

Lastly, Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

Mr. Romero 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 **April 30, 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 \$23,689.28. This generated an average annual yield of 1.51%. However, after including an unrealized net gain of \$13,626.20 in the asset portfolio, the yield is adjusted to 2.37% for this period. The total overview of the asset

portfolio for the fund shows an overall unrealized loss of \$64,967.39 as it relates to current market value of \$16,962,056.14 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,046,697.41.

The Fund’s asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 8 obligations with maturities less than one year.

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$2,457.16	\$39,524.15
Overpayment Reimbursements	\$105.41	
Salvage Receipts	\$0.0	

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

Delran Township	\$66,292.00
Chesterfield Township	\$1,087.00
Bordentown City	\$53,080.00
Bordentown Township	\$27,917.00
Westampton	\$10,175.00

**Cash Activity for the Period**

During the reporting period the Fund’s “Cash Position” changed from an opening balance of \$19,156,364.21 to a closing balance of \$18,582,824.12 showing a decrease in the fund of \$573,540.09.

**Loss Run Payment Register – April 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 \$190,090.00. The claim detail shows 279 claim payments issued.

**Bill List – May 2019**

For the Executive Committee’s consideration, Mr. Tontarski presented the May 2019 Bill List in the amount of \$1,015,603.69.

Chair Jack entertained a motion to approve the April 2019 Loss Run Payment Register and the May 2019 Bill List in the amount of \$1,105,603.69 as presented.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve the *April 2019 Loss Run Payment Register and the May 2019 Bill List in the amount of \$1,015,603.69* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Grace Archer, **Bordentown City**  
 Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield Twp.**  
 Mike Templeton, **Delanco Twp.**  
 Jeffrey Hatcher, **Delran Twp.**  
 Tom Pullion, **Edgewater Park Twp**

Patrice Hansell, **Fieldsboro Borough**  
Richard Brook, **Florence Twp.**  
Donna Kilburn, *Alternate*, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

#### **COMMITTEE REPORTS**

Nothing to Report

#### ***MEL/RCF/EJIF REPORT***

Nothing to Report

#### ***PUBLIC COMMENT***

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

#### ***EXECUTIVE SESSION MEETING – Resolution #2019-26***

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. Cramer, seconded by Mr. McMahon, to Adopt ***Resolution #2019-26***. 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. Cramer, seconded by Mr. McMahon, 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>Property</i>
2018143484	2018121289	2019167367
2019169455	001222784	2019167193
2019169300		2019167243
MLT-017100510		2019166898
		2019161299

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

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

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Grace Archer, **Bordentown City**  
 Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield Twp.**  
 Mike Templeton, **Delanco Twp.**  
 Jeffrey Hatcher, **Delran Twp.**  
 Tom Pullion, **Edgewater Park Twp**  
 Patrice Hansell, **Fieldsboro Borough**  
 Richard Brook, **Florence Twp.**  
 Donna Kilburn, *Alternate*, **Hainesport Twp.**  
 Brandon Umba, **Lumberton Twp.**  
 Mike Fitzpatrick, **Mansfield Twp.**  
 Kathy Burger, **Medford Twp.**  
 Jerry Mascia, **Mt. Laurel Twp.**  
 Scott Pearlman, *Alternate*, **Palmyra Borough**  
 Debbie Vallari, *Alternate*, **Pemberton Borough**  
 Meghan Jack, **Riverside Twp.**  
 David Matchett, **Shamong**  
 J. Paul Keller, **Springfield Twp.**  
 Doug Cramer, **Tabernacle Twp.**  
 Steve Ent, **Westampton Twp.**  
 James Ingling, **Wrightstown Borough**

*Nays:*            None  
*Abstain:*        None

Motion carried by unanimous vote.

**AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL**

There was one (1) abandonment of Subrogation claims presented in Closed Session.

#MLT-017100510

Chair Jack asked for a motion for *Authorization to Abandon Subrogation* on the following claim as presented in Closed Session.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to authorize abandonment of subrogation on the following claim as discussed in *Closed Session*.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Mike Templeton, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Richard Brook, **Florence Twp.**  
Donna Kilburn, *Alternate*, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Debbie Vallari, *Alternate*, **Pemberton Borough**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*            None

*Abstain:*        None

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the May 21, 2019 meeting of the BURLCO JIF.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to adjourn the May 21, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:38 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon,  
*Fund Secretary*





To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: June 18, 2019  
Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report – (pgs. 16-17)**

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

**B. Certificates of Insurance (pgs. 18-19)**

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

**C. Financial Fast Track Report (pg. 20)**

The Financial Fast Track Report as of April 30, 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 April 30, 2019 was **\$10,879,763**.

**D. Regulatory Filing Checklists (pgs. 21-22)**

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. 23)**

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 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 2018 Safety Incentive Program 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.**

**F. 2019 Optional Safety Budget (pg. 24)**

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. 25)**

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. 26)**

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 2019 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. Employment Practices Liability Compliance – (pg. 27)**

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan 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.

**J. MEL Cyber Risk Management Plan Compliance (pg. 28)**

A report regarding each member's compliance status with the MEL Cyber Risk Management Plan 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.

**K. Statutory Bond Status (pg. 29)**

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.

**L. Skateboard Park Approval Status (pg. 30)**

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 the 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.

**M. Capehart & Scatchard Updates (pgs. 31-39)**

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.

**N. 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 other important subjects. Members must 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 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.

**O. Member Visitation Program**

Beginning last month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside Township, and Southampton Township.

**P. Renewal Resolutions & Agreements**

On or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those towns up for renewal effective January 1, 2020. In order to ensure a smooth budget and renewal process for the JIF, we ask that you forward your Renewal Resolution and the included *Agreement to Renew Membership in the ACM JIF* to the Executive Directors office by **Friday, August 16, 2019**. If you have any questions, please contact the Executive Directors office.

**Q. WEBSITE ([WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG))**

On or about February 15, 2019 the new BURLCOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan\_Matro@ajg.com.

**R. New Member Activity**

New Hanover Township has inquired as to membership in the BURLCOJIF effective January 1, 2020.

**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	1,900.00					1,900.00									1,900.00	0.00		NA
Beverly	2,475.00					2,475.00									2,475.00	0.00		NA
Bordentown City	2,975.00														0.00	2,975.00		NA
Bordentown Twp	2,525.00														0.00	2,525.00		NA
Chesterfield	2,400.00					2,400.00									2,400.00	0.00		NA
Delanco	2,150.00					2,150.00									2,150.00	0.00		NA
Delran	2,775.00														0.00	2,775.00		NA
Edgewater	1,975.00														0.00	1,975.00		
Fieldsboro Boro	1,900.00					1,900.00									1,900.00	0.00		NA
Florence	3,025.00					3,025.00									3,025.00	0.00		
Hainesport	2,650.00					2,650.00									2,650.00	0.00		NA
Lumberton	2,775.00				2,775.00										2,775.00	0.00		NA
Mansfield	2,475.00					2,475.00									2,475.00	0.00		NA
Medford	3,600.00					3,600.00									3,600.00	0.00		NA
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00		1,213.60
North Hanover	2,475.00					2,475.00									2,475.00	0.00		NA
Palmyra	2,475.00					2,475.00									2,475.00	0.00		NA
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00		NA
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00		NA
Riverside	2,725.00														0.00	2,725.00		NA
Shamong	2,650.00					2,650.00									2,650.00	0.00		NA
Southampton	2,225.00					2,225.00									2,225.00	0.00		NA
Springfield	2,400.00														0.00	2,400.00		NA
Tabernacle	2,650.00														0.00	2,650.00		NA
Westampton	2,475.00														0.00	2,475.00		NA
Woodland	1,900.00														0.00	1,900.00		NA
Wrightstown	2,400.00					2,400.00									2,400.00	0.00		NA
<b>Total By Line</b>	<b>\$67,825.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,625.00</b>	<b>\$39,800.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$45,425.00</b>	<b>\$22,400.00</b>		<b>NA</b>

**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			113.90								593.30	406.70	
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					210.00	231.30								441.30	308.70	
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	
<b>Total By Line</b>	<b>\$21,250.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$479.40</b>	<b>\$0.00</b>	<b>\$210.00</b>	<b>\$345.20</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>1,034.60</b>	<b>20,215.40</b>	

**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								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	
<b>Total By Line</b>	<b>\$13,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$13,000.00</b>	

**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**

**JUNE 2019**  
**CLOSED CASES**

1.) **Taylor v. Township of Delanco, City of Beverly & Township of Edgewater Park**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on May 14, 2013, the Defendant, Delanco Township Police Officer, Francisco Ambrifi, pepper sprayed the Plaintiff, Eugene Taylor, twice, physically beat the Plaintiff and subsequently shot the Plaintiff, Mr. Taylor, six times. The Plaintiff alleged that City of Beverly Police Officer Shawn Mickle and Township of Edgewater Park Police Officer John Harris responded to the incident, arriving on scene following the above referenced actions of the Defendant, Officer Ambrifi, and that the Officers failed to render first aid to the visibly injured Plaintiff, Mr. Taylor. The Plaintiff further alleged that one of the Defendant Police Officers punched Mr. Taylor while the Plaintiff's hands and ankles were hand-cuffed. The Plaintiff alleged that the Township of Delanco, City of Beverly, and Township of Edgewater Park were negligent and failed to properly train its Police Officers with respect to use of force, generally, and specifically with respect to the use of force involving citizens who are mentally ill or emotionally disturbed. The Plaintiff alleged that as a result of the incident, he sustained serious and permanent injuries. A Subrogation Complaint was filed in the Superior Court of New Jersey, Burlington County, against Mr. Taylor on April 16, 2015. The defense of the Township of Delanco and its employee, Police Officer Francisco Ambrifi, was assigned to John C. Gillespie, Esquire on June 2, 2015. The defense of the City of Beverly and its employee, Police Officer Shawn Mickle, and the Township of Edgewater Park and its employee, Police Officer John Harris, was assigned to Betsy G. Ramos, Esquire on June 2, 2015. The defense of the City of Beverly and its employee, Police Officer Shawn Mickle, was reassigned to Richard L. Goldstein, Esquire on July 7, 2015. Defense Counsel accepted the Assignments and they proceeded with initial Discovery. Numerous Depositions were completed. An Amended Scheduling Order was entered and all factual Discovery was to be completed by May 6, 2016, Expert Reports and Depositions were to be completed by September 9, 2016 and Dispositive Motions were to be filed by September 9, 2016. Defense Counsel filed a Motion to Dismiss Complaint/Rule 37 Sanctions on behalf of the Defendants, Officer Ambrifi and the Township of Delanco, which was denied. Plaintiff's Counsel filed a Motion to Appoint a Guardian Ad Litem as a result of the Plaintiff's current psychiatric status and Defense Counsel filed Opposition. Defense Counsel extended an offer for settlement as to all Defendants in the amount of \$7,500.00 on June 10, 2016 which was formally withdrawn on October 11, 2016. Oral Argument occurred on November 15, 2016 regarding multiple Motions and the Court entered an Order directing & compelling Ann Klein Forensic Center to provide the medical records of the Plaintiff. In addition, a form of Order was submitted to the Court Compelling the City of Beverly to Produce IA files pertaining Officer Ambrifi. A Mutual Release was executed and a Stipulation of Dismissal with Prejudice as to the City of Beverly and Officer Mickle only was filed on November 17, 2016. In December of 2016, the Plaintiff's Counsel filed a Motion to Amend the Complaint and a Motion to Seal certain correspondence in this matter. Plaintiff's Motion to File an Amended Complaint was granted on May 18, 2017 and Defense Counsel filed our Amended Answer; however, Plaintiff's Motion to Seal was denied without prejudice on May 10, 2017. The Deposition of the Plaintiff was conducted on January 13, 2017 and January 20, 2017. On December 26, 2017, the Plaintiff issued a demand for settlement as to the Delanco Defendants in the amount of \$2,500,000.00, in addition to the dismissal of the



Subrogation Complaint filed against the Plaintiff. Defense Counsel filed our Motion for Summary Judgment on March 2, 2018, and on July 11, 2018, Judge Hillman entered an Order denying Defense Counsel's Motion as to the Plaintiff's claims for violations of the U.S. Constitution, NJ Civil Rights Act, and Americans with Disabilities Act. Defense Counsel's Motion was granted as to Plaintiff's state law claims for failure to file timely tort claims notices under the NJ Tort Claims Act. A Settlement Conference before Magistrate Williams occurred on August 1, 2018 which was unsuccessful in resolving the matter. Multiple Motions remained pending; however, Judge Hillman focused on Defendants' Motion to Bifurcate and Defendants' Motion to Exclude IA and Disciplinary documents. Judge Hillman reserved decision on those two motions and the parties appeared on October 16, 2018 for a resolution of those Motions and to hear argument on the remaining Motions. On October 23, 2018 & October 24, 2018, Judge Hillman ultimately entered his decision on numerous in Limine Motions. Defense Counsel previously extended an Offer for Settlement in the amount of \$500,000.00 and the parties proceeded to a Mediation of the matter before Judge Orlofsky on October 25, 2018 which was ultimately successful in resolving the matter for a payment to the Plaintiff in the amount of \$1,100,000.00. The settlement was authorized and approved by the MEL and the parties were scheduled to appear in Court to place the settlement on the record on November 5, 2018. Plaintiff's Counsel refused to have his client execute the proposed Release based upon concerns with the language contained therein. On November 20, 2018, Plaintiff's Counsel filed a Motion to Enforce Settlement and Defense Counsel filed a Cross-Motion to Enforce the Settlement on December 3, 2018. On December 20, 2018, Judge Hillman entered an Order declining the Motions and directing the parties to return to Mediation no later than February 1, 2019. The parties subsequently participated in an additional telephonic mediation session before Judge Orlofsky on January 24, 2019 which was unsuccessful in resolving the release issues and Plaintiff's Counsel notified Judge Hillman of the result. Ongoing emails were exchanged between the Municipal Representatives, MEL Representatives, and Defense Counsel. A conference call was also conducted with Defense Counsel, MEL Representatives, and BURLCOJIF Representatives. On April 17, 2019, Judge Hillman entered an Order and Opinion granting Plaintiff's Motion and Defense Counsel's Motion to Enforce the Settlement. Judge Hillman determined that the releases were not material terms of the settlement and that the parties did agree to the material terms - payment, dismissal of the subrogation action, and dismissal of the underlying action with prejudice. The parties ultimately finalized the Settlement Agreement and the appropriate Stipulations of Dismissal were filed with the United States District Court and the Superior Court of New Jersey, Burlington County.

2.) Crespy v. Township of Shamong-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 9, 2017. The Plaintiff, Kim Crespy, alleged that she was operating her motorcycle traveling south on Route 206 at or about milepost 10.00, in the Township of Shamong, when she was caused to crash as a result of an alleged dangerous and/or hazardous condition, specifically, an alleged pothole in the roadway. The Plaintiff alleged that she sustained serious and permanent injuries as a result of the accident. The Plaintiff further alleged that the Township of Shamong was negligent in allowing the dangerous and/or hazardous condition of the roadway to exist. The case was assigned to Douglas Heinold, Esquire on February 15, 2019. Defense Counsel accepted the Assignment and he immediately provided notice to the Plaintiff's attorney to dismiss the frivolous Complaint based upon non-jurisdiction. Defense Counsel subsequently filed our Answer and he proceeded with initial Discovery. On May 6, 2019, Plaintiff's Counsel filed a Voluntary Stipulation of Dismissal as to the Township only based upon lack of jurisdiction over the roadway.

3.) **Reed Estate v. Township of Southampton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on November 9, 2018. The Plaintiff alleged that the minor Decedent, Adam Eric Reed, let himself out of the Plaintiffs' mobile home located at 35 Estates Drive, in the Township of Southampton, while the Decedent's Mother was putting her younger son down for a nap. Upon realizing that the minor Decedent was no longer in the Plaintiffs' residence, the Decedent's Mother immediately contacted the local and State Police Departments for assistance. The State Police eventually located the minor Decedent in an unsecured pond located on the premises owned by the Co-Defendant, Mobile Estates of Southampton, Inc. CPR was immediately performed on the child and he was transported by ambulance to the hospital in cardiac arrest status post drowning; however, the minor Decedent was pronounced deceased shortly thereafter. The Plaintiff alleged that the Decedent sustained serious and severe injuries as a result of the negligence of the Township which ultimately contributed to his death. The Plaintiff further alleged that the Township of Southampton should have known that the pond located on the property of the Mobile Estates of Southampton, Inc. constituted an attractive nuisance and that the Township should have known that the pond lacked fencing, a barrier, or was otherwise not secured. The Plaintiff alleged that the Township of Southampton was negligent in allowing the dangerous and/or hazardous condition of the mobile home park to exist. The case was assigned to Douglas Heinold, Esquire on April 18, 2019, and on May 9, 2019, Defense Counsel was able to convince the Plaintiff's Counsel to file a Notice of Dismissal as to the Township of Southampton only pursuant to *R. 4:37-1(a)*.

4.) **Kent v. Township of Springfield**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County, Special Civil Division Complaint arising from an incident which occurred on January 26, 2019. The Plaintiff, Marilyn Kent, alleged that after being arrested by members of the Springfield Township Police Department, Springfield Township Police Officer Walker inflicted further injury to the Plaintiff's fractured arm during the finger printing process. (The Plaintiff had been brought into the station on charges of Theft by Deception and Theft of Services for issuing a bad check to Hurley's Auto. The Plaintiff's charges are still pending in Springfield Municipal Court and a Failure to Appear has been issued. The Plaintiff's next Municipal Court appearance is scheduled for May 30, 2019). The Plaintiff alleged that as a result of the actions of the Defendant Police Officer, she sustained serious and permanent injuries, experienced severe mental anguish, and that she incurred substantial monetary damages. The Plaintiff further alleged that the Township of Springfield was negligent in its duty to properly train and supervise the members of the Township of Springfield Police Department. The case was assigned to John C. Gillespie, Esquire and George M. Morris, Esquire on May 22, 2019; however, Qual-Lynx Liability Supervisor, Susan Mooney, was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$500.00. A Release was executed by the Plaintiff and the Plaintiff's Special Civil Complaint was dismissed by the Court.

**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:** June 3, 2019

**Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

**MAY ACTIVITIES**

**LOSS CONTROL SURVEYS**

- Ø Township of Chesterfield – Conducted a Loss Control Survey on May 7
- Ø Township of Mount Laurel – Conducted a Loss Control Survey on May 3
- Ø Township of North Hanover Police Dept. – Conducted a Loss Control Survey on May 7

**JIF MEETINGS ATTENDED**

- Ø Regional Training Back to Basics – May 16
- Ø Fund Commissioner Meeting – May 21
- Ø Claims Meeting – May 21

**MEL MEDIA LIBRARY**

The following members used the MEL Media Library during May. Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto: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.

<b><u>Municipality</u></b>	<b><u>May</u></b>	<b><u># of Videos</u></b>
Borough of Palmyra		1
Borough of Wrightstown		3

## **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 May. 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 May 3 - Regional Training Reminder- Back to Basics - May 16, 2019
- Ø May 9 - Regional Training Reminder- Back to Basics - THURSDAY, May 16, 2019
- Ø May 14 - Regional Training Reminder- Back to Basics - THURSDAY, May 16, 2019
- Ø May 20 - Regional Training - Practical Leadership Strategies - June 27, 2019
- Ø May 21 - Did You Know? – MSI Training Schedule – BURLCO JIF, June 2019
- Ø May 23 - Updated Bulletin – Preparing for 2019 Hurricane Season
- Ø May 24 - Safety Message - Additional Training Opportunity: 2019 Safety Expo

## **UPCOMING EVENTS**

- Ø Executive Safety Committee Meeting – June 18
- Ø Fund Commissioner Meeting – June 18
- Ø Claims Meeting – June 18
- Ø Regional Training – Practical Leadership Strategies – June 27

## **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 June, July, and August 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](http://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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
6/3/19	Township of Stafford #5	Fast Track to Safety	8:30 - 12:30 pm
6/4/19	City of Ocean City #1	Playground Safety Inspections	8:30 - 10:30 am
6/4/19	City of Ocean City #1	LOTO	10:45 - 12:45 pm
6/5/19	Evesham Township MUA	LOTO	8:30 - 10:30 am
6/5/19	Evesham Township MUA	Hearing Conservation	10:45 - 11:45 am

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
6/5/19	City of Vineland	LOTO	9:00 - 11:00 am
6/6/19	Jackson Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
6/6/19	Jackson Township MUA	Hearing Conservation	11:15 - 12:15 pm
6/6/19	Township of Tabernacle #1	Fire Extinguisher	8:30 - 9:30 am
6/6/19	Township of Tabernacle #1	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
6/7/19	Township of Middletown #5	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
6/7/19	Borough of Clementon #3	Playground Safety Inspections	8:30 - 10:30 am
6/10/19	Borough of Magnolia	Sanitation/Recycling Safety	8:00 - 10:00 am
6/10/19	Borough of Magnolia	Employee Conduct/Violence Prevention	10:15 - 11:45 am
6/10/19	Township of Hamilton #5	DDC-6	8:30 - 3:00 pm w/lunch brk
6/11/19	Borough of Clementon #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/12/19	Ocean County College #8	Fall Protection Awareness	8:00 - 10:00 am
6/12/19	Ocean County College #8	LOTO	10:15 - 12:15 pm
6/12/19	Ocean County College #8	Confined Space Awareness	1:00 - 2:00 pm
6/12/19	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/13/19	Township of Middletown SA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
6/13/19	Township of Willingboro	Jetter/Vacuum Safety	8:00 - 10:00 am
6/13/19	Township of Willingboro	Shop & Tool Safety	10:15 - 11:15 am
6/13/19	City of Millville #1	Fast Track to Safety	8:30 - 12:30 pm
6/18/19	Borough of Lavallette #1	Sanitation/Recycling Safety	8:30 - 10:30 am
6/18/19	Borough of Audubon #1	CEVO-Fire-Evening	6:30 - 10:30 pm
6/18/19	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/19/19	Borough of Eatontown #2	LOTO	8:00 - 10:00 am
6/19/19	Borough of Eatontown #2	PPE	10:15 - 12:15 pm
6/19/19	Borough of Lakehurst #1	HazCom w/GHS-Evening	6:30 - 8:00 pm
6/19/19	Borough of Lakehurst #1	BBP-Evening	8:15 - 9:15 pm
6/19/19	Township of Pemberton	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/19/19	Township of Pemberton	Shift Briefing Essentials	10:45 - 12:15 pm
6/20/19	City of Burlington #2	Fall Protection Awareness	8:30 - 10:30 am
6/20/19	City of Burlington #2	PPE	10:45 - 12:45 pm
6/20/19	City of Vineland	LOTO	9:00 - 11:00 am
6/21/19	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
6/24/19	Township of Middletown #5	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/24/19	Township of Middletown #5	Driving Safety Awareness	10:45 - 12:15 pm
6/25/19	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/19	Township of West Deptford	Seasonal (Summer) Employee Orientation	11:30 - 3:30 pm
6/26/19	City of Pleasantville #1	Playground Safety Inspection	8:30 - 10:30 am
6/26/19	City of Pleasantville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
6/27/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/19	City of Bordentown	CDL-Drivers Safety Regulations	1:30 - 3:30 pm
7/1/19	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/10/19	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/10/19	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/11/19	Borough of Audubon	PPE	11:30 - 1:30 pm
7/11/19	Borough of Audubon	Confined Space Awareness	1:45 - 2:45 pm
7/11/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/12/19	Borough of Collingswood	Jetter / Vacuum Safety	8:30 - 10:30 am
7/12/19	Borough of Collingswood	Fall Protection Awareness	10:45 - 12:45 pm
7/15/19	Township of Egg Harbor #5	Heavy Equipment Safety	8:30 - 11:30 am
7/16/19	Pemberton Township BOE	Playground Safety Inspections	8:30 - 10:30 am
7/16/19	Pemberton Township BOE	LOTO	10:45 - 12:45 pm
7/17/19	Ocean County College #8	Schools: Safety Awareness Training	8:00 - 11:00 am
7/17/19	Ocean County College #8	Shift Briefing Essentials	11:15 - 12:45 pm
7/17/19	Lower Township MUA	Back Safety/Material Handling	8:30 - 9:30 am
7/17/19	Lower Township MUA	BBP	9:45 - 10:45 am
7/18/19	Township of Pemberton	CMVO	8:30 - 12:30 pm
7/19/19	Township of Mantua	Fast Track to Safety	8:30 - 1:00 pm w/lunch brk
7/25/19	City of Ocean City #4	Landscape Safety	8:30 - 11:30 am
7/26/19	Borough of Tinton Falls	PPE	7:30 - 9:30 am
7/26/19	Township of Bordentown	Flagger/Work Zone Safety	9:00 - 1:00 pm
7/31/19	Borough of Rumson	Fire Extinguisher	8:00 - 9:00 am
7/31/19	Borough of Rumson	Hearing Conservation	9:15 - 10:15 am
7/31/19	Borough of Rumson	Confined Space Awareness	10:30 - 11:30 am
7/31/19	Township of Florence	Heavy Equipment Safety	8:00 - 11:00 am
7/31/19	Township of Florence	Back Safety/Material Handling	11:15 - 12:15 pm
8/1/19	Township of Middletown #5	PPE	8:00 - 10:00 am
8/1/19	Township of Middletown #5	Fire Extinguisher	10:15 - 11:15 am
8/1/19	Township of Middletown #5	Back Safety/Material Handling	11:30 - 12:30 pm
8/2/19	City of Millville #1	CDL-Drivers Safety Regulations	9:00 - 11:00 am
8/8/19	Township of Lacey #4	Jetter/Vacuum Safety	8:00 - 10:00 am
8/8/19	Township of Lacey #4	Hearing Conservation	10:15 - 11:15 am
8/8/19	Borough of Collingswood	Heavy Equipment Safety	8:30 - 11:30 am
8/12/19	Township of Egg Harbor #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
8/12/19	Township of Egg Harbor #5	Fire Safety	10:15 - 11:15 am
8/12/19	Township of Egg Harbor #5	Confined Space Awareness	11:30 - 12:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
8/14/19	Logan Twp. MUA #1	Fire Extinguisher	8:30 - 9:30 am
8/14/19	Logan Twp. MUA #1	Shop & Tool Safety	9:45 - 10:45 am
8/16/19	Township of Mantua	Flagger/Work Zone Safety	10:30 - 3:00 pm w/lunch brk
8/20/19	Deptford Township MUA	Excavation/Trenching/Shoring	8:00 - 12:00 pm
8/22/19	Borough of Audubon	LOTO	11:30 - 1:30 pm
8/22/19	Borough of Audubon	HazCom w/GHS	1:45 - 3:15 pm
8/23/19	Borough of Tinton Falls	HazCom w/GHS	7:30 - 9:00 am
8/28/19	City of Pleasantville #1	Jetter/Vacuum Safety	8:30 - 10:30 am
8/28/19	City of Pleasantville #1	Shop & Tool Safety	10:45 - 11:45 am
8/29/19	Township of Pennsville #1	Hearing Conservation	8:30 - 9:30 am
8/29/19	Township of Pennsville #1	BBP	9:45 - 10:45 am
8/30/19	Township of Bordentown	Ladder Safety/Walking-Working Surfaces	9:00 - 11:00 am
8/30/19	Township of Bordentown	Playground Safety Inspections	11:15 - 1:15 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	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
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 – JUNE 2019

### HURRICANE PREPAREDNESS



Hurricane  
Preparedness

Are YOU Ready?

#### Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared.
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

#### Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Example: A municipality claimed more than \$100,000 worth of turn out gear and other emergency equipment was damaged beyond repair in a storm. The municipality discarded all of these items, so they were not available for inspection. They never took any pictures of the damaged items. There was no way for them to prove their claim. Therefore, there was no choice but to settle the claim for a much smaller percentage (approximately 20%) than the claimed amount. Had they snapped a few pictures of the damaged items, the claim would have likely been settled for the full amount.





**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**EMERGENCY CLAIM REPORTING PROCEDURES**

**QUAL-LYNX**  
**100 Decadon Drive**  
**Egg Harbor Township, NJ 08234**  
**TELEPHONE: 609-653-8400**

**IN AN EMERGENCY CONTACT QUAL-LYNX IMMEDIATELY**

**PROCEDURE FOR EMERGENCIES WHICH OCCUR AFTER  
NORMAL BUSINESS HOURS:**

**CALL QUAL-LYNX: 609-653-8400 OR 800-367-0138**

OUR SERVICE WILL CONTACT THE DESIGNATED QUAL-LYNX MANAGEMENT PERSONNEL TO RESPOND TO ALL EMERGENCY CALLS. HAVE CONTACT NAME AND TELEPHONE NUMBER AVAILABLE FOR RETURN CALL.

**EMERGENCY PROPERTY CLAIMS NUMBER:**  
**Cell 609-402-5218**

**QUAL-LYNX**  
**WORKERS' COMPENSATION CLAIMS REPORTING  
AND EMERGENCY REPORTING PROCEDURE:**

Report ALL worker's compensation claims requiring medical treatment as soon as possible by calling your dedicated **QUAL-LYNX HOTLINE:**  
**1-888-342-3839**

Do not delay in reporting the claim, even if you do not have all necessary information. After the First Report of Injury is taken, the First Report representative will ask the caller if they need to speak to the nurse on call. If so, the First Report representative will ask the caller for a number where they can be reached and will page the nurse. The nurse will call the First Report representative and obtain all pertinent information and call you back to review the process for assigning a nurse case manager and how we will obtain follow up for the injured worker. The nurse will also answer any questions you may have.

For **EMERGENCIES**, ask for the 24-hour nurse on call. As part of the **After Hours** services, there is a nurse on call 24 hours a day, 7 days a week. The nurse is available to speak to the caller in the event of a catastrophic injury. The nurse will be paged and you will receive a return telephone call. Have a contact name and telephone number available.

**Additional Qual-Lynx Emergency Numbers:**

Chris Roselli, Account Manager

Phone: 609-833-2176

Email: [croselli@qual-lynx.com](mailto:croselli@qual-lynx.com)

Cell Phone: 609-287-8569

Joseph Lisciandri, Property Supervisor

Phone: 609-601-3191

Email: [jlisciandri@qual-lynx.com](mailto:jlisciandri@qual-lynx.com)

Cell Phone: 609-402-5218

Karen Beatty, Client Services Manager

Phone: 609-365-4999

Email: [kbeatty@qual-lynx.com](mailto:kbeatty@qual-lynx.com)

Cell Phone: 609-626-1023

Kathleen Kissane, Assistant Vice President, Account Management

Phone: 609-833-2178

Email: [kkissane@qual-lynx.com](mailto:kkissane@qual-lynx.com)

Cell Phone: 609-457-3752

Stephen McNamara, Assistant Vice President, Client Services

Phone: 609-833-9256

Email: [smcnamara@qual-lynx.com](mailto:smcnamara@qual-lynx.com)

Cell Phone: 609-626-4230

Shelly Long, Director, Claim Operations

Phone: 609-833-9267

Email: [shellyl@qual-lynx.com](mailto:shellyl@qual-lynx.com)

Cell Phone: 215-460-7799

**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:** June 18, 2019 at Hainesport Municipality  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**JUNE ACTIVITY & PLANNED EVENTS**

**Beverly City** – Scheduled lunch and learn on stress management

**Bordentown City** – presentation from Burlington County Health Dept on skin health.

**Bordentown Twp** – presentation from ShopRite Dietitian on easy meal prep

**Chesterfield** – monthly challenge on safety and wellness. For example, starting a walking regimen at the beginning of the month and maintain throughout month.

**Delanco** – Police Chief setting up multiple sessions on stress management techniques offered by Burlington Chiropractic. Presentation will also include stretches. Open to neighboring municipalities. Admin is considering working on a raised box garden. Working on mapping out a walking path for employees.

**Hainesport** – Yoga instructor to offer demonstration

**North Hanover** – Completed Lunch & Learn on “10 Keys to a Healthy Life” with Susie Procini and chair massages with therapist.

**Riverside** – Lunch & Learn presentation scheduled on “10 Keys to a Healthy Life” with Susie Procini.

**Southampton** – Portion Distortion Trivia Quiz lunch and learn.

**Woodland** – using wellness funds to reimburse employees on wellness service/product: weight watchers, sun protective top, walking shoes, FitBit.

**June Wellness Connection Newsletter**

The life expectancy of a man has increased dramatically over the last 50 years. But it's not the years in our life that matter, it's the life in our years. One's investment in his/her overall health is essential for disease prevention and quality of life! June is Men's Health Month, so gentlemen, this newsletter is for you! Some of the topics covered include:

- Prostate health
- Guidelines for check ups
- Men's higher risk of Melanoma
- Knowing the Enemy...and more!

Please share this with your employees; print them out and post them for all to see.

Also, June is a great time to get outdoors and more. You might want to try walking for your health with a 12-week walking program. Check it out!

I welcome the opportunity to assist with organizing, researching, or presenting any wellness topic your staff may express interest in learning. Let's think beyond the traditional components of being healthy and incorporate easy and fun activities into the work environment that not only improve mental health but increases productivity!

Thank you! Wishing all dads a very **Happy Father's Day!**





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

<b>Intake</b>	<b>May-19</b>	<b>May-18</b>	<b>2019 May YTD</b>	<b>2018 May YTD</b>
# of New Claims Reported	31	18	91	87
# of Report Only	10	1	29	23
% Report Only	32.3%	5.6%	31.9%	26.4%
# of Medical Only	21	13	52	45
# of Lost Time	0	4	10	19
Medical Only to Lost Time Ratio	100:00	76:24	84:16	70:30
Average # of Days to Report a Claim	1.2	1.3	1.3	2.5

<b>Nurse Case Management</b>	<b>May-19</b>	<b>May-18</b>
# of Cases Assigned to Case Management	11	22
# of Cases >90 days	10	15

<b>Savings</b>	<b>May-19</b>	<b>May-18</b>	<b>2019 May YTD</b>	<b>2018 May YTD</b>
Bill Count	143	160	853	757
Provider Charges	\$77,039	\$116,617	\$1,018,414	\$923,191
Repriced Amount	\$32,043	\$43,062	\$371,369	\$422,531
Savings \$	\$44,996	\$73,555	\$647,045	\$500,661
% Savings	58.4%	63.1%	63.5%	54.2%

<b>Participating Provider Penetration Rate</b>	<b>May-19</b>	<b>May-18</b>	<b>2019 May YTD</b>	<b>2018 May YTD</b>
Bill Count	95.1%	95.0%	97.1%	92.6%
Provider Charges	92.6%	90.8%	96.9%	93.4%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>May-19</b>	<b>May-18</b>	<b>2019 May YTD</b>	<b>2018 May YTD</b>
Bill Count	96.9%	96.1%	96.8%	84.7%
Provider Charges	99.2%	97.5%	99.2%	88.2%

<b>Transitional Duty Summary</b>		<b>2019 May YTD</b>	<b>2018 May YTD</b>
% of Transitional Duty Days Worked		54.9%	51.6%
% of Transitional Duty Days Not Accommodated		45.1%	48.4%

# Cyber Risk Management

## Monthly Executive Report

June 11, 2019



### Media Pro Training

Municipality	Employees	Completed	% Completed
Bass River Township	3	3	100%
Bordentown City	6	6	100%
Bordentown Township	12	12	100%
Chesterfield Township	13	13	100%
Delanco Township	17	17	100%
Fieldsboro Borough	4	4	100%
Florence Township	29	29	100%
Lumberton Township	17	17	100%
Mount Laurel Township	68	68	100%
North Hanover Township	7	7	100%
Pemberton Borough	4	4	100%
Pemberton Township	43	43	100%
Riverside Township	2	2	100%
Shamong Township	10	10	100%
Tabernacle Township	11	11	100%
Woodland Township	7	7	100%
Wrightstown Borough	4	4	100%
Westampton Township	52	50	96%
Delran Township	28	26	92%
Mansfield Township	51	47	92%
Southampton Township	15	13	86%
Palmyra Borough	40	34	85%
Edgewater Park Township	16	13	81%
Hainesport Township	9	7	77%
Medford Township	138	101	73%
Springfield Township	7	4	57%
Beverly City	13	1	7%

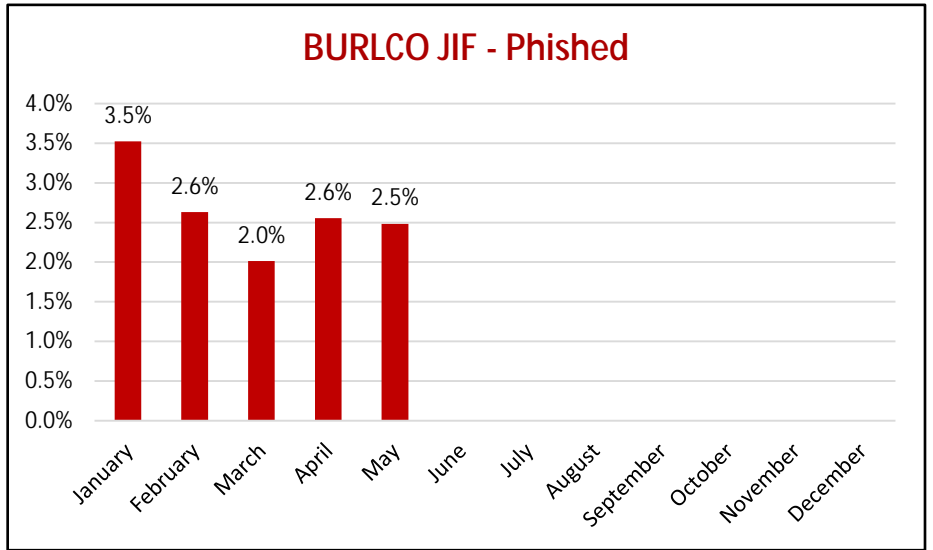
17 Municipalities are 100% compliant  
 3 Municipalities are 90-99% compliant  
 3 Municipalities are 80-89% compliant  
 2 Municipalities are 70-79% compliant  
 2 Municipalities are below 69% compliant

# Phishing Report

Municipality	Total Emails	# Clicked	%
Delanco Twp.	22	4	18%
Bordentown Twp.	14	1	7%
Mansfield Twp.	63	4	6%
Lumberton Twp.	20	1	5%
Mount Laurel Twp.	88	3	3%
Florence Twp.	37	1	3%
Pemberton Twp.	54	1	2%
Palmyra Borough	57	1	2%
Westampton Twp.	67	1	1%
Medford Twp.	170	2	1%
Bass River Twp.	3	0	0%
Bordentown City	6	0	0%
Chesterfield Twp.	10	0	0%
Delran Twp.	57	0	0%
Fieldsboro Borough	5	0	0%
Hainesport Twp.	9	0	0%
North Hanover Twp.	9	0	0%
Pumberton Borough	6	0	0%
Riverside Twp.	2	0	0%
Shamong Twp.	11	0	0%
Southampton Twp.	19	0	0%
Springfield Twp.	7	0	0%
Tabernacle Twp.	15	0	0%
Woodland Twp.	9	0	0%
Wrightstown Borough	5	0	0%



Month	BURLCO		
	# Emails	# Clicked	%
January	454	16	3.5%
February	494	13	2.6%
March	546	11	2.0%
April	665	17	2.6%
May	765	19	2.5%
June			
July			
August			
September			
October			
November			
December			



## IP's & Emails

- Missing IPs      None – 100% Compliant
- Missing Emails    None – 100% Compliant

## Cyber Risk Assessment Schedule

- 100% of BURLCO is complete

June 10, 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 May 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 15,269.24. This generated an average annual yield of 1.02%. However, after including an unrealized net gain of \$ 18,033.94 in the asset portfolio, the yield is adjusted to 2.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$46,933.45 as it relates to current market value of \$ 15,990,681.58 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,075,888.43.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 15,074.41 w/YTD Total \$ 39,524.15 (detailed in my report)  
Salvage Receipts \$ 3,800.00  
Overpayment Reimbursements \$ 167.88

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 \$ 173,825.28. The claims detail shows 266 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$134. Interest Allocated)

Delran Township	\$66,348.00
Chesterfield Township	\$ 1,088.00
Bordentown City	\$53,125.00
Bordentown Township	\$27,994.00
Westampton Township	\$10,184.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,582,824.12 to a closing balance of \$ 17,462,385.98 showing a decrease in the fund of \$ 1,120,438.14. 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,

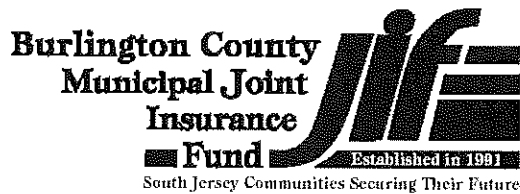
Thomas J. Tontarski  
Treasurer

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - JUNE 2019**

	<b>Payee</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>5,997.00</b>		Prof Services/Actuary	April fees
2	PERMA	<b>6,936.50</b>		Prof Services/Admin. Consultant	April - June fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>29,661.00</b>		Prof Services/Administration	June 2019 Fee (2019 rate)
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>234.03</b>		Misc/Postage/Copies/Faxes	May 2019 postage/copies expenses
5	The DeWeese Law Firm, P.C.	<b>5,833.00</b>		Prof Services/Attorney	June 2019 Fees
6	Bowman & Company LLP		<b>9,500.00</b>	Prof Services/Auditor	Final payment for 12/31/18 audit services
7	Bowman & Company LLP	<b>11,006.00</b>		Prof Services/Payroll Auditor	Final payment for WC Payroll Audit services
8	Qual-Lynx	<b>16,742.00</b>		Prof Services/Claims Admin.	June 2019 Fees
9	Joyce Media	<b>375.00</b>		Misc/JIF Website	June 2019 Fees
10	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	June 2019 Fees
11	J. A. Montgomery Risk Control Services	<b>10,945.00</b>		Prof Services/Safety Director	June 2019 Fees
12	J. A. Montgomery Risk Control Services	<b>239.68</b>		Misc/Meeting Expense/Dinner Mtg	Back to Basics Regional training F/B 5/16/19
13	Secure Data Consulting Services, LLC	<b>3,713.00</b>		Prof Services/Technology Risk Serv Dir	June 2019 Fees
14	Pivot Point Security	<b>1,842.83</b>		EPL/CYBER/Technology Risk Management Services	Inv#4299; May 2019
15	Tom Tontarski	<b>930.00</b>		Prof Services/Treasurer	June 2019 Fees
16	Conner Strong & Buckelew	<b>659.00</b>		Prof Services/Underwriting Mgr	June 2019 Fees
17	Debby Schiffer	<b>2,494.00</b>		Wellness Program	May 2019 Fees
18	ARC Reprographics	<b>80.00</b>		Misc/Printing	Inv#275308; TULIP brochures split
19	Iron Mountain	<b>84.54</b>		Misc/Record Retention Service	Inv#BRXJ443 Storage 6/1-30/19; Service 4/24-5/28/19
20	Office Depot, Inc	<b>174.76</b>		Misc/Office Supplies	2020 office folders; order #326413871-001
21	Bordentown Township	<b>113.90</b>		Wellness Program	Shoprite GC for 10 wk employee health challenge
22	Township of Edgewater Park	<b>231.30</b>		Wellness Program	Healthy snacks/drinks for week 5 challenge
23	Township of Medford	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	5 portable harddrives
24	Mount Laurel Township		<b>1,213.60</b>	Safety Incentive Program	Special recognition award for EMS
	<b>TOTAL</b>	<b>\$99,167.54</b>	<b>\$10,713.60</b>		

<b>JIF Bill List Total</b>	<b>\$109,881.14</b>
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*Finance Committee Meeting  
Wednesday May 22, 2019  
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Wednesday, May 22, 2019 at 2:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair, Delran Township*  
Mike Theokas, **Bordentown Township**  
Rich Brook, **Florence Township**  
Kathy Burger, **Medford Township**  
Dave Matchett, **Shamong Township**  
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*  
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*  
Tracy Forlenza, Financial Analyst, *AJGRMS*  
Jim Miles, CPA, Bowman & Company LLP, *Fund Auditor*  
Dennis Skalkowski, CPA, Bowman & Company LLP, *Fund Auditor*

Those unable to attend were:

John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Paul Keller, **Springfield Township**

*These minutes do not necessarily reflect the order in which these matters were discussed.*

***Report on Audit of Financial Statements – 12/31/18***

Mr. Skalkowski distributed drafts of the Audit of Financial Statements for the Fund Year ended 12/31/18.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations. He stated that pages 7-10 is the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher. Ms. Palmeri summarized stating that the increase in Professional and Contractual Services is due to the timing of accruals verses the payments coupled with an increase in expenditures such as claims audit (performed every 2-3 years) and contracted services for police and cyber training.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* decreased by \$168,624.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is full detail of the operating activities for the 2018 Fund Year. He noted the \$1,836,529 decrease is the difference from the net of purchases (moving cash to investments) and redemptions for the year.

Mr. Skalkowski then reviewed page 21, *Note 4, Investments*, which is a summary of all investments including comparative market values. Mr. Matchett inquired why there was no crediting rating for the US Treasury Bills. Mr. Skalkowski noted he will check and advise the Committee. *\*Update – Mr. Skalkowski researched and found these investments have an AAA rating and will update the audit.*

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 22. He stated that at the end of each year the Actuary establishes reserves on known claims and IBNR factors on unknown claims. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/2018* is \$5,329,471 versus \$4,975,814 at 12/31/2017. Mr. Skalkowski reported that the differential shows the claims are being conservatively managed.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on page 23. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on page 25 of the net position for each. Ms. Palmeri noted that the \$633,000 under RCF, Distribution to Members, is actually rolled forward to cover operating expenses for the upcoming year and not returned to members as a dividend.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 26 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* lists the AELCF activity and balances.

Ms. Skalkowski explained that *Note 10, MEL JIF Retrospective Program* on page 27 highlights the terms of the program with obligations on page 28.

Mr. Skalkowski commented that *Schedule 1* on page 30 is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 31 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year.

Mr. Skalkowski then explained how the *Historical Balance Sheet*, page 33-34, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/2018 is \$11,183,772 with \$8,637,127 returned to the members thus far.

Mr. Skalkowski noted that *Note 1, Notes to Supplementary Information*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 48 is the *Claims Analysis*. He explained that \$1,486,055 is claims paid and the balance of \$4,096,085 are the case reserves and IBNR. Ms. Palmeri informed the committee that although it seems high, it has historically been this way across the other Fund Years.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza asked the auditors if there were any areas that need improvement. Mr. Skalkowski said no, not that they found.

Ms. Palmeri asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee and left the meeting at this time.

***Resolution to Accept 2018 Audit – June Executive Committee Meeting***

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/18 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

***Report to be filed with DOBI, DCA, & State Comptroller's Office***

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Ms. Palmeri asked if there were any questions, their being none, she continued.

***Finance Committee Charter – Emailed on 05/14/19***

Ms. Palmeri reminded the Committee that the Finance Committee Charter was emailed with notice for today's meeting on May 14, 2019. Ms. Palmeri asked the members of the Committee if they had any suggested changes to the Charter at this time. Hearing none, she stated that any suggestions can be sent to the Finance Chair, Mr. Hatcher following today's meeting. The Committee agreed there were no suggested changes to the current Charter.

***RCF JIF***

Ms. Palmeri reviewed with the Committee the performance of BURLCO JIF claims, valued as of 12/31/18, that have been transferred to the RCF, which includes Fund Years 1993 through 2014. She explained how the spreadsheet depicts the claims reserves that the Fund paid into the RCF versus what was paid out on those claims. The report depicts the value of the claims at the point of transfer which is now 12/31 instead of 6/30 as in previous years. Ms. Palmeri explained that this reduction in difference between what is being paid to the RCF versus what the RCF is paying out might be due to an increase in the number of workers' compensation claim "reopeners" being experienced by the RCF. She stated the bottom section of page 3 notes the paid and reserve values at 12/31/17 versus 12/31/18 without IBNR noting the variations in line of coverage.

Ms. Palmeri noted that the overall differential which is now -2.4% would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that in 2013, it was 5%. Mr. Forlenza commented that this will be interesting to watch as there are currently many reopeners at the RCF level.

***Interim Financial Summary December 31, 2018***

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2018 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim

Financial Summary as of March 31, 2019, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2019 report.

Ms. Palmeri asked the Committee to review page 10 of the December 31, 2018 reports. She stated that since it's the first look at transferring the oldest year to the RCF as of 12/31, there is no net impact at 6/30 to indicate the increase in confidence level as dictated by the Fund Actuary. She stated that the RCF sheet depicts the contributions made versus what was paid. She noted that the increases; Paid and Case Reserves increased \$48,000; IBNR increased \$60,000; were in Workers' Compensation. She did ask the Actuary what the increases in IBNR in WC stem from and is waiting for a response and will share this information.

#### ***Interim Financial Summary March 31, 2019***

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2019. She reviewed each line of coverage for Fund Years 2015 through 2019 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 03/31/19 there was a total of \$115,226,774 in contributions. The Fund has paid \$94,405,721 in Claims and Payments, including excess insurance. Investment income totals \$4,179,338 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$16,363,264. The Fund currently maintains \$3,164,366 in Case Reserves in the open years with \$2,469,022 in IBNR for a Net Current Surplus of \$10,729,876 which deteriorated by \$453,892 since 12/31/18.

Fund Year 2019 – Ms. Palmeri noted there was \$1,892,544 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,210,650 in Claims and Payments, including excess insurance and the EPL non-compliant surcharge which will be removed after the budget amendment is completed later this year. There is investment income of \$8,349. This leaves the Fund Year with a Cash Position of \$690,243. There are Case Reserves of \$197,838 and \$553,040 in IBNR, resulting in deficit position of (\$60,635). Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the EPL premium. There are 84 claims for the period. She stated that at 03/31 in 2018, there was a deficit of \$248,000 and 85 claims; 2017 there was a surplus of \$24,000 and 61 claims. Mr. Matchett noted that there are 21 property claims thus far. Mr. Forlenza noted that Property losses across the State are trending poorly.

Fund Year 2018 – Ms. Palmeri noted there was a total of \$7,494,652 in contributions to date. The Fund has paid out \$5,753,235 in Claims and Payments, including excess insurance. Investment income totals \$70,330, resulting in a Cash Position of \$1,811,746. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$1,242,998 in Case Reserves and \$1,373,492 in IBNR for a Net Current Deficit position of (\$804,744), which has deteriorated \$289,336 since 12/31/18 primarily due to WC. There were 16 new claims reported in the period of which 4 claims have incurred values of \$40,000 or more. She has asked Qual-Lynx for the details of these claims.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date \$4,987,008 in Claims and Payments, including excess insurance. Investment income totals \$83,003, resulting in a Cash Position of \$2,896,311. She noted that the MEL Retrospective Program contribution shows the transfer of \$91,135. The Fund currently maintains \$533,651 in Case Reserves and \$294,623 in IBNR for a Net Current Surplus position of \$2,068,037, which is an increase of \$49,422 since 12/31/18. There were 2 new claims reported in the period.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date and paid out \$5,477,403 in Claims and Payments, including excess insurance. Investment income totals \$70,986, resulting in a Cash Position of \$2,481,428. She noted that the MEL



Retrospective Program contribution shows the transfer of \$90,709. The Fund currently maintains \$615,982 in Case Reserves and \$155,167 in IBNR for a Net Current Surplus of \$1,710,279, which has deteriorated by \$205,017 since 12/31/18. Ms. Palmeri noted what is driving the deterioration. No new claims were reported.

Fund Year 2015 – Ms. Palmeri stated there is a total of \$7,895,259 in contributions to date with \$6,314,011 in Claims and Payments, including excess insurance paid to date. Investment income totals \$63,906 resulting in a Cash Position of \$1,645,154. The Fund currently maintains \$571,884 in Case Reserves and \$92,700 in IBNR for a Net Current surplus position of \$980,044, which has deteriorated by \$5,053 since 12/31/18. The deterioration was driven by the WC line. There were no new claims reported in the period.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2014) there were \$82,256,158 in Total Contributions, \$70,663,414 in Total Payments, and \$3,877,002 in Investment Income. She stated that \$8,637,127 has been returned in surplus. The total surplus is \$6,830,606 in the Closed Years Fund.

MEL JIF Retrospective Contingency Fund – Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Year 2016, 2017 and 2018 is \$369,924, and is shown as an expense liability as to not overstate the Fund's surplus position. The investment income of \$5,763, however, will be allocated to the surplus line as it is true income. She noted that the Net Current surplus of \$5,763 has increased \$2,117 since 12/31/18.

*A copy of the 03/31/19 Historical Operating Results are attached and incorporated herein.*

#### ***Interfund Transfers***

Ms. Palmeri stated that she is recommending an interfund transfer of \$100,000 from the 2018 Deductible to the 2018 Property line. She stated that a copy of a Resolution for the interfund transfer is contained in the agenda packet and will be attached to the minutes of today's meeting for consideration by the Executive Committee at June's Executive Committee meeting. The Committee agreed.

#### ***Retrospective Member Analysis – 03/31/19***

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/18 and 03/31/19. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/19 valuations. She noted that 2014, 2018 and 2019 are omitted from the report as no members qualified for the Retrospective Program in those Fund Years.

#### ***Bordentown City***

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2015 and 2016. She explained that their total paid claims exceeded their minimum loss funding in Fund Year 2015 and the City has been invoiced the full amount of \$13,210 with all payments received. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 177.0% for Fund Year 2015 and 79.5% for 2016.

#### ***Bordentown Township***

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She explained that since their total paid claims has not exceeded their minimum loss

funding, they have not been invoiced. She noted their loss ratios are well below 100% for 2016 and 2017.

Ms. Palmeri noted that on page 26 is the current invoice payment register, noting the member invoiced, the amount invoiced, if payment has been received, and the date received. All are paid to date.

### ***Preliminary Return of Surplus***

#### ***BURLCO Dividend Release - Policy***

Ms. Palmeri referred the Committee to a copy of the *Surplus Distribution Policy* included in the agenda. The policy serves as a guide to the Fund in determining the amount of surplus to be released and various factors to be considered when contemplating releasing surplus from the Closed Years' Fund.

#### ***BURLCO Dividend Release Scenarios***

Ms. Palmeri then directed the Committee to surplus release scenarios of \$700,000, \$750,000 or \$800,000 noting that last year the Fund released \$700,000. She highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario.

Ms. Palmeri asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2019. Mr. Forlenza also noted that hopefully we will have an update on Cyber Liability rates, MEL premiums, and the potential financial impact of the Sexual Molestation and Firefighter's Presumption Cancer legislation. He did note that the Fund currently has a very strong surplus position. Mr. Brook asked if there was anything worrisome on the horizon. Mr. Forlenza noted that beyond the issues just highlighted, property losses continue to be a concern.

Ms. Palmeri explained to the members that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should be no less 50%.

The Committee asked Ms. Palmeri to present updated surplus release scenarios for \$700,000, \$750,000 and \$800,000 valued as of June 30, 2019 for the next meeting.

#### ***Fund Year 2020 Budget Process***

##### ***Six Year Loss Ratio Summary as of March 31, 2019***

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2013-2018 valued as of 03/31/19. She noted that the Six Year Average Loss Ratio for the Fund is 71.6%. She then reviewed the individual years, by line of coverage, with the Committee noting that property losses, as noted earlier in the meeting, are high with six year average loss ratio of 101.8%.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/19 for Fund Years 2013- 2018. She noted that the Six Year Average Loss Ratio for the MEL is at 80.9%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. She also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. Mr. Matchett noted that one member is trending poorly in both the JIF

and MEL. Ms. Palmeri gave detail of that member's bad claims in 2013 and 2018. She also noted that Springfield Township has (\$8,544) in 2016 due to what she believes are anticipated subrogation recoveries; however, she has reached out to the TPA to verify.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/19 for Fund Years 2013-2018. She stated that prior to 2011, the MEL insured these claims. For Fund Years 2011-2014 these claims were insured with XL while QBE is insuring the most recent years. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 40.8% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. With the current loss ratio, the BURLCO JIF should receive the same increase as the overall MEL program or slightly less. She stated that the Six Year Average Loss Ratio for EPL/POL is at 40.3%.

#### ***Renewing Members for 2020***

Ms. Palmeri informed the Committee that eight (8) members are up for renewal effective January 1, 2020 including: Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, Pemberton Borough, Riverside Township, and Southampton Township. Ms. Palmeri stated that to better balance the amount of loss funding renewing each year, the Strategic Planning Committee has asked Bordentown Township, Delran Township, and Riverside Township to renew one year early effective January 1, 2020. Mr. Forlenza indicated these members do not see an issue in renewing early.

#### ***Performance over 100%***

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet containing the six year average loss ratios for the renewing members. Ms. Palmeri noted that renewing member Riverside Township has a six year average loss ratio over 100%. Mr. Forlenza indicated that Riverside had a bad property loss due to flooding which is driving their high LR for 2018.

#### ***Vendor Fee Request Letters***

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals.

Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

#### ***Miscellaneous***

##### ***Draft Budget Amendment***

Ms. Palmeri stated that a proposed budget amendment will be presented at the June/July Executive Committee meeting to include the addition of the Delran EMS, EPL/POL compliance adjustments (for members who became compliant prior to 1/1/19 - all members became compliant with the exception of Wrightstown), VDO, Land Use, Operating Expenses, Cyber, MEL adjustments, and RMC fee adjustments.

Ms. Palmeri stated that when the EPL/POL premiums for 2019 were developed, her office received a lump sum figure for EPL/POL and Land Use. She reminded the committee that

AJG receives commissions from the EPL/POL premium, but not from the Land Use portion of the premium. She stated that she calculated the Land Use incorrectly; however, the net impact is zero and the money will shift from the premium to the commission line so they are accurately stated.

Ms. Palmeri also noted that when the budget was introduced, Cyber premiums were predicted to remain flat; however, due to adverse development, the increase was actually 10%. She stated the money will be moved from MEL to Cyber.

Ms. Palmeri reported that the changes in Operating Expenses were already budgeted for in the Risk Control Contingency line. She noted the Safety Committee had requested a \$25,000 increase; the Police Online Training (Police One) will be funded with \$7,780 from the Training line; and the remaining Cyber Online Employee Training (Media Pro); Technology Risk Management Services (Pivot Point); and Technology Risk Services Director (Secure Data Consulting) will be transferred from another line. Ms. Palmeri asked the Committee if they were comfortable with the adjustment of funds from the Risk Control Contingency line into these various lines. The Committee agreed.

Ms. Palmeri noted the MEL adjustment is not received until June and the RMC adjustments are based off of the 2018 contracts so any 2019 contract changes will be reflected.

#### ***Budget Allocation by Line of Coverage (LOC)***

Ms. Palmeri informed the Committee that more members have been asking for their LOC broken out by different departments. She reminded the Committee that they approved a philosophy years ago utilizing proportionate share of exposures applied to each line of coverage to provide the estimated assessment. She noted that if the municipality has 5% of the Total Insurable Values allocated to their Police Department, then 5% of their premium is what the Police Department is for property and similar for other lines of coverage. She stated the problem with this philosophy is that the Loss Funding is not allocated by line of coverage per member based on exposures, so when the exposures are factored in to provide estimated assessments, the formula is skewed. She then suggested reaching out to the Actuary for a proposal to calculate each member's loss funding by line of coverage. She noted that she does not anticipate this process being necessary annually; however, will inquire with the Actuary on this as well. The Committee agreed.

#### ***MEL and RCF Financial Fast Track – December 31, 2018***

Mr. Forlenza directed the Committee to the MEL and RCF Financial Fast Track reports valued as of 12/31/2018 included in the agenda. He noted that the MEL's surplus position as of December 31, 2018 is \$19,052,378. He also reported that the RCF's surplus position as of December 31, 2018 is \$11,108,332. He commented that both Funds are healthy. He asked the RCF to include what year they are transferring into Closed Years, not just the calendar year, be added to the FFT for purposes of clarification.

#### ***Increase in Settlement Authority***

Mr. Forlenza noted that page 66 contains correspondence from Qual-Lynx requesting an increase in the settlement authority in GL and Property from \$5,000 to \$10,000 for each. He noted WC is currently \$10,000. He stated that this approval requires an amendment to the Plan of Risk Management and a draft resolution is on page 67. Ms. Burger inquired if the other JIFs are doing same. Mr. Forlenza noted that these changes were just approved in other JIFs. The Committee agreed to present the resolution for adoption at the June Executive Committee meeting.

***Firefighters Presumption Bill***

Mr. Forlenza updated the Committee noting that sponsor of the legislation has accepted some of the proposed amendments that came from the MEL which will limit the overall financial exposure including requiring baseline information, a certain number of years having been a firefighter, time limitations on reporting, etc. The amendments were presented to the firefighters union and they were not willing to accept these revisions so the legislation is in a holding pattern; however, he feels it will move along at some point.

***Sexual Molestation Bill***

Mr. Forlenza informed the Committee that there are commercials seeking plaintiffs that were sexually abused. He noted the effective December 1, 2019, begins a two year window to file claims with no limitations. Mr. Forlenza stated he sent an email to the Municipal Clerks and Risk Managers on May 15, 2019 asking them to secure any older insurance policies prior to them joining the JIF as if the claim occurred before joining the JIF, their previous insurer would be responsible. He commented that tomorrow he has a meeting with the other Executive Directors to discuss a program that would run through the RCF and finance these claims over a ten year period. He gave an example of a claim from 1995 with a \$100,000 settlement; the RCF would finance this on behalf of the Fund with a ten year payback to the RCF. He noted that he has concerns as to the specifics of how these claims will be handled including which, will be discussed tomorrow. Mr. Matchett suggested being able to attach to any dividends released to that member as a lien, institute a split, tier interest rate and not cover members not in the JIF when the claim occurred. The Committee agreed that members who were not in the JIF at the time of occurrence should not be covered.

***Next Meeting Date***

Mr. Forlenza noted the next meeting will consist of discussions on Loss Funding Recommendations, as well as Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. He also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review. The next meeting will be determined.

Seeing no other business, the meeting was adjourned at 3:43pm.

File: BURLCO/GEN/Finance Committee      Tab: 05/22/19  
BURLCO/2019/Finance Committee      Tab: 05/22/19

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Interim Financial Statement Summary**

**For the Period Ended March 31, 2019**

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

**Burlington County Municipal Joint Insurance Fund  
Historical Operating Results Summary  
All Fund Years  
March 31, 2019**

	Total
Earned Contributions & MEL / RCF Dividends	\$115,226,774
Claims Paid (Net of Subrogation) & RCF Premiums	(37,798,632)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(31,907,593)
Operating Expenses Paid	(19,306,178)
Residual Claims Fund Premiums Paid	(5,645,529)
Total Payments	(94,405,721)
Position After Expenses	20,821,053
Investment Income (per Treasurer)	4,179,338
Transfers	-
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
<b>CASH POSITION</b>	<b>16,363,264</b>
Case Reserves	(3,164,366)
Position After Case Reserves	13,198,898
IBNR Reserves	(2,469,022)
Aggregate Excess Recoverable	-
<b>Net Current Surplus</b>	<b>10,729,876</b>
Valued as of 12/31/18	\$11,183,788
NET CHANGE	(\$453,892)
Claim Count: 03/31/19 (Open Fund Years)	1,606
Claim Count: 12/31/18 (Open Fund Years)	1,504
Net Change	102

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**March 31, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$66,938	\$112,625	\$31,450	\$485,563	\$122,954	\$0	\$685,516	\$387,499	\$1,892,544
Other Contributions/ Retro payments									\$0
<b>Total Contributions</b>	<b>\$66,938</b>	<b>\$112,625</b>	<b>\$31,450</b>	<b>\$485,563</b>	<b>\$122,954</b>	<b>\$0</b>	<b>\$685,516</b>	<b>\$387,499</b>	<b>\$1,892,644</b>
Claims Paid (Net of Subrogation)	(54,891)	(2,277)	-	(62,038)					(119,206)
Excess Recoveries									-
Excess insurance Premiums Paid							(838,241)		(838,241)
Operating Expenses Paid								(253,203)	(253,203)
<b>Total Payments</b>	<b>(54,891)</b>	<b>(2,277)</b>	<b>-</b>	<b>(62,038)</b>	<b>-</b>	<b>-</b>	<b>(838,241)</b>	<b>(253,203)</b>	<b>(1,210,650)</b>
Position After Expenses	12,047	110,348	31,450	423,525	122,954	-	(152,726)	134,296	681,894
Investment Income (per Treasurer)	337	214	182	2,745	712		2,696	1,463	8,349
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>12,383</b>	<b>110,562</b>	<b>31,632</b>	<b>426,270</b>	<b>123,666</b>	<b>-</b>	<b>(150,029)</b>	<b>135,760</b>	<b>690,243</b>
Case Reserves	(73,416)	(28,089)	(600)	(95,733)					(197,838)
Position After Case Reserves	(61,033)	82,473	31,032	330,537	123,666	0	(150,029)	135,760	492,405
IBNR Reserves	(1,000)	(102,139)	(36,401)	(413,500)					(553,040)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>(\$62,033)</b>	<b>(\$19,666)</b>	<b>(\$5,369)</b>	<b>(\$82,963)</b>	<b>\$123,666</b>	<b>\$0</b>	<b>(\$150,029)</b>	<b>\$135,760</b>	<b>(\$50,635)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 12/31/18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>NET CHANGE</b>	<b>(62,033)</b>	<b>(19,666)</b>	<b>(5,369)</b>	<b>(82,963)</b>	<b>123,666</b>	<b>-</b>	<b>(150,029)</b>	<b>135,760</b>	<b>(60,635)</b>
Claim Count: 03/31/19 (Open Fund Years)	21	25	1	37					84
Claim Count: 12/31/18 (Open Fund Years)									0
Net Change	21	25	1	37					84



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**March 31, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$270,300</b>	<b>\$451,350</b>	<b>\$125,800</b>	<b>\$2,011,950</b>	<b>\$507,802</b>	<b>\$0</b>	<b>\$2,594,140</b>	<b>\$1,533,310</b>	<b>\$7,494,652</b>
Claims Paid (Net of Subrogation)	(341,726)	(215,880)	(55,799)	(1,275,360)					(1,888,765)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,296,382)	(1,296,382)
<b>Total Payments</b>	<b>(341,726)</b>	<b>(215,880)</b>	<b>(55,799)</b>	<b>(1,275,360)</b>	<b>-</b>	<b>-</b>	<b>(2,568,089)</b>	<b>(1,296,382)</b>	<b>(5,753,235)</b>
Position After Expenses	(71,426)	235,470	70,001	736,590	507,802	-	26,051	236,928	1,741,417
Investment Income (per Treasurer)	1,434	1,264	1,753	22,214	9,761	-	14,760	19,143	70,330
Transfers									-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
<b>CASH POSITION</b>	<b>(69,992)</b>	<b>236,734</b>	<b>71,754</b>	<b>768,804</b>	<b>517,563</b>	<b>-</b>	<b>40,812</b>	<b>256,072</b>	<b>1,811,746</b>
Case Reserves	(27,506)	(335,534)	(14,946)	(865,012)					(1,242,998)
Position After Case Reserves	(97,498)	(98,800)	56,808	(106,208)	517,563	0	40,812	256,072	568,748
IBNR Reserves	-	(528,908)	(113,766)	(730,818)					(1,373,492)
Aggregate Excess Recoverable									-
<b>Net Current Surplus/(Deficit)</b>	<b>(\$97,498)</b>	<b>(\$627,708)</b>	<b>(\$56,958)</b>	<b>(\$837,025)</b>	<b>\$517,563</b>	<b>\$0</b>	<b>\$40,812</b>	<b>\$256,072</b>	<b>(\$804,744)</b>
<b>RECOMMENDED TRANSFERS</b>	<b>100,000</b>				<b>(100,000)</b>				<b>-</b>
Valued as of 12/31/18	(\$113,804)	(\$495,695)	(\$41,305)	(\$566,903)	\$514,178	\$0	\$39,421	\$148,701	(\$515,407)
<b>NET CHANGE</b>	<b>16,306</b>	<b>(132,012)</b>	<b>(15,653)</b>	<b>(270,123)</b>	<b>3,385</b>	<b>-</b>	<b>1,391</b>	<b>107,371</b>	<b>(289,336)</b>
Claim Count: 03/31/19 (Open Fund Years)	56	149	39	156					400
Claim Count: 12/31/18 (Open Fund Years)	55	137	37	155					384
Net Change	1	12	2	1					16

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2017**  
**March 31, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$256,700</b>	<b>\$470,050</b>	<b>\$123,250</b>	<b>\$2,153,161</b>	<b>\$530,873</b>	<b>\$107,867</b>	<b>\$2,663,205</b>	<b>\$1,495,210</b>	<b>\$7,800,316</b>
Claims Paid (Net of Subrogation)	(203,459)	(76,912)	(18,662)	(901,338)	-	-	-	-	(1,200,371)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,295,682)	(1,295,682)
<b>Total Payments</b>	<b>(203,459)</b>	<b>(76,912)</b>	<b>(18,662)</b>	<b>(901,338)</b>	<b>-</b>	<b>-</b>	<b>(2,490,955)</b>	<b>(1,295,682)</b>	<b>(4,987,008)</b>
Position After Expenses	53,241	393,138	104,588	1,251,823	530,873	107,867	172,250	199,528	2,813,308
Investment Income (per Treasurer)	1,819	10,868	2,813	38,621	14,298	2,714	4,546	7,523	83,003
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
<b>CASH POSITION</b>	<b>54,860</b>	<b>404,006</b>	<b>107,401</b>	<b>1,290,444</b>	<b>545,171</b>	<b>110,581</b>	<b>176,796</b>	<b>207,051</b>	<b>2,896,311</b>
Case Reserves	(11,168)	(158,197)	(5,179)	(359,107)	-	-	-	-	(533,651)
Position After Case Reserves	43,692	245,809	102,222	931,337	545,171	110,581	176,796	207,051	2,362,660
IBNR Reserves	-	(123,569)	(21,048)	(150,006)	-	-	-	-	(294,623)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$43,692</b>	<b>\$122,240</b>	<b>\$81,174</b>	<b>\$781,331</b>	<b>\$545,171</b>	<b>\$110,581</b>	<b>\$176,796</b>	<b>\$207,051</b>	<b>\$2,068,037</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 12/31/18	\$42,266	\$127,785	\$76,451	\$739,584	\$541,512	\$109,839	\$175,612	\$205,566	\$2,018,615
<b>NET CHANGE</b>	<b>1,426</b>	<b>(5,545)</b>	<b>4,723</b>	<b>41,747</b>	<b>3,659</b>	<b>742</b>	<b>1,184</b>	<b>1,485</b>	<b>49,422</b>
Claim Count: 03/31/19 (Open Fund Years)	55	113	40	124					332
Claim Count: 12/31/18 (Open Fund Years)	55	111	40	124					330
Net Change	0	2	0	0					2

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2016**  
**March 31, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
<b>Total Contributions</b>	<b>\$275,084</b>	<b>\$510,765</b>	<b>\$119,721</b>	<b>\$2,225,415</b>	<b>\$552,833</b>	<b>\$100,147</b>	<b>\$2,589,363</b>	<b>\$1,514,517</b>	<b>\$7,887,845</b>
Claims Paid (Net of Subrogation)	(315,204)	(165,601)	(13,068)	(1,289,124)	-	-	-	-	(1,782,997)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,394)	(1,327,394)
<b>Total Payments</b>	<b>(315,204)</b>	<b>(165,601)</b>	<b>(13,068)</b>	<b>(1,289,124)</b>	<b>-</b>	<b>-</b>	<b>(2,367,012)</b>	<b>(1,327,394)</b>	<b>(5,477,403)</b>
<b>Position After Expenses</b>	<b>(40,120)</b>	<b>345,164</b>	<b>106,653</b>	<b>936,291</b>	<b>552,833</b>	<b>100,147</b>	<b>222,351</b>	<b>187,123</b>	<b>2,410,442</b>
Investment Income (per Treasurer)	1,761	14,224	2,873	27,440	14,173	2,289	2,764	5,462	70,986
Transfers	120,000	-	-	-	(120,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
<b>CASH POSITION</b>	<b>81,641</b>	<b>359,388</b>	<b>109,526</b>	<b>963,731</b>	<b>447,006</b>	<b>102,436</b>	<b>225,115</b>	<b>192,585</b>	<b>2,481,428</b>
Case Reserves	-	(399,099)	-	(216,883)					(615,982)
<b>Position After Case Reserves</b>	<b>81,641</b>	<b>(39,711)</b>	<b>109,526</b>	<b>746,848</b>	<b>447,006</b>	<b>102,436</b>	<b>225,115</b>	<b>192,585</b>	<b>1,865,446</b>
IBNR Reserves	-	(63,806)	-	(91,361)	-	-	-	-	(155,167)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$81,641</b>	<b>(\$103,517)</b>	<b>\$109,526</b>	<b>\$655,487</b>	<b>\$447,006</b>	<b>\$102,436</b>	<b>\$225,115</b>	<b>\$192,585</b>	<b>\$1,710,279</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 12/31/18	\$81,093	\$138,103	\$108,791	\$626,656	\$444,006	\$101,748	\$223,608	\$191,291	\$1,915,296
<b>NET CHANGE</b>	<b>548</b>	<b>(241,620)</b>	<b>735</b>	<b>28,831</b>	<b>3,000</b>	<b>688</b>	<b>1,507</b>	<b>1,294</b>	<b>(205,017)</b>
Claim Count: 03/31/19 (Open Fund Years)	73	113	38	163					387
Claim Count: 12/31/18 (Open Fund Years)	73	113	38	163					387
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2015**  
**March 31, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
<b>Total Contributions</b>	<b>\$249,200</b>	<b>\$518,600</b>	<b>\$127,146</b>	<b>\$2,342,661</b>	<b>\$604,427</b>	<b>\$100,000</b>	<b>\$2,452,570</b>	<b>\$1,500,655</b>	<b>\$7,895,259</b>
Claims Paid (Net of Subrogation)	(289,251)	(166,726)	(39,592)	(2,175,079)					(2,670,648)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,694)		(2,339,694)
Operating Expenses Paid								(1,303,669)	(1,303,669)
<b>Total Payments</b>	<b>(289,251)</b>	<b>(166,726)</b>	<b>(39,592)</b>	<b>(2,175,079)</b>	<b>-</b>	<b>-</b>	<b>(2,339,694)</b>	<b>(1,303,669)</b>	<b>(6,314,011)</b>
<b>Position After Expenses</b>	<b>(40,051)</b>	<b>351,874</b>	<b>87,554</b>	<b>167,582</b>	<b>604,427</b>	<b>100,000</b>	<b>112,876</b>	<b>196,986</b>	<b>1,581,248</b>
Investment Income (per Treasurer)	2,316	11,624	2,693	15,468	16,945	2,518	5,184	7,058	63,906
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>62,265</b>	<b>363,498</b>	<b>90,247</b>	<b>183,050</b>	<b>521,372</b>	<b>102,618</b>	<b>118,060</b>	<b>204,044</b>	<b>1,645,154</b>
Case Reserves	-	(170,165)	-	(401,719)		-	-	-	(571,884)
<b>Position After Case Reserves</b>	<b>62,265</b>	<b>193,333</b>	<b>90,247</b>	<b>(218,669)</b>	<b>521,372</b>	<b>102,618</b>	<b>118,060</b>	<b>204,044</b>	<b>1,073,270</b>
IBNR Reserves	-	(18,792)	-	(73,908)			-	-	(92,700)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$62,265</b>	<b>\$174,541</b>	<b>\$90,247</b>	<b>(\$292,677)</b>	<b>\$521,372</b>	<b>\$102,618</b>	<b>\$118,060</b>	<b>\$204,044</b>	<b>\$980,570</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 12/31/18	\$61,847	\$190,426	\$89,641	(\$296,037)	\$517,901	\$101,929	\$117,270	\$202,646	\$985,623
<b>NET CHANGE</b>	<b>418</b>	<b>(15,885)</b>	<b>606</b>	<b>3,460</b>	<b>3,471</b>	<b>689</b>	<b>790</b>	<b>1,398</b>	<b>(5,053)</b>
Claim Count: 03/31/19 (Open Fund Years)	91	109	42	161					403
Claim Count: 12/31/18 (Open Fund Years)	91	109	42	161					403
Net Change	0	0	0	0					0

[2015 Property includes 1 catastrophe]

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**March 31, 2019**

	1991-2014
Earned Contributions & MEL / RCF Dividends	\$82,256,158
Claims Paid (Net of Subrogation)	(30,136,645)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(21,303,602)
Residual Claims Fund Premiums Paid	(5,645,529)
Operating Expenses Paid	(13,829,849)
Total Payments	(70,663,414)
Position After Expenses	11,592,744
Investment Income (per Treasurer)	3,877,002
Transfers	\$0
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
<b>CASH POSITION</b>	<b>\$6,832,619</b>
Case Reserves - Property	(\$2,013)
Position After Case Reserves	6,830,606
IBNR Reserves - Property	\$0
<b>Current Surplus/(Deficit)</b>	<b>\$6,830,606</b>
Open Property Claim Count: 03/31/19	1
Open Property Claim Count: 12/31/18	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

**Burlington County Municipal Joint Insurance Fund**

**Historical Operating Results Summary**

**MEL JIF RETRO Contingency Fund**

**March 31, 2019**

	Fund Year(s) 2016- 2018
MEL Retro Transfer - Contributions	369,924
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	369,924
Investment Income (per Treasurer)	5,763
Transfers	
Return of Surplus	
<b>CASH POSITION</b>	<b>\$375,687</b>
MEL Retro Transfer - Excess Premiums Liability	(369,924)
<b>Current Surplus/(Deficit)</b>	<b>\$5,763</b>
<b>Valued as of 12/31/18</b>	<b>\$3,646</b>
<b>NET CHANGE</b>	<b>\$2,117</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**March 31, 2019**

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 12,383	\$ 110,562	\$ 31,632	\$ 426,270	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ 690,243
Net Current Surplus/(Deficit)	\$ (82,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,635)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (82,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,635)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (69,992)	\$ 236,734	\$ 71,754	\$ 758,804	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ 1,811,746
Net Current Surplus/(Deficit)	\$ (97,498)	\$ (627,708)	\$ (56,958)	\$ (837,026)	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ (804,744)
RECOMMENDED TRANSFERS	\$ 100,000	\$ -	\$ -	\$ -	\$ (100,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ (113,804)	\$ (495,695)	\$ (41,305)	\$ (566,903)	\$ 514,178	\$ -	\$ 39,421	\$ 148,701	\$ (515,407)
NET CHANGE	\$ 16,306	\$ (132,012)	\$ (15,653)	\$ (270,123)	\$ 3,385	\$ -	\$ 1,391	\$ 107,371	\$ (289,336)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 54,860	\$ 404,006	\$ 107,401	\$ 1,290,444	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,896,311
Net Current Surplus/(Deficit)	\$ 43,692	\$ 122,240	\$ 81,174	\$ 781,331	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,068,037
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 42,266	\$ 127,785	\$ 76,451	\$ 739,584	\$ 541,512	\$ 109,839	\$ 175,612	\$ 205,566	\$ 2,018,615
NET CHANGE	\$ 1,426	\$ (5,545)	\$ 4,723	\$ 41,747	\$ 3,659	\$ 742	\$ 1,184	\$ 1,485	\$ 49,422

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 81,641	\$ 359,388	\$ 109,526	\$ 963,731	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 2,481,428
Net Current Surplus/(Deficit)	\$ 81,641	\$ (103,517)	\$ 109,526	\$ 655,487	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 1,710,279
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 81,093	\$ 138,103	\$ 108,791	\$ 626,656	\$ 444,006	\$ 101,748	\$ 223,608	\$ 191,291	\$ 1,915,296
NET CHANGE	\$ 548	\$ (241,620)	\$ 735	\$ 28,831	\$ 3,000	\$ 688	\$ 1,507	\$ 1,294	\$ (205,017)

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 62,265	\$ 363,498	\$ 90,247	\$ 183,050	\$ 521,372	\$ 102,618	\$ 118,060	\$ 204,044	\$ 1,645,154
Net Current Surplus/(Deficit)	\$ 62,265	\$ 174,541	\$ 90,247	\$ (292,577)	\$ 521,372	\$ 102,618	\$ 118,060	\$ 204,044	\$ 980,570
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/18	\$ 61,847	\$ 190,426	\$ 89,641	\$ (296,037)	\$ 517,901	\$ 101,929	\$ 117,270	\$ 202,846	\$ 985,623
NET CHANGE	\$ 418	\$ (15,885)	\$ 606	\$ 3,460	\$ 3,471	\$ 689	\$ 790	\$ 1,398	\$ (5,053)

**Resolution No. 2019 -**

**Burlington County Municipal Joint Insurance Fund Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2018**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2018 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

**WHEREAS**, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and



**WHEREAS**, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

**NOW, THEREFORE, BE IT RESOLVED**, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A  
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 18, 2019 AT THE  
HAINESPORT TOWNSHIP MUNICIPAL BUILDING, 1 HAINESPORT CENTRE,  
RTE 537, HAINESPORT, NJ.

---

Fund Secretary





**New Jersey Municipal Environmental  
Risk Management Fund**

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054  
Tel (201) 881-7632

DATE: June 5, 2019  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**AUDITOR YEAR-END REPORTS** – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2018. The Auditor said the Fund is in excellent financial condition. The report contained no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-19 approving the Year-End Financials and executed the Group Affidavit.

**ACTUARIAL IBNR ESTIMATES** – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2019.

**PRINCETON PUBLIC AFFAIRS GROUP CONTRACT** - The Executive Director said the Princeton Public Affairs Group's contract with the Fund expires on June 7, 2019. The Executive Director said the Fund will have to begin the competitive contracting/procurement process for the position of Lobbyist Consulting Service provider as outlined and recommended by the Fund's QPA. The Executive Board adopted Resolution #21-19 authorizing the hiring of a Lobbyist Consulting Service Provider through the Competitive Contracting Process.

**2019 BILLINGS-** The first assessment installment was sent to our member JIFs in January. The second installment billings will be distributed next month.

**DUE DILIGENCE REPORTS** - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2019. The Executive Director said the Fund remains in excellent financial shape.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for September 4, 2019 at the Forsgate CC, Jamesburg.



## Municipal Excess Liability Residual Claims Fund

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

June 5, 2019

Memo to: Burlington County Municipal Joint Insurance Fund  
From: Commissioner Marchett  
Re: RCF June Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2018 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit A-Comparative Statement of Net Position* and reported Fund Year 2018 noted a \$21 million Assessment/Contributions Receivable as compared to a \$0 for Fund Year 2017. Fund Auditor reported the difference is due to the transfer of Fund Year 2014 liabilities from local joint insurance funds valued as of December 31<sup>st</sup> instead of June 30<sup>th</sup>. Fund Auditor said Fund Year 2018 unrestricted net position was \$11,108,330 – a decrease of \$850,055 from the prior year.

Fund Auditor said the audit noted the standard annual recommendation of “Specific Fund Years for workers’ compensation, liability, property, and faithful performance bond experienced a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget.” Fund Auditor said this is an annual finding since the lines of coverage that experience deficits vary as reserves are liquidated. Fund Auditor noted that the RCF has not assessed members for these deficits and the corrective action from management is to instead monitor fund position and reserve changes quarterly.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves report; as of December 31, 2018 the RCF has reserves totaling approximately \$93 million for Fund Years 1995-2018.

Following the report the Board approved the year-end financials as presented and adopted resolution 9-19 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

**2018 Budget Amendment:** Historically at the September meeting, the Fund approves an amendment to the current year’s budget to accept the transfer of liabilities as of June 30<sup>th</sup>. Executive Director reported that starting last year the Board agreed to extend the valuation of transfers from June 30<sup>th</sup> to December 31<sup>st</sup>. With this extension the Fund can now introduce an amended 2018 budget reflecting the closure/transfer of Fund Year 2014 into the RCF.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2018 and made a motion to introduce on first reading the amendment to the 2018 Budget and to schedule the Public Hearing on September 4, 2019 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2018 amended budget.

**2019 Risk Management Plan–Amendment:** Executive Director reported the MEL Management Committee and RCF Board members met on June 3, 2019 via teleconference to discuss the recommended responses to the claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

Executive Director said the Management Committee and RCF Board members reviewed amendments to the MEL and RCF Risk Management Plans, a recommendation to release Request for Proposals (RFPs) for specialized attorney and claims administrator for these type of claims, as well as, authorize the development of a risk control plan and a communications plan. Executive Director reviewed the highlighted changes to the RCF Risk Management Plan noting it is the first step of several steps to address the potential exposure that the legislation creates; once amended it will be filed with the State regulatory agencies. Executive Director said additional information and updates will be provide to the Fund. Following the review of the major changes, the Board of RCF Commissioners approved a motion to amend the 2019 RCF Risk Management Plan.

**Claims Committee:** The Claims Review Committee met on May 1, 2019; minutes of the meeting were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for September 4, 2019 at 10:30AM at the Forsgate Country Club.



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2019-\_\_\_**

**RESOLUTION AMENDING RESOLUTION 2019-12 “ADOPTING THE RISK  
MANAGEMENT PLAN FOR FUND YEAR 2019”**

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

**WHEREAS**, the Executive Committee of the BURLCO JIF adopted Resolution 2019-12 “Adopting the Risk Management Plan for Fund Year 2019” on January 15, 2019; and

**WHEREAS**, Section 11 of the 2019 Risk Management Plan establishes the maximum amount that the Certifying and Approving Officer for the BURLCO JIF can approve for payment on property, workers compensation, and liability claims; before seeking additional payment authority from the BURLCO JIF; and

**WHEREAS**, currently the 2019 Risk Management Plan authorizes the Certifying and Approving Officer to make payments of no more than \$5,000 on a property claim and no more than \$5,000 to settle a liability claim; and

**WHEREAS**, in correspondence dated March 26, 2019, a copy of which is attached hereto and incorporated herein by reference, the Claims Administrator (Certifying and Approving Officer) requested that the Fund consider increasing the current maximum authorization for payments on property claims and settlement authority on liability claims; and

**WHEREAS**, the BURLCO JIF Finance Committee reviewed this request at the May 22, 2019 meeting and recommended to the Executive Committee that they approve the proposed increase in maximum authorization for payments on property claims and settlement authority on liability claims;

**NOW THEREFORE BE IT RESOLVED** by the Burlington County Municipal Joint Insurance Fund that Section 11 of Resolution 2019-12 “Adopting the Risk Management Plan for 2019” is hereby amended to increase the maximum authorization for payments on property claims and settlement authority on liability claims from \$5,000 to \$10,000; and

**BE IT FURTHER RESOLVED** that a copy of the proposed amendment to Section 11 of the 2019 BURLCO JIF Risk Management Plan is attached hereto and incorporated herein by reference; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 18, 2019.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson