



AGENDA PACKET



Tuesday, September 17, 2019 at 3:30 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
Hainesport, NJ
Tuesday, September 17, 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 **July 16, 2019** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **July 16, 2019** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.

- VII. Executive Director's Report..... Pages 16-57
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Pages 21-25
 - C. Financial Fast Track Report.....Pages 26-27
 - D. Regulatory Filing Checklists.....Pages 28-29
 - E. 2018 Safety Incentive Program Awards.....Page 30
 - F. 2019 Optional Safety Budget.....Page 31
 - G. 2019 Wellness Incentive.....Page 32
 - H. EPL/Cyber Risk Management Budget.....Page 33
 - I. EPL Compliance StatusPage 34
 - J. MEL Cyber Risk Management Plan Compliance Status.....Page 35
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 - L. Skateboard Park Approval Status.....Page 37
 - M. Capehart & Scatchard Updates.....Pages 38-56
 - N. Employee Cyber Hygiene Training – MediaPro
 - O. Member Visitation Program
 - P. Membership Renewal Resolutions & Agreements

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A.	Closed Cases.....	Handout
B.	MEL Helpline and Contact List.....	Pages 58-59
IX.	Safety Director's Report	
A.	Activity Report	Pages 60-66
B.	Police One Training.....	Update
C.	MSI Bulletin: Water Spray Packs.....	Pages 67-68
D.	MSI Bulletin: Beach Closures.....	Page 69
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F.	MSI Bulletin: School Crossing Guards.....	Pages 72-73
G.	MSI Bulletin: Hearing Protection.....	Page 74
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I.	MSI Bulletin: Hearing Protection – Ear Muffs or Plugs.....	Page 76
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A.	Lessons Learned from Losses	Page 77
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C.	Transitional Duty Report.....	Pages 101-102
D.	PPO Savings & Penetration Report.....	Pages 103-105
E.	Paid Provider by Specialty.....	Page 106
F.	Top 5 Provider by Specialty.....	Page 107
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Ratification of August Bill List.....	Page 180
F.	September Bill List.....	Page 181
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XV. Committee Reports

- A. Strategic Planning Committee Meeting – July 16, 2019.....Pages 182-188
- B. Finance Committee Meeting Minutes – August 29, 2019.....Pages 189-200
 - 1. Interim Financials 6/30/19.....Pages 201-210
 - 2. MEL Fiduciary Disclosure.....Page 211
 - 3. Resolution 2019-_____ Authorizing Refund of Closed Year Accounts (2006-2014) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 212-213

XVI. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 4, 2019Pages 214-216
 - 1. MEL Memo – Pre-Renewal.....Pages 217-218
 - 2. MEL Preliminary Proposed Municipal Budget.....Pages 219-220
- B. RCF Meeting Report – September 4, 2019.....Pages 221-224
- C. EJIF Meeting Report – September 4, 2019.....Pages 225-230

XVII. Miscellaneous Business

- A. Resolution 2019-_____ Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services Forms for the Destruction of Claims Files – **Motion – Roll Call**.....Page 231

<p style="text-align: center;">The next meeting will be held on Tuesday, October 15, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>
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XVIII. Meeting Open to Public Comment

- B. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- C. 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
July 16, 2019**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, July 16, 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

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Brown, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
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:

Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Jerry Mascia, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer

John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*
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 June 18, 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. Ingling seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the June 18, 2019 meeting as presented. Motion carried with one abstention from Mr. Wolbert.

The Closed Session minutes of the June 18, 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 June 18, 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.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza noted a report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review. He reported only two (2) towns are compliant to date. Each member should review this report carefully to insure its accuracy. He stated Mr. Romero would cover this more in his report. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

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.

Member Visitation Program – Mr. Forlenza noted he has started the Member Renewal visits and he has received very good feedback and many positive comments at these visits where he discusses with the Governing Body their participation in the JIF and the many programs available to them. The visits should conclude in mid-September.

Renewal Resolutions & Agreements – Mr. Forlenza noted on or about June 3, 2019, Renewal Resolutions & Agreements were emailed out to those eight (8) 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 BURLCO JIF to the Executive Directors office by Friday, August 16, 2019. To date we have received Renewal Resolutions & Agreements from Bordentown Township and Delran Township. If you have any questions, please contact the Executive Directors office.

2020 Exposure Renewal Process – Mr. Forlenza stated that earlier today all members and their risk managers received a notification that the 2020 Exposure Renewal Process has begun. In addition, last weeks correspondence was sent to each member and their risk manager containing important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged

to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi or Tracy in the Executive Directors office. Members are asked to complete the 2020 exposure renewal process no later than Friday, August 30, 2019.

2019 Property Reports – Mr. Forlenza stated that on June 18, 2019 members that received a physical appraisal this year should have received a copy of their appraisal report via email to the Municipal Clerk, copying the FC and RMC. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process, as we have found some of the buildings addresses were incorrect. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

New Member Activity – Mr. Forlenza noted he met with New Hanover representatives early last week, including the Mayor, Clerk, Administrator and Mr. McMahon. The meeting went very well, they are very interested in joining the JIF effective January 1, 2020.

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 June, 2019.

Reed v. Borough of Palmyra

MEL Helpline & Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please to review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they 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. These authorized contacts are the only representatives permitted to access this service.

He stated the members that the calls have gone well, however please call BEFORE any action is taken, not after the action is taken. This is the best way to try and diminish a situation before it blows up.

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

SAFETY DIRECTOR'S REPORT

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

Police One Training, Mr. Saville reported that out of 27 members, 19 member towns actually have Police departments, and to date, twelve (12) 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 587 classes taken. Mr. Saville also reported that four (4) towns have uploaded their roster; however, have not participated in any training, and three (3) towns have not done anything. Mr. Saville 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.

MEL Video Library – He noted one (1) member utilized the Library in June and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

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

- *Training Summer Employees*

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

Lastly, Mr. Saville reminded the members that he is still waiting on a handful of Safety Contracts with your municipality's Safety Meeting schedule included in the contract, so please get them in to him as soon as possible.

Mr. Saville 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 July which reviewed the importance of *Prompt Reporting*. He noted things to remember prior to the storm:

- Please report any claims as soon as possible to Qual-Lynx
- Delays can cost us the ability to secure restitution from negligent parties
- In WC, late reporting can lead to injuries becoming worse, and more difficult to determine if the injury happened on the job.
- In Liability, late reporting can jeopardize the best possible defense being provided
- In Property, late reporting can cause coverage issues and delays in getting repairs completed.

Mr. Roselli then reviewed an example of how prompt reporting and documentation of damage to municipally owned property would have allowed a town to seek subrogation for damage. Unfortunately, this was not done and the Fund was able to collect only a small portion of its costs in this matter.

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 she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- Bordentown City – presentation scheduled by Susie Procini on “10 Keys to a Healthy Life”
- Bordentown Twp – Three (3) Public Works employees have quit smoking; at least 4 of them are making healthier choices for lunch and have replaced soda with water!! Continuing with the wellness board and Fitbit challenges within the Police Dept.

- Florence – “Bring your Dog to Work” day was celebrated with employees bringing in their pet companions to inspire, de-stress, and engage with fellow co-workers. All pups were well behaved and attentive.
- Several ideas for the summer months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, start a work garden or do a team Charity Event.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Gut Health and reviewed the importance of how your gut is related to your overall health.
- Exercise of the Month: The benefits of Foam Rolling for Warm up and Cool Down.
- 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

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

Lost Time v. Medical Only Cases

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

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>11</i>
<i>Medical Only</i>	<i>11</i>	<i>63</i>
<i>Report Only</i>	<i>9</i>	<i>38</i>
<i>Total Intakes</i>	<i>21</i>	<i>112</i>
<i>Report Only % of Total</i>	<i>42.9%</i>	<i>33.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>2.4</i>	<i>1.5</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>June YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,595</i>
<i>Transitional Duty Days Worked</i>	<i>881</i>
<i>% of Transitional Duty Days Worked</i>	<i>55.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>714</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>44.8%</i>

Ms. Beatty noted included was a separate Transitional Duty Summary Report by Occupation.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	<i>141</i>
<i>Original Provider Charges</i>	<i>\$114,520</i>
<i>Re-priced Bill Amount</i>	<i>\$61,054</i>
<i>Savings</i>	<i>\$53,466</i>
<i>% of Savings</i>	<i>46.7%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>99.3%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99.3%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>97.3%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99.3%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that for the month of June: 653 phishing emails were sent out to members, with only 14 being clicked. This is 2.1% of the emails which is well below average, and the BURLCO JIF continues to do well. He stated he has individual member reports, so if you would like to see who clicked on what when, please see him for your detailed report

Mr. Romero stated that in regards to the Media Pro Cyber Training seventeen (17) municipalities are 100% compliant; seven (7) are 80-99% compliant; one (1) is 70-79% compliant, and two (2) are below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and 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 it is important to encrypt any emails and/or files that have any personal information or sensitive information in them and stated how to do this is included in his report in the agenda.

As far as the individual Assessment Reports, Mr. Romero reported he should have them completed and should start to get them out to the members in the next 3 weeks.

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.

Compliance with the Cyber Risk Management Plan

Mr. Romero stated there was a handout at everyone's seat. He emphasized that 1 in 4 people will be hacked, so it isn't a matter of "if", but "when". He noted the handout explains in great

detail, in easy to follow steps, how to become compliant with the Tier 1 & Tier 2 standards of the MEL Cyber Liability Risk Management Program. He stated if anyone had any questions or needed any assistant with this, to please contact him.

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 **June 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 \$24,889.37. This generated an average annual yield of 1.72%. However, after including an unrealized net gain of \$27,249.69 in the asset portfolio, the yield is adjusted to 3.60% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$19,683.76 as it relates to current market value of \$16,927,548.76 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,945,324.63.

The Fund's 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

	Monthly	YTD
Subrogation Receipts	\$71.00	\$54,669.56
Overpayment Reimbursements	\$0	
Salvage Receipts	\$0	

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

Delran Township	\$66,506.00
Chesterfield Township	\$1,090.00
Bordentown City	\$53,252.00
Bordentown Township	\$28,061.00
Westampton	\$10,208.00
E-JIF Dividends	\$40,153.80

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,462,385.98 to a closing balance of \$17,256,221.71 showing a decrease in the fund of \$206,164.27.

Loss Run Payment Register – June 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 \$179,257.53. The claim detail shows 217 claim payments issued.

Bill List/RMC Bill List – July 2019

For the Executive Committee's consideration, Mr. Tontarski presented the July 2019 Bill List in the amount of \$645,480.62, and the 2nd Installment RMC Bill List in the amount of \$124,015.00 which were included in the agenda packet.

Chair Jack entertained a motion to approve the July 2019 Bill List in the amount of \$645,480.62, and the 2nd Installment RMC Bill List in the amount of \$124,015.00 as presented.

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

Motion by Mr. Ingling, seconded by Mr. McMahon, to approve the *June 2019 Loss Run Payment Register, the July 2019 Bill List in the amount \$645,480.62, and the 2nd Installment RMC Bill List in the amount of \$124,015.00* as presented.

ROLL CALL Yeas

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Brown, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
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.

Mr. Tontarski reminded the Committee members the 2nd Installment Assessment payments are due by August 15, 2019, and he has slowly been receiving them.

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

COMMITTEE REPORTS

Finance Committee Report

2019 Budget Amendment Hearing – Motion to Open

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

Motion by Mr. Cramer, seconded by Mr. Ingling, to open the *2019 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

2019 Budget Amendment Hearing – Motion to Close

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

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

2019 Amended Budget Adoption & 2019 Amended Assessment Certification Adoption

Chair Jack entertained a motion to adopt the *2019 Amended Budget* as presented.

Motion by Mr. Wolbert, seconded by Mr. McMahon, to adopt the *2019 Amended Budget* as presented.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Brown, <i>Alternate</i> , Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp. Dennis Gonzalez, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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<i>Nays:</i>	None
<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a motion to adopt the *2019 Amended Assessment Certification* as presented.

Motion by Mr. Ingling, seconded by Mr. Cramer to adopt the *2019 Amended Assessment Certification* as presented.

ROLL CALL	<i>Yeas</i>	Rich Ireton, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Brown, <i>Alternate</i> , Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Richard Brook, Florence Twp.
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Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
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

All in favor. Motion carried by unanimous vote.

Safety Committee Meeting Minutes – June 20, 2019

Mr. Cramer stated he gave an overview at the last meeting, and the minutes of the June 20, 2019 meeting were included in the agenda packet and were self-explanatory.

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

Strategic Planning Committee Meeting – July 16, 2019

Ms. Burger reported that the Strategic Planning Committee met today prior to the Executive Committee meeting and noted some of the topics for discussion included:

- Elected Officials Training
- 2019 Attendance
- 2019 December Dinner location options
- Cyber Risk Management
- Technology Risk Director
- Dates/Times/Location of 2020 Monthly meeting, which will be kept the same

Ms. Burger noted more detail will be provided in the minutes which will be included in the September agenda.

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

MEL/RCF/EJIF REPORT

MEL Cyber Task Force News

Mr. Forlenza stated a copy of the MEL Cyber Task Force News was included in the agenda for the members' review which discusses public entities that have been hacked, with the Baltimore case being one of the more interesting ones. He noted there is a lot of information out there on cyber incidents. To keep it from overwhelming everyone, he included one article in the agenda from the MEL for the members to review.

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

MISCELLANEOUS BUSINESS

Chair Jack asked for Authorization to Process and Pay Fund Vendors in August 2019.

Motion by Mr. McMahon, seconded by Mr. Wolbert to Authorize to Process and Pay Fund Vendors in August 2019.

ROLL CALL	Yeas	Rich Ireton, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Brown, <i>Alternate</i> , Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp. Dennis Gonzalez, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a Motion to Adopt ***Resolution 2019-31 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training at a Cost Not to Exceed \$9,500.***

Motion by Mr. Ingling, seconded by Mr. Wolbert to Authorize to Adopt Resolution 2019-31 as presented.

ROLL CALL	Yeas	Rich Ireton, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Brown, <i>Alternate</i> , Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp.
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Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
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

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a Motion to Adopt ***Resolution 2019-32 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training at a Cost Not to Exceed \$14,212.***

Motion by Mr. Wolbert, seconded by Mr. McMahon to Adopt Resolution 2019-32 as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Brown, *Alternate*, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dennis Gonzalez, **Pemberton Township**
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

All in favor. Motion carried by unanimous vote.

Lastly, Chair Jack entertained a Motion to Extend the 2nd Installment payment due date for the 2019 Assessment to August 30, 2019, with a Grace Period through September 13, 2019. She noted that there have been delays with the State's *FAST* system and the striking of the County tax rate

Motion by Mr. Wolbert, seconded by Mr. McMahon to Extend the 2nd Installment of the 2019 Assessment to August 30, 2019, with a Grace Period through September 13, 2019. All in Favor. Motion carried.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 17, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-33

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. Ingling, seconded by Mr. Wolbert, to Adopt ***Resolution #2019-33***. 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. Ingling 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>Property</i>
<i>2019165703</i>	<i>2019176836</i>
<i>2018146046</i>	<i>2019173206</i>
<i>2019163514</i>	<i>2019176854</i>
<i>2019176278</i>	<i>2019175858</i>
	<i>2019172235</i>
	<i>2019157923</i>

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

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

ROLL CALL	Yeas	Rich Ireton, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. John Brown, <i>Alternate</i> , Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp. Dennis Gonzalez, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays:	None
Abstain:	None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were zero (0) abandonment of Subrogation claims presented in Closed Session.

It was noted that this is Mr. Gonzalez, Pemberton Township's Fund Commissioner's, last meeting as he will be retiring. Mr. Gonzalez stated it was a pleasure to be part of one of the best run organizations with which he has had the pleasure to work. Mr. Forlenza stated that it has been a pleasure to work with Mr. Gonzalez and that he was an instrumental part of the JIF. Mr. Forlenza wished Mr. Gonzalez the best of luck in his future endeavors.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the July 16, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the July 16, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:35 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: September 17, 2019
Re: **Executive Director's Report**

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A. Lost Time Accident Frequency Report – (pgs. 19-20)

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

B. Certificates of Insurance (pgs. 21-25)

A summary of the Certificates of Insurance issued during July/August 2019 are attached for your review.

C. Financial Fast Track Report (pgs. 26-27)

The Financial Fast Track Report as of June 30 and July 31, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of June 30, 2019 was **\$11,196,769**, and the JIF’s surplus position as of July 31, 2019 was **\$11,209,116**.

D. Regulatory Filing Checklists (pgs. 28-29)

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. 30)

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. 31)

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. 32)

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. 33)

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. 34)

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. 35)

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. 36)

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

L. Skateboard Park Approval Status (pg. 37)

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. 38-56)

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

A Representative from our office contacted those members up for renewal this year and scheduled 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. Membership 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 asked that you forwarded your Renewal Resolution and the included *Agreement to Renew Membership in the BURLCO JIF* to the Executive Directors office by **Friday, August 16, 2019**. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Southampton, Bordentown City, and Pemberton Borough. If you have any questions, please contact the Executive Directors office.

Q. Elected Officials Seminars – Save the Dates (pg. 57)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 10, 2019. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton

January 29, 2020 - Merighi's Savoy Inn, Vineland

February 6, 2020 - Auletto Caterers, West Deptford

March 24, 2020 - Merighi's Savoy Inn, Vineland

R. Website (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@riskprogramadministrators.com.

S. New Member Activity

New Hanover Township has inquired as to membership in the BURLCOJIF effective January 1, 2020 and a JIF concept presentation was made to the Township on July 9, 2019.

**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							100.00							100.00	2,425.00		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								1,409.69						1,409.69	1,315.31		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								2,400.00						2,400.00	0.00		NA
Tabernacle	2,650.00														0.00	2,650.00		NA
Westampton	2,475.00							880.00							880.00	1,595.00		NA
Woodland	1,900.00														0.00	1,900.00		NA
Wrightstown	2,400.00					2,400.00									2,400.00	0.00		NA
Total By Line	\$67,825.00	\$0.00	\$0.00	\$0.00	\$5,625.00	\$39,800.00	\$0.00	\$980.00	\$3,809.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,214.69	\$17,610.31		NA

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

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

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumbrance
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00								4,645.00						4,645.00	0.00	
North Hanover	1,595.00								997.61						997.61	597.39	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00						4,645.00								4,645.00	0.00	
Riverside	2,660.00								897.77						897.77	1,762.23	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00								995.00						995.00	0.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00							1,595.00							1,595.00	0.00	
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	\$6,240.00	\$1,892.77	\$5,642.61	\$0.00	\$0.00	\$0.00	\$0.00	13,775.38	37,519.62	

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						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						500.00	-	
Shamong	500.00														-	500.00	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	
Woodland	500.00														-	500.00	
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$12,000.00	

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	364.56							957.86	42.14	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									265.25					265.25	484.75	
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							69.00		150.00					219.00	781.00	
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									195.95					195.95	554.05	
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								928.18						928.18	71.82	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$210.00	\$345.20	\$433.56	\$928.18	\$611.20	\$0.00	\$0.00	\$0.00	\$0.00	3,007.54	18,242.46	

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

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Thursday, December 5, 2019 – O'Connor's, Eastampton

Wednesday, January 29, 2020 – Merighi's Savoy Inn, Vineland

Thursday, February 6, 2020 – Auletto's Caterers, West Deptford

Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2020 MEL Assessment.***

***Subject to cap set by the MEL**

MEL EPL Helpline

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	N/A
Beverly City	Rich Wolbert	Sheri Hannah
Bordentown City	Grace I. Archer, City Clerk	Rich Wright, Jr.
Bordentown Township	Mike Theokas	Jeffrey Elsasser
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Colleen Treusch, Administrator
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Brandon Umba, Administrator	Gina Simon
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Scott Pearlman
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	N/A	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	N/A	Stephen Ent
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

Burlington County Municipal Joint Insurance Fund

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

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: September 4, 2019

Service Team:

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

JULY & AUGUST ACTIVITIES

LOSS CONTROL SURVEYS

July

- Township Bordentown – Conducted a Loss Control Survey on July 18
- Township of Pemberton – Conducted a Loss Control Survey on July 2
- Township of Pemberton – Conducted a Loss Control Survey on July 15

August

- Township of Florence – Conducted a Loss Control Survey on August 5
- Township of Hainesport – Conducted a Loss Control Survey on August 12
- Township of Lumberton – Conducted a Loss Control Survey on August 1
- Township of Lumberton Police Dept. – Conducted a Loss Control Survey on August 30
- Township of Pemberton – Conducted a Loss Control Survey on August 14
- Township of Westampton – Conducted a Loss Control Survey on August 13

JIF MEETINGS ATTENDED

July

- Claims Meeting – July 16
- Fund Commissioner Meeting – July 16

MEL MEDIA LIBRARY

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

July

No videos were viewed during the month of July

August

No videos were viewed during the month of August

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 July and August. 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.

July

- July 8 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020
- July 17 - Amended 2019 Safety Incentive Program
- July 18 - NEW MSI Bulletin – Water Spray Parks
- July 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, August 2019
- July 25 - NEW Message from the Safety Director – Bounce Houses

August

- August 7 - New Bulletin – Blue Warning Light Best Practices
- August 8 - Bulletin – School Crossing Guards
- August 12 - Message from Safety Director - August 12-18 is Safe + Sound Week
- August 20 - Did You Know? – MSI Training Schedule – BURLCO JIF, September 2019
- August 27 - NEW Message from Safety Director – New School Year - Driver Awareness
- August 28 - NEW Safety Director Bulletin – Beach Closure
- August 30 - 2020 Class Requests - Action Required If You Would Like To Host Classes in 2020 – Deadline Extended to September 30, 2019

UPCOMING EVENTS

- Executive Safety Committee Meeting – September 17
- Fund Commissioner Meeting – September 17
- Claims Meeting – September 17
- Preparing for the Departments Defense (Law Enforcement Personnel Only) – October 1
- Designated Employee Representative (DER) Regional Training – October 8

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 September, October, and November of 2019. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
9/9/19	Township of Hazlet	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/9/19	Township of Hazlet	Confined Space Awareness	10:45 - 11:45 am
9/9/19	Township of Delran	Heavy Equipment Safety	8:00 - 11:00 am
9/10/19	City of Burlington #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/11/19	Township of Jackson	Fast Track to Safety	8:30 - 12:30 pm
9/11/19	Borough of Pitman	PPE	8:30 - 10:30 am
9/11/19	Township of Gloucester	Confined Space Awareness	12:30 - 1:30 pm
9/11/19	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
9/11/19	City of Pleasantville #1	Ladder Safety/Walking-Working Surfaces	10:45 - 12:45 pm
9/12/19	Jackson Township MUA	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
9/12/19	Jackson Township MUA	Snow Plow/Snow Removal	10:15 - 12:15 pm
9/12/19	Township of Tabernacle #1	BBP	8:30 - 9:30 am
9/12/19	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
9/13/19	Borough of Collingswood	Fast Track to Safety	8:30 - 12:30 pm
9/13/19	City of Brigantine #3	Back Safety/Material Handling	8:00 - 9:00 am
9/13/19	City of Brigantine #3	Fire Extinguisher	9:15 - 10:15 am
9/13/19	City of Brigantine #3	Hearing Conservation	10:30 - 11:30 am
9/16/19	Borough of Magnolia	Leaf Collection Safety	8:30 - 10:30 am
9/16/19	Borough of Magnolia	Back Safety/Material Handling	10:45 - 11:45 am
9/17/19	Township of Voorhees #1	HazCom w/GHS	8:30 - 10:00 am
9/17/19	Township of Voorhees #1	Driving Safety Awareness	10:15 - 11:45 am
9/18/19	Two Rivers Water Reclamation Authority	LOTO	8:00 - 10:00 am

DATE	LOCATION	TOPIC	TIME
9/18/19	Two Rivers Water Reclamation Authority	Ladder Safety/Walking-Working Surfaces	10:15 - 12:15 pm
9/18/19	City of Ventnor	DDC-6	9:00 - 3:30 pm w/lunch brk
9/18/19	City of Millville #1	Hoists, Cranes, Rigging Safety	9:00 - 11:00 am
9/18/19	City of Millville #1	Jetter/Vacuum Safety	11:30 - 1:30 pm
9/19/19	Township of Marlboro #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/19/19	Borough of Avalon #4	Fire Extinguisher	8:00 - 9:00 am
9/19/19	Borough of Avalon #4	Hearing Conservation	9:15 - 10:15 am
9/20/19	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
9/20/19	Township of Cherry Hill #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/24/19	Township of Voorhees #1	Fire Safety	8:30 - 9:30 am
9/24/19	Township of Voorhees #1	Fire Extinguisher	9:45 - 10:45 am
9/24/19	Borough of Lindenwold #3	CEVO-Police	8:30 - 12:30 pm
9/25/19	Township of Jackson	Fall Protection Awareness	8:30 - 10:30 am
9/25/19	Township of Jackson	Back Safety/Material Handling	10:45 - 11:45 am
9/25/19	Township of West Deptford	Fast Track to Safety	8:30 - 12:30 pm
9/25/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
9/26/19	Borough of Bradley Beach	Leaf Collection Safety	8:30 - 10:30 am
9/26/19	Township of Willingboro	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
9/27/19	Township of Toms River	HazCom w/GHS	8:30 - 10:00 am
9/27/19	Township of Toms River	BBP	10:15 - 11:15 am
9/27/19	Township of Bordentown	Confined Space Awareness	9:00 - 10:00 am
9/27/19	Township of Bordentown	Hearing Conservation	10:15 - 11:15 am
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/1/19	Borough of Avalon #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/3/19	Township of Galloway #4	DDC-6	8:30 - 3:00 pm w/lunch brk
10/4/19	Borough of Tinton Falls	Employee Conduct/Violence Prevention	7:30 - 9:00 am
10/7/19	Township of Long Beach #1	Fire Extinguisher	8:30 - 9:30 am
10/7/19	Township of Long Beach #1	Hearing Conservation	9:45 - 10:45 am
10/7/19	Township of Long Beach #1	Respiratory Protection	11:00 - 12:00 pm
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Barnegat #1	PPE	8:30 - 10:30 am
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/19	City of Ocean City #1	PPE	8:30 - 10:30 am
10/8/19	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
10/9/19	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
10/9/19	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
10/9/19	City of Ventnor	Shop & Tool Safety	10:45 - 11:45 am
10/9/19	City of Pleasantville #1	Office Safety	1:00 - 3:00 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/10/19	Borough of Stone Harbor #1	Fast Track to Safety	8:30 - 12:30 pm
10/11/19	Sea Isle City #6	Sanitation/Recycling Safety	8:30 - 10:30 am
10/11/19	Sea Isle City #6	Fire Extinguisher	10:45 - 11:45 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Two Rivers Water Reclamation Authority	Jetter/Vacuum Safety	8:30 - 10:30 am
10/16/19	Two Rivers Water Reclamation Authority	HazCom w/GHS	10:45 - 12:15 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/16/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/17/19	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
10/18/19	Township of Little Egg Harbor #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/18/19	Township of Little Egg Harbor #1	BBP	10:45 - 11:45 am
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Borough of Bradley Beach	Fall Protection Awareness	8:30 - 10:30 am
10/22/19	Borough of Bradley Beach	Fire Safety	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Borough of Eatontown #2	BBP	8:30 - 9:30 am
10/23/19	Borough of Eatontown #2	Fire Extinguisher	9:45 - 10:45 am
10/23/19	Borough of Eatontown #2	Hearing Conservation	11:00 - 12:00 pm
10/23/19	Township of West Deptford	Leaf Collection Safety	12:30 - 2:30 pm
10/23/19	City of Pleasantville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Stafford	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/25/19	Township of Stafford	Fall Protection Awareness	10:15 - 12:15 pm
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/25/19	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/29/19	City of Margate #6	Flagger/Work Zone	8:30 - 12:30 pm
10/30/19	Borough of Rumson	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/30/19	City of Ocean City #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/30/19	City of Ocean City #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
11/1/19	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/6/19	Ocean County College #8	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
11/6/19	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/6/19	City of Ventnor	Heavy Equipment Safety	9:00 - 12:00 pm
11/7/19	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
11/7/19	City of Brigantine #3	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
11/7/19	City of Brigantine #3	PPE	10:15 - 12:15 pm
11/8/19	Township of Middletown #5	Heavy Equipment Safety	8:30 - 11:30 am
11/8/19	Sea Isle City #6	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/8/19	Sea Isle City #6	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
11/11/19	Southern Regional BOE #3	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/13/19	City of Margate #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/14/19	Township of Middletown SA	LOTO	8:00 - 10:00 am
11/14/19	Township of Middletown SA	Confined Space Awareness	10:15 - 11:15 am
11/14/19	Township of Middletown SA	Respiratory Protection	11:30 - 12:30 pm
11/15/19	Township of Little Egg Harbor #1	Fire Safety	8:30 - 9:30 am
11/15/19	Township of Little Egg Harbor #1	Fire Extinguisher	9:45 - 10:45 am
11/18/19	Township of Middletown #5	CMVO	8:30 - 12:30 pm
11/19/19	Borough of Deal #3	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/19/19	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/21/19	Borough of Stone Harbor #1	Heavy Equipment Safety	8:30 - 11:30 am
11/22/19	Township of Toms River	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/22/19	Township of Toms River	Fire Safety	10:45 - 11:45 am
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	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 – September 2019



The cost of Workers' Compensation claims continues to rise steadily. One way to combat these rising costs is through the use of a transitional duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the Sample Transitional Duty Job Bank in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

Example 1: An employee who was restricted to using only one hand, reorganized and took a complete inventory of a DPW workshop savings 7 weeks of TTD or \$6,100.00.

Example 2: An employee had lifting restrictions of 5 pounds so they shredded paper, scanned documents and answered phones for 10 weeks, saving over \$8,000.

**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: September 17, 2019 at Hainesport Municipality
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

AUGUST/SEPTEMBER ACTIVITY & PLANNED EVENTS

Bordentown City – rescheduled presentation with Susie Procini now for September. Topic “10 Keys to a Healthy Life”.

Delran – Working on having ShopRite Dietitians (Hainesport & Burlington Twp) in to do demo on healthy breakfast options for busy people. Also to offer a smoothie tasting.

Lumberton – offered employee chair massages in August

Medford – Police Chief had a psychologist present to the officers and their families on mental wellness and resiliency. He also arranged for any officer interested in speaking anonymously with the psychologist on any issue to ensure mental health. I am now working on a follow up presentation to connect physical health to resiliency targeting exercise (body & mind), nutrition and possibly sleep.

North Hanover – Lunch & Learn “Family Feud – Work Edition”. Nutrition-focused questions.

Palmyra – looking to offer BP screening

Pemberton Township – planning September Employee Health Fair.

Riverside – looking to offer flu clinic and blood pressure screening program with Wegman's in September or October.

Southampton – working with ShopRite Medford to offer September presentation on healthy lunch ideas. Looking to offer one session for PW at their location and other for Administration at municipal building.

A thought on offering BP screenings: *it's great to offer this to employees but we need to make sure we tie it into overall wellness and not just for the sake of having an activity. For instance, let's think about what is the goal or outcome sought from offering BP screenings? What if we were to ask everyone what is the one question they have about BP, or their challenge in reducing sodium in their diet, or how stress or lack of sleep affects BP, or what foods may impact BP, up or down? Maybe those questions can then be answered and either presented in a Lunch & Learn or posted for all to reference.*

Many ideas were offered to you in July's Committee Report that were easy to do throughout the summer. Several are great to continue even into the fall months. I have also added some new ideas. If you are interested in exploring any further, please let me know and I can help implement.

- Fruit and/or healthy portion control “grab-n-go” snacks for each department
- Try a Recipe Exchange
- Plan a Potluck lunch
- Crock pot challenge or Chile Cook-off
- Promote hydration (even through the winter) with a water “challenge” (serve infused water as a mid-day treat)
- Do a fun team building, morale busting, sports-themed activity

- Yoga class for employees (monthly)
- Gratitude Month – bulletin board for post-its; weekly messages of gratitude; charity donation (coats, shoes, canned foods, etc).
- Volunteer as a group for a worthy cause
- Flu clinic for employees
- Incorporate stretch breaks throughout the day
- Maintain Don't Gain Challenge and establish a support group during the challenge
- Holiday Healthy Lifestyle Challenge
- Stress Management through the holidays (various stress relief activities during the month – yoga, meditation, tai chi, group connections)
- Start a Book Club
- Add stress relief techniques to build resiliency and developing connections:
 - Mindfulness “meditation” – what is it and how to do it
 - Board games, “community” puzzle in employee lounge
 - Have a Food Truck come by one day – just please make sure it's healthy food!

September Wellness Connection Newsletter

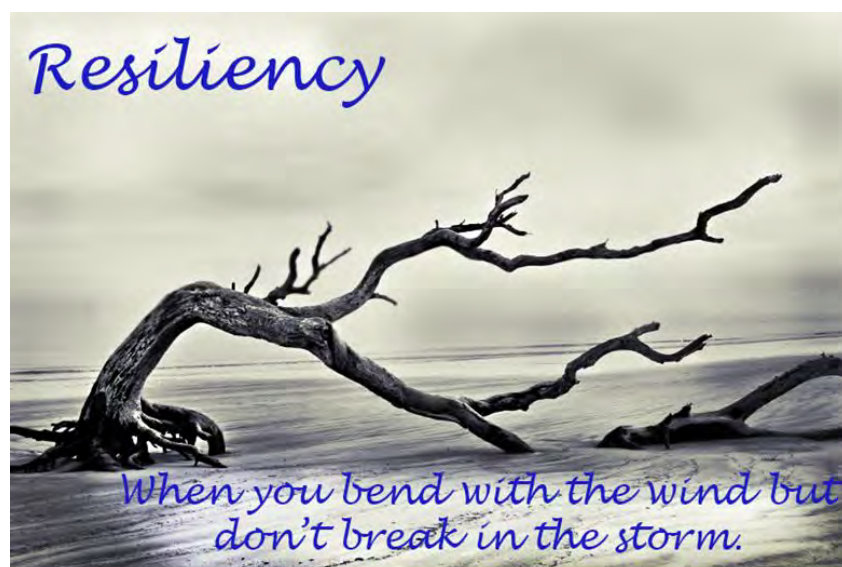
Eighty percent (80%) of the population will experience lower back pain at some point in their lives. For some, this is something they live with on a daily basis. Pain anywhere in the body can be debilitating, not only physically but also mentally. In this month's Wellness Corner Connection Newsletter, focus is given to:

- Acute vs. Chronic pain
- The many types of lower back pain (LBP) triggers
- Risk factors of developing LBP
- What is meant by “pain brain”
- Along with ways to control pain

This month's ***Exercise of the Month*** will focus on exercises/stretchers that strengthen the back, stomach and leg muscles to help support the spine and relieve pain.

September Calendar gives a lot of tips, encouragement, and challenges for you to become more aware of and to try. **Change comes one day at a time.** So check it out, print it out and share it with your municipal employees and Council Members.

WELCOA Summit in Philadelphia (Aug 26-28) was a wonderful experience! Thank you for your support in making this possible! Please see my attached report and let me know if anything sparks your interest for further discuss.





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

Intake	July-19	July-18	August-19	August-18	2019 August YTD	2018 August YTD
# of New Claims Reported	18	12	14	24	149	152
# of Report Only	3	1	5	9	45	45
% Report Only	16.7%	8.3%	35.7%	37.5%	30.2%	29.6%
# of Medical Only	13	8	9	13	90	79
# of Lost Time	2	3	0	2	14	28
Medical Only to Lost Time Ratio	87:13	73:27	100:00	87:13	87:13	74:26
Average # of Days to Report a Claim	1.4	1.2	8.7	1.4	2.1	3.2

Nurse Case Management	July-19	July-18	August-19	August-18
# of Cases Assigned to Case Management	13	18	15	16
# of Cases >90 days	10	13	11	13

Savings	July-19	July-18	August-19	August-18	2019 August YTD	2018 August YTD
Bill Count	122	181	85	118	1218	1195
Provider Charges	\$176,803	\$489,210	\$63,959	\$119,656	\$1,394,806	\$1,758,377
Repriced Amount	\$53,860	\$119,832	\$31,712	\$40,673	\$536,473	\$681,149
Savings \$	\$122,943	\$369,379	\$32,248	\$78,983	\$858,333	\$1,077,229
% Savings	69.5%	75.5%	50.4%	66.0%	61.5%	61.3%

Participating Provider Penetration Rate	July-19	July-18	August-19	August-18	2019 August YTD	2018 August YTD
Bill Count	91.8%	93.4%	91.8%	91.5%	95.0%	93.1%
Provider Charges	96.3%	96.9%	92.7%	94.7%	95.3%	95.2%

Exclusive Provider Panel Penetration Rate	July-19	July-18	August-19	August-18	2019 August YTD	2018 August YTD
Bill Count	100.0%	94.7%	100.0%	93.8%	97.4%	88.8%
Provider Charges	100.0%	99.6%	100.0%	98.7%	99.3%	94.7%

Transitional Duty Summary		2019 August YTD	2018 August YTD
% of Transitional Duty Days Worked		54.2%	***
% of Transitional Duty Days Not Accommodated		45.8%	

*** August 2018 transitional duty report was not available.

Cyber Risk Management Monthly Executive Report

September 7, 2019



Media Pro Training

JIF	Team Name	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Bordentown City	6	6	100
BURLCO	Bordentown Township	12	12	100
BURLCO	Chesterfield Township	13	13	100
BURLCO	Delanco Township	17	17	100
BURLCO	Delran Township	28	28	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Mount Laurel Township	67	67	100
BURLCO	North Hanover Township	7	7	100
BURLCO	Pemberton Borough	4	4	100
BURLCO	Pemberton Township	43	43	100
BURLCO	Riverside Township	2	2	100
BURLCO	Shamong Township	10	10	100
BURLCO	Tabernacle Township	11	11	100
BURLCO	Westampton Township	52	52	100
BURLCO	Woodland Township	7	7	100
BURLCO	Wrightstown Borough	4	4	100
BURLCO	Mansfield Township	50	47	94
BURLCO	Hainesport Township	9	8	88
BURLCO	Palmyra Borough	39	34	87
BURLCO	Southampton Township	15	13	86
BURLCO	Beverly City	12	10	83
BURLCO	Edgewater Park Township	16	13	81
BURLCO	Medford Township	137	102	74
BURLCO	Springfield Township	7	4	57

19 Municipalities are 100% complete.

2 Municipality is 90-99% complete

5 Municipalities are 80-89% complete

1 Municipalities are 70-79% complete

1 Municipalities are below 69% complete

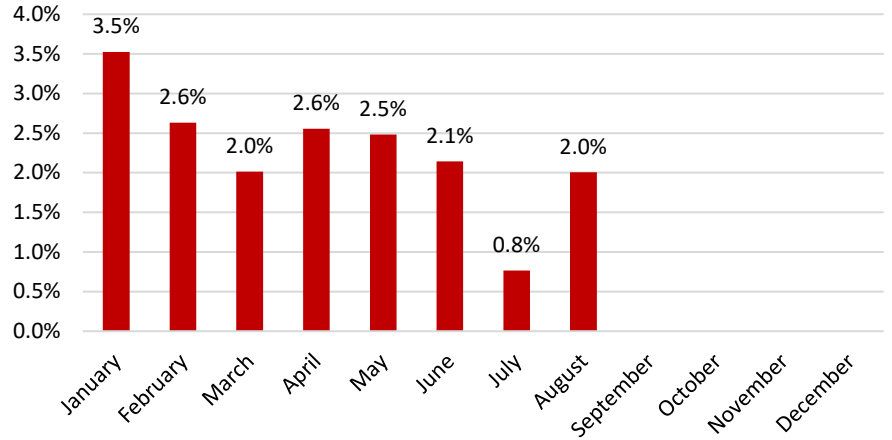
Phishing Report

Month

January
February
March
April
May
June
July
August
September
October
November
December

BURLCO		
# Emails	# Clicked	%
454	16	3.5%
494	13	2.6%
546	11	2.0%
665	17	2.6%
765	19	2.5%
653	14	2.1%
653	5	0.8%
648	13	2.0%

BURLCO JIF - Phished



Phishing by Municipality

Municipality	Total Email	# of Clicked	% of Clicked
Fieldsboro Borough	4	1	25%
Springfield Twp	7	1	14%
Hainesport Twp	8	1	13%
Beverly City	13	1	8%
Bordentown Twp	13	1	8%
Southampton Twp	15	1	7%
Florence Twp	33	1	3%
Medford Twp	138	4	3%
Mansfield Twp	50	1	2%
Mount Laurel Twp	70	1	1%
Bass River Twp	3	0	0%
Bordentown City	4	0	0%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	0	0%
Lumberton Twp	17	0	0%
North Hanover Twp	6	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	42	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	8	0	0%

Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

MEL's Cyber Risk Management

Municipality	Site Visited or IT Review Date	GA Report Submitted Date	Tier 1 Compliance %	Tier 2 Compliance %	Tier 1 Certification Submitted	Tier 2 Certification Submitted
Bass River Township	5/14/2019	7/11/2019	98%	82%	8/27/2019	8/27/2018
Beverly City	5/9/2019	7/18/2019	69%	86%		
Bordentown City						
Bordentown Township	4/18/2019	8/7/2019	81%	64%		
Chesterfield Township	5/7/2019	8/30/2019	83%	64%		
Delanco Township						
Delran Township	5/22/2019	8/19/2019	92%	64%		
Edgewater Park Township						
Fieldsboro Borough						
Florence Township						
Hainesport Township						
Lumberton Township						
Mansfield Township						
Medford Township	5/1/2019	8/16/2019	75%	64%		
Mount Laurel Township						
North Hanover Township						
Palmyra - Municipal	5/15/2019	8/19/2019	81%	77%	12/13/2018	
Palmyra - PD	6/10/2019	8/19/2019	85%	82%		
Pemberton Borough	4/25/2019	8/20/2019	81%	61%		
Pemberton Township	5/7/2019	8/19/2019	90%	77%		
Riverside Township	5/2/2019	8/19/2019	92%	70%		
Shamong Township	4/29/2019	7/10/2019	92%	71%		
Southampton Township	4/26/2019	8/16/2019	81%	71%		
Springfield Township						
Tabernacle Township						
Westampton Township	4/26/2019	8/20/2019	81%	61%		
Woodland Township						
Wrightstown Borough						





Total # of Municipalities	28	Note - Palmyra counts as 2, Borough & PD
Total # Visited	14	
Total # of Reports Submitted	14	
% of Municipalities Visited	50.0%	
% of Reports Submitted **	100%	** Submitted/Visited
Tier 1 Submitted	2	
% Tier 1 Submitted	7%	
Tier 2 Submitted	1	
% Tier 2 Submitted	4%	

Vulnerability Scanning

Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe.

Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

Vulnerability score by municipality:

VA - Monthly Summary Report

JIF	Municipality	Last Scan	Severity
BURLCO	Delran Township	8/13/2019 14:15	10
BURLCO	Westampton Township	8/18/2019 14:16	6.8
BURLCO	Chesterfield Township	7/18/2019 14:16	5
BURLCO	Hainesport Township	5/25/2019 14:15	5
BURLCO	Lumberton Township	8/19/2019 14:20	5
BURLCO	Medford Township	8/19/2019 14:20	5

BURLCO	Shamong Township	8/19/2019 14:20	5
BURLCO	Tabernacle Township	8/19/2019 14:20	5
BURLCO	Mount Laurel Township	7/19/2019 14:40	4.8
BURLCO	North Hanover Township	8/18/2019 14:16	4.8
BURLCO	Pemberton Township	8/18/2019 14:16	4.3
BURLCO	Bass River Township	8/19/2019 14:20	2.6
BURLCO	Bordentown Township	6/22/2019 14:15	2.6
BURLCO	Delanco Township	6/23/2019 14:15	2.6
BURLCO	Edgewater Park Township	6/24/2019 14:15	2.6
BURLCO	Florence Township	8/19/2019 14:20	2.6
BURLCO	Palmyra Borough	8/19/2019 14:20	2.6
BURLCO	Southampton Township	8/18/2019 14:16	2.6
BURLCO	Bordentown City	8/18/2019 14:16	0
BURLCO	Mansfield Township	8/18/2019 14:16	0
BURLCO	Pemberton Borough	8/19/2019 14:20	0
BURLCO	Riverside Township	5/26/2019 14:15	0
BURLCO	Springfield Township	8/18/2019 14:16	0
BURLCO	Wrightstown Borough	8/10/2019 14:15	0
BURLCO	Beverly City		
BURLCO	Fieldsboro Borough		
BURLCO	Woodland Township		

Sample of Monthly Detail Report



“Sample” City - Monthly Report

Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
Deprecated SSH-1 Protocol Detection	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp
SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
jQuery < 1.9.0 XSS Vulnerability	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp

			50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

Hosts Scanned
50.239.106.114, 50.239.106.118, 50.239.106.117, 50.239.106.116, 50.239.106.115, 173.161.251.118, 73.198.60.103, 69.142.193.213, 69.142.42.87

Need an excuse to avoid doing real work for another 5 minutes?

[What Batman and Alfred Reveal about Information Security Project Management](#)

Have **Questions?**

info@pivotpointsecurity.com | 1-888-748-6876

Pivot Point Security is a leading information security assessment and consulting firm. Since 2001, Pivot Point Security has been helping organizations understand and effectively manage their information security risk. We work as a logical extension of your team simplifying the complexities of security and compliance. We're where to turn – when infosec gets challenging.

September 6, 2019

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 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 \$ 49,477.72. This generated an average annual yield of 1.60%. However, after including an unrealized net gain of \$ 22,041.16 in the asset portfolio, the yield is adjusted to 2.32% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$2,357.40 as it relates to current market value of \$ 16,061,088.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,124,448.19.

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 \$ 65,195.82 w/YTD Total \$ 119,865.38 (detailed in my report)
Salvage Receipts \$ 3,300.00
Overpayment Reimbursements \$ 0.00
FY 2019 Premium Assessments \$ 3,583,357.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 331,084.15. The claims detail shows 471 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$377. Interest Allocated)

Delran Township	\$30,634.00
Chesterfield Township	\$ 1,093.00
Bordentown City	\$53,395.00
Bordentown Township	\$28,137.00
Westampton Township	\$10,235.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,256,221.71 to a closing balance of \$ 19,781,846.04 showing an increase in the fund of \$ 2,525,624.33. 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 - AUGUST 2019

	Payee	FY 2019	FY 2018	JIF Appropriation	Description
1	The Actuarial Advantage	6,462.00		Prof Services/Actuary	June fees
2	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00		Prof Services/Administration	Aug 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	294.44		Misc/Postage/Copies/Faxes	July 2019 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	338.48		Misc/Meeting Expense/Dinner Mtg	7/9 Def panel brkfst; 7/15/19 Legislation discussion (PF amex)
5	The DeWeese Law Firm, P.C.	5,833.00		Prof Services/Attorney	Aug 2019 Fees
6	Qual-Lynx	16,742.00		Prof Services/Claims Admin.	Aug 2019 Fees
7	Joyce Media	375.00		Misc/JIF Website	Aug 2019 Fees
8	AssetWORKS LLC	7,053.00		Prof Services/Prop. Appraiser	Inv#664-11682 Property Appraisals; Final billing
9	Kris Kristie	375.00		Misc/Recording Secretary	Aug 2019 Fees
10	J. A. Montgomery Risk Control Services	10,945.00		Prof Services/Safety Director	Aug 2019 Fees
11	J. A. Montgomery Risk Control Services	225.35		Misc/Meeting Expense/Dinner Mtg	6/27/19 Regional training F/B
12	J. A. Montgomery Risk Control Services	167.52		Misc/Printing	6/27/19 (21) Regional training books
13	Secure Data Consulting Services, LLC	3,713.00		Prof Services/Technology Risk Serv Dir	Aug 2019 Fees
14	Pivot Point Security		1,842.83	Risk Control Contingency	Inv#4425; Aug 2019
15	Tom Tontarski	930.00		Prof Services/Treasurer	Aug 2019 Fees
16	Conner Strong & Buckelew	659.00		Prof Services/Underwriting Mgr	Aug 2019 Fees
17	Debby Schiffer	2,494.00		Wellness Program	Aug 2019 Fees
18	Debby Schiffer	398.00		Wellness Program	WELCOA Summit 8/26-28/19; split with Trico
19	4imprint Inc	352.02		Wellness Program	Inv#7479387; wellness items for JIFs split by 3
20	Courier Times	158.00		Misc/Legal Notices	Ad#7297551-01; Budget Hearing July
21	Iron Mountain	72.72		Misc/Record Retention Service	Inv#BWCG785 Storage 8/1-31/19; Service 6/26/19-7/23/19
22	Township of Mansfield		2,000.00	contingency	June 14, 2018 Police re-accreditation
23	Riverside Township	928.18		Wellness Program	floor mat, stability disc, GC, health speaker
24	Riverside Township	897.77		Optional Safety Budget	boots, safety supplies
25	Riverside Township		1,409.69	Safety Incentive Program	tumblers for employees
26	Riverside Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	email migration
27	Springfield Township	995.00		Optional Safety Budget	respirator tests and exams; safety supplies
28	Springfield Township		2,400.00	Safety Incentive Program	respirator tests and exams; safety supplies
	TOTAL	\$90,569.48	\$7,652.52		

JIF Bill List Total	\$98,222.00
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - SEPTEMBER 2019

	Payee	FY 2019	JIF Appropriation	Description
1	The Actuarial Advantage	5,564.00	Prof Services/Actuary	July fees
2	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00	Prof Services/Administration	Sept 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	182.08	Misc/Postage/Copies/Faxes	Aug 2019 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,833.00	Prof Services/Attorney	Sept 2019 Fees
5	Qual-Lynx	16,742.00	Prof Services/Claims Admin.	Sept 2019 Fees
6	Joyce Media	525.00	Misc/JIF Website	Sept 2019 Fees + ADA compliance Plugin
7	Kris Kristie	375.00	Misc/Recording Secretary	Sept 2019 Fees
8	J. A. Montgomery Risk Control Services	10,945.00	Prof Services/Safety Director	Sept 2019 Fees
9	Secure Data Consulting Services, LLC	3,713.00	Prof Services/Technology Risk Serv Dir	Sept 2019 Fees
10	Pivot Point Security	732.00	EPL/CYBER/Technology Risk Management Service	Sept 2019 Fees
11	Tom Tontarski	930.00	Prof Services/Treasurer	Sept 2019 Fees
12	Conner Strong & Buckelew	659.00	Prof Services/Underwriting Mgr	Sept 2019 Fees
13	Debby Schiffer	2,494.00	Wellness Program	Sept 2019 Fees
14	ARC Reprographics	623.07	Misc/Printing	Inv#275859; 275968, 275969 renewal books
15	Iron Mountain	91.19	Misc/Record Retention Service	Inv#BXSN939 Storage 9/1-30/19; Service 7/24/19-8/27/19
16	Office Depot	26.67	Misc/Office Supplies	O#374396942; recorder split by 3
17	Delanco Township	265.25	Wellness Program	Fruit, salad, speaker for stress mgmt lunch
18	Lumberton Township	150.00	Wellness Program	Chair massages
19	Mt Laurel Township	500.00	EPL/CYBER/EPL/Cyber Incentive Program	Firewall subscription
20	Mt Laurel Township	4,645.00	Optional Safety Budget	ADA door hardware, cones, crossing sign
21	North Hanover Township	195.95	Wellness Program	Wellness luncheon and gc for contest
22	North Hanover Township	997.61	Optional Safety Budget	LED flares
23	Ramblewood Country Club	500.00	Misc/Meeting Expense/Dinner Mtg	Deposit for Dec 17, 2019 dinner meeting
	TOTAL	\$86,349.82		

JIF Bill List Total	\$86,349.82
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Strategic Planning Committee Meeting Minutes
July 16, 2019 at 2:00pm
Hainesport Municipal Building
Hainesport, NJ

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on July 16, 2019 at 2:00pm in Hainesport, NJ. The meeting was called to order at 2:07 pm. Those in attendance were:

Kathy Burger, *Chair*, **Medford Township**
Mike Theokas, **Bordentown Township**
Glenn McMahon, **Chesterfield Township**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**

Those unable to attend:

Brandon Umba, **Lumberton Township**
Paul J. Miola, CPCU, ARM, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**

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

I. 2020 MEMBERSHIP RENEWALS

Mr. Forlenza noted that eight (8) members are up for renewal effective January 1, 2020; which includes three (3) towns that have been asked to renew one year early to assist in the realignment of assessments. Those members are: Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, Pemberton Borough, Riverside Township and Southampton Township.

Mr. Forlenza stated that Renewal Visit Reports were presented at the last Executive Safety Committee and there are no safety related concerns with any of the renewing towns that would forestall the offer of a three-year renewal with the Fund. As a result, the Renewal Resolutions and Agreements were e-mailed to the eight (8) renewing members on June 3, 2019.

Mr. Forlenza mentioned to the Committee that Bordentown Township & Delran Township have submitted their Resolutions and Contract to renew with the Fund for an additional three-year membership. He mentioned that we asked the members to submit their documentation to his office no later than August 15th; however, the Fund Bylaws require all renewals to be completed by October 1, 2019. Mr. Forlenza stated that there will be no exceptions to this deadline. If a town does not renew with the Fund by October 1st they will be out of the Fund for a minimum of three (3) years.

Mr. Forlenza mentioned that he has not heard from any of the renewing members that they will not be renewing with the BURLCO JIF effective January 1, 2020.

Membership Visitation Program

Mr. Forlenza mentioned that the Member Visitation Program has been going well as he has been out to a few member towns in the BURLCO JIF. He has received positive feedback from the towns that he has visited. During these visits, he meets with representatives from the Governing Body and Administration to discuss their JIF membership. He noted that normally these meetings are part of a regular governing body meeting.

Ms. Burger asked if the governing body members understand the JIF and that they are buying into a program that requires training. Mr. Forlenza responded that the governing body members understand that training is both beneficial and a requirement of JIF membership.

Membership Updates

Mr. Forlenza mentioned that the Membership updates will be mailed to non-renewing members in the late summer.

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

II. MEMBERSHIP GROWTH

Mr. Forlenza mentioned that he conducted a JIF concept presentation to New Hanover Township on July 9, 2019. He was accompanied by Glenn McMahon, Fund Secretary, from Chesterfield Township. He noted that the meeting went very well. Mr. Forlenza stated that their RMC; which is Hardenbergh, requested that the Executive Director's office visit New Hanover Township. During the presentation he reviewed the JIF Programs with representatives of the Township. Mr. Forlenza stated that following the meeting he emailed the application to the town. He stated that he anticipates an application from New Hanover Township in the near future. Mr. Forlenza also noted, that Donna Mull, Fund Commissioner from Pemberton Borough is also the Municipal Clerk in New Hanover Township. He indicated that he will keep this Committee up to date regarding their application to the BURLCO JIF.

III. 2019 CONFERENCES

Mr. Forlenza mentioned that the 2019 PRIMA Conference was held in Orlando, Florida on June 9-12, 2019. He noted that Dave Matchett attended the conference. Mr. Matchett commented that the PRIMA conference was well paced this year with a lot of interesting classes.

Mr. Forlenza noted that in January and July 2019 notices were sent to Fund Commissioners with the highest priority to attend the AGRIP Conferences. He noted that there were no attendees at the spring conference. The Fall AGRIP conference will be held on October 6-9, 2019 in Cleveland, Ohio. Currently there are no registrants for the Fall AGRIP Conference. Mr. Forlenza mentioned that if there is an interest from the Fund Commissioner in attending this conference, the deadline to register is this week.

IV. FUND COMMISSIONER ORIENTATION

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 21, 2019 in Hainesport Township. He noted that there were two (2) Fund Commissioners present out of the five (5) that pre-registered. He added that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a brief overview of the Executive Committee Agenda packet. He noted that he will continue with this format going forward. The Committee Agreed.

V. FUND COMMISSIONER ATTENDANCE

Mr. Forlenza referred the Committee to page one (1) of the agenda packet to review the 2019 BURLCO Meeting Attendance spreadsheet through June 2019. He indicated that his office tracks attendance during the course of the year. Mr. Forlenza mentioned that the State of New Jersey tracks attendance on a regular basis to ensure that Fund Commissioners are attending meetings and are active within the JIF. He then briefly reviewed the attendance spreadsheet with the Committee.

Mr. Forlenza stated that the “unofficial attendance guidelines” the Fund uses to determine good attendance is 75% combined attendance from both the Fund Commissioner and the Alternate Fund Commissioner and overall attendance of 50% by the Fund Commissioner.

Mr. Matchett mentioned that he is concerned with Pemberton Township as Dennis Gonzalez will be retiring effective August 1st. Ms. Burger commented that she has heard that Pemberton Township has hired a replacement for Mr. Gonzalez’s position. Mr. Forlenza indicated that he will prepare the resolution and order a plaque to present at the September Executive JIF meeting and will mail to his residence following the meeting. The Committee agreed with Mr. Forlenza.

Mr. Forlenza mentioned that the last Strategic Planning Committee meeting there was a discussion in regards to Fund Commissioner Attendance and updating the Attendance Letter to include language regarding the enhanced *Safety Incentive Program*. As a result, he then referred the Committee to page two (2) of the agenda to a copy of the revised attendance letter. He then asked the Committee to review, as he would like to send this out to the members that have had poor attendance. Discussion ensued.

Following a brief discussion, the Committee asked Mr. Forlenza to add “and/or” following Fund Commissioner in the third (3rd) paragraph. This is to ensure the town understands that the Fund Commissioner and the Alternate may both attend.

Ms. Burger suggested that a town that has appointed a Fund Commissioner that is unable to attend the Executive Meetings should appoint another Fund Commissioner that can attend the JIF meetings.

Mr. Theokas mentioned that his Alternate Fund Commissioner is his CFO and he would like to send him to various meetings. He asked if that would be acceptable. Mr. Forlenza responded that he has never turned anyone away from attending a meeting. Mr. Theokas indicated that his CFO may be able to bring helpful suggestions to the table. Mr. Forlenza stated that would be acceptable. The Committee agreed.

VI. ELECTED OFFICIALS TRAINING

Mr. Forlenza mentioned that the 2018-2019 *Elected Officials Program* is complete and credits have been applied to the 2nd installment billing. He reminded the Committee that the 2019-2020 Annual Elected Officials training will be held in conjunction with the ACM & TRICO JIFs. He asked the Committee for authorization to reserve locations for the training.

Ms. Burger asked if there is any possibility of the *Elected Officials Program* being held via webinar this year. Mr. Forlenza responded there will not be a webinar held this year. He explained that he was recently in a meeting with Mr. Grubb and Mr. Hrubash from the MEL, where they discussed the *Elected Officials Training Program*. This year there will be training on *Sexual Molestation*; therefore, more than likely they will not be able to hold this training on line. Mr. Forlenza stated that if they decide to conduct this training online, there were discussions to offer only half credit for attending.

Mr. Theokas suggested changing the Elected Officials Invitation mentioning that the program will be different and possibly add the topics, etc. Mr. Forlenza stated that he will take a look at the invitation and revamp it were need be. Discussion ensued.

Following a brief discussion, the Committee authorized the Executive Director’s office to reserve the facilities.

VII. LAND USE LIABILITY RISK MANAGEMENT PROGRAM

Mr. Forlenza referred the Committee to page three (3) of the agenda packet to a copy of the “draft” *Land Use Liability Risk Management Program* revised training materials. He indicated that this program was released by the MEL in the Fall of 2018. It was due to a recognition by the MEL that they have seen an increase in Public Official Liability Claims resulting from the actions of Land Use Boards. Mr. Forlenza mentioned that the program the MEL released last year was over 60 slides. His office and Mr. DeWeese quickly recognized that the slides had to be consolidated into a more detailed document to distribute to all JIF members. As a result, they developed the document beginning on page (3).

Mr. Forlenza indicated that the goal is to have this document printed and distribute to all Municipal Clerks, asking them to provide all Land Use Board Secretaries and they will work with the Land Use Board Attorney to conduct training. The document will include a sign in sheet for signatures of the Land Use Board members and certification by the Board Attorney that the training was completed. Those that complete the training will receive enhanced coverage. Discussion ensued.

Following a brief review of the document, Mr. Forlenza asked the Committee for authorization to print approximately 25 hard copies per town for a total of 500 copies. The Committee gave authorization for the Executive Director’s office to print the Land Use Liability Risk Management Program materials and distribute to all JIF Members.

VIII. EPL / CYBER RISK MANAGEMENT PROGRAM

Mr. Forlenza mentioned that the Cyber Risk Management Program information was posted to the JIF website on June 18, 2019. These were the documents that were produced in conjunction with Pivot Point and Mr. Romero that includes sample policies, resolutions and step-by-step instructions on how to comply with the Cyber Risk Management Program. Once the policies are completed and adopted the certification checklist must be sent to the MEL Underwriting office for approval.

Mr. Forlenza mentioned that Mr. Romero created the step-by-step instructions. Mr. Romero then referred the Committee to a handout. He then reviewed the handout with the Committee.

Mr. Romero highlighted the benefits of Tier 1 and Tier 2 standards and how to customize the policy to your municipality. The goal is to be in compliant with both Tier 1 and Tier 2 standards. Mr. Forlenza stated that this same handout will be distributed to the members during tonight’s Executive JIF meeting. He noted that there are only two (2) towns out of the 27 members that are currently in compliance.

IX. TECHNOLOGY RISK MANAGEMENT

Mr. Romero referred the Committee to the Media Pro & Pivot Point results listed on pages 13 through 15 of the agenda. He noted there has been no change since the last report and will review at tonight’s meeting.

Mr. Romero commented that the BURLCO JIF has been trending well with only 2.1% success in phishing attempts. He noted that he receives a phishing data dump on a monthly basis and the report depicts the most successful phishing attempts are disguised as “work station updates”. Mr. Romero mentioned that he would like to add an additional column and name it the “traction scale” to show month-to-month results based on percentage of completion.

Mr. Forlenza mentioned that both Media Pro and Pivot Point’s contract are up for renewal in August. The contract renewal would be from September 1, 2019 through August 31, 2020. The RFP for Media Pro and Pivot Point had a three years pricing provision; Pivot Point’s pricing was higher in the first year due to upfront administrative cost and are considerably lower for the second and third year. He noted that

Media Pro's pricing is consistent for all three years. Mr. Forlenza asked the Committee if they were comfortable recommending adopting a Resolution at tonight's Executive JIF Committee meeting to extend these contracts for a second year. The Committee recommended the adoption of resolutions to authorize a second year of services from Media Pro and Pivot Point to be considered at the July Executive Committee meeting.

X. *CYBER LIABILITY COVERAGE*

Mr. Forlenza mentioned that the 2020 renewal of the Cyber Liability Coverage will likely be complex this year as the loss ratio across the State for all MEL JIF is in an excess of 200%. As a result, we are anticipating higher deductibles, potential co-pay requirements, and overall higher rates for 2020. The goal is to try and get as many members in compliance with the MEL's Cyber Risk Management Program as possible over the course of the next few months; as it will work to the JIF's advantage when it comes to the Cyber Liability renewal. For example; if the cyber insurer sees that the BURLCO JIF has approximately 80% of their members in compliance versus another JIF that does not, they will hopefully give the BURLCO JIF better terms than other JIFs. Mr. Forlenza stated that he will continue to keep this Committee updated in regards to Cyber Liability Coverage.

Mr. Forlenza indicated that at the last meeting, Ms. Burger brought up a discussion in regards to "new world" server. He stated that he was unable to find out any information in regards to "new world". Ms. Burger responded that "new world" is a program that is used by the County for Police. She mentioned that Police have requirements in order to be a participant in "new world".

XI. *BURLCO JIF WEBSITE*

Mr. Forlenza referred the Committee to a MEL Bulletin on pages 18-19 in regards to Website Compliance with the ADA guidelines. He noted that the Website Manager, George Joyce, reviewed the website and strongly feels that the JIF is close to being compliant with the ADA. However, he recommends the JIF make a small investment of approximately \$150.00 for a software program. Mr. Forlenza then referred the Committee to page 20 to review the details of the WordPress ADA Compliance Check software program the Website Manager recommends the JIF purchase.

Mr. Forlenza then asked for the Committees authorization to purchase the WordPress ADA Compliance Check software program. The Committee approved this expenditure.

XII. *TECHNOLOGY RISK SERVICES DIRECTOR*

Mr. Forlenza referred the Committee to pages 21-23 to a contract proposal the Executive Director's office received from Mr. Romero in response to a request for a contract proposal for 2020. He reminded the Committee that Mr. Romero has visited every town multiple times over the past few year and has developed a familiarity with each members IT profile. As a result, Mr. Romero is looking to change the parameters of his contractual relationship with the Fund. He wants to be more of a Chief Information Officer or Chief Information Security Officer as he believes this is what to members really need. In addition, Mr. Romero is looking for a sizable increase per member town in 2020. Currently, the yearly fee per member is \$1,650. This fee was based upon the assumption that Mr. Romero would also be working with the Atlantic JIF. Mr. Forlenza stated that the Atlantic JIF has not engaged Mr. Romero. Only, BURLCO and TRICO have specifically engaged Mr. Romero as the Technology Risk Services Director. As a result, there has been a loss of efficiency in the delivery of services to the membership. Mr. Romero is seeking an increase in the per member fee to \$1,980 per member from \$1650 per member. This is an increase of approximately 20% for 2020 and an additional 20% increase for 2021. Mr.

Forlenza asked the Committee if they are comfortable with Mr. Romero's proposal before he presents it to the Finance Committee. Mr. Theokas voiced his concern that he understands that the BURLCO JIF may have the same programs as ACM and TRICO JIFs; however, the proposal should focus on the scope of the BURLCO JIF and not include the ACM and TRICO JIF. He noted that if ACM JIF decides to acquire Mr. Romero for his services will there be a decrease in price. Mr. Forlenza commented that is a good question that he can discuss with Mr. Romero and the Finance Committee. Discussion ensued.

Following a brief discussion, the Committee approved to present the Technology Risk Service Director proposal to the Finance Committee. Mr. Theokas added that he will explain his concern at the Finance Committee as well as he is a member of the Committee.

XIII. DECEMBER DINNER MEETING

Mr. Forlenza indicated that the December Dinner Meeting is scheduled for December 17, 2019; the third Tuesday in December. He mentioned that at the last meeting, the Committee asked the Executive Director's Office to send a "survey" to the membership asking for their feedback in regards to location and time of the December Dinner Meeting. There was also a suggestion from the Committee that the Executive Committee Meeting be held at the same location as the Dinner Meeting which will allow for better attendance. Mr. Forlenza then referred the Committee to page 24 of the agenda to a copy of the survey result. He then briefly reviewed the results with the Committee. Discussion ensued.

Following a brief discussion, the Committee indicated that it would be beneficial to hold the December Executive Committee meeting at the same location as the December Dinner Meeting as it would entice better attendance. Mr. Forlenza then asked the Committee if they would like his office to search for a location that would allow us to hold the Executive Committee Meeting at the same location as the December Dinner Meeting. The Committee agreed to have the Executive Director's Office search for a location that would be suitable for the monthly meeting and the December Dinner Meeting.

Mr. Cramer commented that if this does not work for this year, then we can revisit this discussion next year to see if we eliminate the December Dinner Meeting altogether. The Committee agreed.

XIV. ANNUAL REPORTS

Mr. Forlenza noted that the 2019 Annual Reports will be distributed in December. Each town will receive eight (8) copies of the report. The reports will be addressed to the Clerks with a memo asking them to distribute to their Governing Body. He noted that 225 copies will be ordered. The Committee agreed.

XV. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS

Mr. Forlenza referred the Committee to page 27 of the agenda packet to review the 2020 Executive Committee meeting schedule. He noted that these dates were reviewed and approved at the last Strategic Planning Committee. The only question was the November meeting for 2020 in regards to the League of Municipalities. Mr. Forlenza indicated that Ms. Ortiz mentioned to him today, that it states on the League of Municipalities website, that the league will always be a week prior to Thanksgiving. Therefore, the November 24, 2020 meeting date is correct for next year.

Mr. Matchett asked Mr. Forlenza to take a look at the June 2020 PRIMA Conference date, as it may conflict with the JIF Executive Committee Meeting. Ms. Kristie indicated that the PRIMA Conference for 2020 begins on June 14, 2020. Mr. Forlenza asked the Committee for their feedback in regards to changing the date. Ms. Burger indicated it is up to the Executive Director's office and their availability. Mr. Forlenza stated that he will speak internally in regards to the date and will follow-up with the Committee. The Committee agreed.

XVI. JIF RECORDS RETENTION

Mr. Forlenza mentioned that the Fund is now able to register in the Artemis System. He stated that he will begin the process to destroy old records. Mr. Forlenza spoke with Mr. Roselli at Qual-Lynx and they have 2,259 files that are in 47 boxes that have been held for three (3) years. He indicated that they will seek authorization at the September Executive Committee Meeting to destroy these records via resolution. The Committee agreed.

XVII. ANNUAL PLANNING RETREAT

Mr. Forlenza indicated that the Retreat was held on April 16, 2019 at Café Madison in Riverside, NJ. He then referred the Committee to the evaluation summary from the Retreat included in the agenda packet beginning on page 28. Mr. Forlenza then reviewed the survey monkey responses with the Committee. The attendees provided good feedback and information that will be used to develop an agenda for the 2020 Annual Planning Retreat.

2020 Retreat

Mr. Forlenza asked the Committee if they would like to hold the Planning Retreat in 2020. The Committee agreed to have a Planning Retreat in 2020. Following a brief discussion, the Committee decided to hold the 2020 Retreat; however, a date was not determined.

Mr. Forlenza then asked the Committee if they would like to hold the retreat at Café Madison or search for another venue. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to contact the following venues to secure pricing for the 2020 Annual Planning Retreat:

1. Medford Village Country Club in Medford
2. Scottish Rite, Dunns Mill Road in Bordentown Twp.
3. Mastories in Bordentown Twp.
4. Ramblewood Country Club in Mount Laurel

Mr. Forlenza stated that his office will follow-up with the Committee with comparison pricing at the October meeting. He mentioned that he is also willing to speak to Café Madison in regards to food options. He also mentioned that he will make a personal visit to The Bradford Estates in Hainesport, NJ to speak with their Banquet Manager.

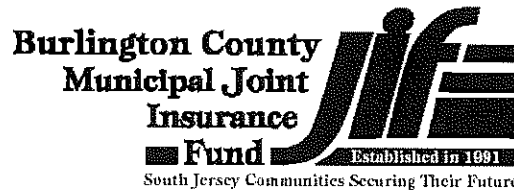
Mr. Forlenza then asked the Committee if they would like to hold the Executive JIF meeting following the Retreat. The Committee agreed to hold the meeting the same day as the Retreat. Mr. Forlenza indicated that he will advertise the Executive Committee meeting based upon the Committee's discussions in October.

XVIII. NEXT MEETING

Mr. Forlenza stated that the next meeting is scheduled for Tuesday, October 15, 2019 at 2:00pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 3:20pm

File:	BURLCO/2019/Strategic Planning Committee	Tab:	07/16/2019
	BURLCO/Gen/Strategic Planning Committee	Tab:	07/16/2019



*Finance Committee Meeting
August 29, 2020
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund's Finance Committee was held on Thursday, August 29, 2020 at 1:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**
Mike Theokas, **Bordentown Township**
Richard Brook, **Florence Township**
Dave Matchett, **Shamong Township**
Paul Keller, **Springfield Township**
Paul A. Forlenza, Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Kathy Burger, **Medford Township**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*

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

Interim Financial Summary June 30, 2019

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 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 06/30/19 there was a total of \$117,128,903 in contributions. The Fund has paid \$95,961,863 in Claims and Payments, including excess insurance. Investment income totals \$4,319,307 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$16,849,220. The Fund currently maintains \$3,254,966 in Case Reserves in the open years with \$2,586,075 in IBNR for a Net Current Surplus of \$11,008,179 which is an increase of \$278,302 since 03/31/19.

Fund Year 2019 – Ms. Palmeri noted there was \$3,794,673 in total contributions which represents 50% of the total anticipated contributions for the year and \$2,469,410 in Claims and Payments, including excess insurance. There is investment income of \$24,373. This leaves the Fund Year with a Cash Position of \$1,349,636. She stated that an intrafund transfer is usually done when there is a deficit in the cash line; however, since this is only a partial year, no transfer will be recommended. There are Case Reserves of \$606,290 and \$857,074 in IBNR, resulting in a deficit of (\$113,728). Ms. Palmeri reminded the Committee that the deficit is from the EPL/POL line, which is only showing 50% of contributions, but a full year of the EPL premium paid. There were 102 claims through 6/30/2019. She stated that last year at

06/30/2018, the 2018 Fund Year had a deficit of approximately (\$385,000) and 208 claims for the period. At this same time in 2017, there was a surplus of \$341,000 and 144 claims.

Fund Year 2018 – Ms. Palmeri noted there was a total of \$7,494,652 in contributions to date. The Fund has paid out \$5,944,085 in Claims and Payments, including excess insurance. Investment income totals \$83,629, resulting in a Cash Position of \$1,634,196. She noted the \$100,000 transfer from the Deductible line to the Property line due to poor performance. She stated that the MEL Retro Liability obligation for this Fund Year is \$188,080. The Fund currently maintains \$970,580 in Case Reserves and \$1,272,677 in IBNR for a Net Current Deficit position of (\$609,061), which improved by \$195,683 since 03/31/19. There was one (1) new claim reported in the period.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date. The Fund has paid out \$5,034,574 in Claims and Payments, including excess insurance. Investment income totals \$104,446, resulting in a Cash Position of \$2,870,187. She stated that the MEL Retro Liability obligation for this Fund Year is \$91,135. The Fund currently maintains \$572,902 in Case Reserves and \$232,015 in IBNR for a Net Current Surplus position of \$2,065,270, which has deteriorated by \$2,766 since 03/31/19.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date. The Fund has paid out \$5,512,909 in Claims and Payments, including excess insurance. Investment income totals \$89,336, resulting in a Cash Position of \$2,464,272. She stated that the MEL Retro Liability obligation for this Fund Year is \$90,709. The Fund currently maintains \$644,360 in Case Reserves and \$140,657 in IBNR for a Net Current Surplus position of \$1,679,255, which has deteriorated by \$31,024 since 03/31/19. There was one new GL claims reported in the period. Ms. Forlenza has reached out to Qual-Lynx regarding the claim. **Update: Qual-Lynx noted that this new GL claim was dated incorrectly and has since been corrected.*

Fund Year 2015 – Ms. Palmeri stated there is a total of \$7,895,259 in contributions to date. For this year, the Fund has paid out \$6,337,471 in Claims and Payments, including excess insurance. Investment income totals \$76,113 resulting in a Cash Position of \$1,633,901. The Fund currently maintains \$458,821 in Case Reserves and \$83,652 in IBNR for a Net Current surplus position of \$1,091,428, which has improved by \$110,858 since 03/31/19. There were no new claims reported in the period. She reminded the members that beginning last year, we now transfer the oldest Fund Year to the RCF valued as of 12/31. Ms. Palmeri also noted that any surplus from this Fund Year cannot be released until next year.

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 \$3,932,843 in Investment Income. She stated that \$8,637,127 has been returned in surplus. The total surplus is \$6,886,447 in the Closed Years Fund. There is \$2,013 in case reserves which is attached to property and will not change until the audit. The only development since last review is investment income.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective Account summary. She noted that the money collected for potential MEL liability at 100% for Fund Years 2016 - 2018 is \$369,924, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$8,567, however, will be allocated to the surplus line as it is true surplus. She explained that the difference between 85% (what is billed to the Fund) and the budgeted 100% is transferred into this account.

Should the MEL's payment on Fund claims for these years deteriorate beyond the 85% the JIF has paid to the MEL, the JIF is responsible for paying the MEL up to 100% of the loss funding. This obligation is for a period of 10 years. She stated that page 11 shows the MEL Retro tracking for these years detailing the paid amount and the full liability for each individual Fund Year. Beginning in 2018, due to the new Firefighters Cancer Presumption, the Committee opted to be conservative and transfer all available surplus of \$188,080 into the MEL Retro account which is why the transfer amount exceeds the differential amount of \$84,356. She reminded the members that it is easier to release funds directly from this MEL Retro account to help offset any potential payment due and owing to the MEL and/or release dividends prior to the 10 year liability. Mr. Forlenza noted that TRICO JIF uses this same philosophy and already has to use this money for a recent claim settlement in the MEL layer.

A copy of the 06/30/19 Historical Operating Results are attached and incorporated herein.

Interfund Transfers

Ms. Palmeri noted that no intrafund transfers are recommended at this time.

Return of Surplus

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 on each member.

A brief discussion ensued regarding the amount to release. The Committee discussed the release and felt comfortable with recommending the release of \$750,000 (10.9% of the overall unencumbered surplus) while utilizing Option 2 of the excess premium scenarios as discussed by Ms. Palmeri and incorporated into the 2020 Fund Budget. The Committee asked the Executive Director to prepare the resolution authorizing the surplus release of \$750,000 for the September Executive Committee meeting.

2019 Retrospective Member Analysis – 06/30/19

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those not, in the Retrospective Program valued as of 06/30/19. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

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 their retrospective obligation of \$13,210 with all payments received. She stated that \$93,579 is 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. She noted that their 2016 loss ratio is 79.5% and their total paid claims have not exceeded their minimum loss funding in this Fund Year.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She explained that their loss ratios for these years are very low with no concerns.

Firefighters Workers' Compensation Cancer Presumption and Sexual Molestation Legislation

Mr. Forlenza reminded the Committee of the potential liability resulting from both the Firefighters' Workers' Compensation Cancer Presumption and Sexual Molestation Legislation. He stated that recently he and Ms. Palmeri met with representatives of the MEL and other Executive Directors from around State to discuss how to handle the potential impact from these new laws. He stated that claims resulting from the Firefighters' legislation are WC claims which means that all claims must be reported within the two (2) year statute of limitations from the time that the claimant is notified of the cancer diagnosis. Whereas the Sexual Molestation legislation opens a 2 year window to file claims that were previously denied due to the two (2) year statute of limitations. The new law also now requires that a claim be reported within 7 years of incident or before the age of 55 or within 7 years that you became aware of a claim depending on the age of the victim. Mr. Hatcher asked if there were any sexual molestation claims currently being defended by the Fund. Mr. Forlenza noted that there are several of these types of claims being defended around the State; however, his office and the MEL have been trying to ascertain the potential number of claims that were previously denied that might now be refiled once the legislation goes into effect on December 1, 2019. Mr. Forlenza noted that Origami has data from around the State and the MEL has searching the databases for these claims. He noted that there are several claims that have been identified that are of concern.

Mr. Forlenza stated that the claims generated by the Cancer Presumption law will be paid through the Residual Claims Fund (RCF) and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. He explained that these claims were never anticipated by the Actuary when the loss funding was set for past and current Fund Years. As a result, the expense of these claims will be billed back to the MEL affiliated JIFs. In future years, as the JIF/MEL gets a better understanding of the number and severity of these types of claims, the Actuary will begin to build in loss funding for these claims.

Mr. Forlenza then explained that depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years, or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. He explained that the difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation are covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF retention, and then MEL etc., or will be handled directly by the RCF depending on the loss date. Mr. Forlenza explained that no matter when the claim occurred, all of these claims will be funneled to a group of specialized adjusters and law firms that have a specialty in this area and these will be monitored closely.

Mr. Forlenza noted that there is justified concern as to the impact that these claims will have on the JIF and the MEL financials. As a result, the Executive Directors are recommending the implementation of a "surplus floor" to help retain the MEL and RCF's financial viability. The MEL will be introducing changes to their Plan of Risk Management at an upcoming meeting that will include the implementation of a surplus floor of 25% of the ratio of surplus to incurred losses (IBNR and Reserves) per the Actuary's recommendation. He stated that there have been continuing discussions regarding the percentage which might get adjusted to possibly 12.5%. He reminded the members that any additional assessments from these claims can be offset with the MEL Retro account money and the JIF closed years' surplus.

In regards to the RCF, Mr. Forlenza noted that in addition to the funding of the Cancer Presumption claims, the RCF still has a potential obligation to pay for the Sexual Molestation claims that occurred in Fund Years that have been transferred to the RCF. As a result, the RCF is also going to institute a "surplus floor" (12.5% ratio of surplus to incurred costs) to protect the financial viability of the RCF. In addition, the RCF will be changing the way in which they calculate the transfer of Fund Years into the RCF. He reminded the Committee that for several years, the RCF has been increasing the confidence level of the reserves and IBNR by an additional \$2 million dollars at the time of transfer. With the implementation of the surplus floor, increasing the confidence level at the time of transfer no longer makes sense. Instead, it has been recommended by the Executive Directors that the RCF place a receivable in their financials that is equal to the total of the deficit Fund Years in the RCF. Mr. Forlenza explained that the RCF has an overall surplus position of approximately \$12 million; however, that surplus position includes both positive and negative performing Fund Years. By establishing the receivable, it will increase the RCF's statutory surplus position by the total of the deficit years, approximately \$13 million, and free up cash within the RCF to pay for the anticipated expenses resulting from these new laws. It will also allow the RCF to address the deficit years in their financials as has been requested by their auditors in prior years. The RCF will begin billing back the JIFs for their proportionate share of the deficit years (again, approximately \$13 million) each year for the next 10 years (approximately \$1.3 million per year) creating a savings of approximately \$700,000 per year across the state. This process will be known as the *Surplus Strengthening Program* and will begin in conjunction with the 2015 Fund Year being transferred to the RCF.

Mr. Theokas asked if there should be something more we should be doing. Mr. Forlenza stated that the BURLCO JIF has ample unencumbered surplus; however, he does recommend updating policies regarding return of surplus. He noted that he is recommending a change to the *Surplus Distribution Policy* for former members that no surplus will be released until the statute of limitations runs out for all the Sexual Molestation claims. He directed the members to page 19 of the Plan of Risk Management where the language change regarding the release of surplus to former members is also recommended. He will bring recommended language to the next meeting or will be sent via email if necessary.

Mr. Matchett would love to see the legislation change to allow the JIFs to invest in public bonds so they may increase their income and raise additional funds if needed. Mr. Forlenza noted that they are still awaiting for those regulations to be finalized.

Mr. Forlenza reported that there is an Advisory Committee being formed at the September MEL meeting. It will be a sub-committee of the MEL Claims Committee and they will guide the JIF/MEL Professionals in this process while overseeing these claims and other programs that will likely need to be developed. Mr. Brook will be part of this Committee. Mr. Forlenza noted that he will keep the Committee updated as future developments in this matter.

Finance Committee Workbook – Fund Year 2020

Calendar of Events

Ms. Palmeri stated that all processes are on target.

Budget Paid Reports

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2017, 2018 and 2019 through 06/30/19. She

explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to Tab 3 of the Finance workbook that includes the 2020 Loss Funding Projections from the Fund Actuary. She reminded the Committee that the Actuary provides a low, central, and high loss funding recommendation based upon various confidence levels.

Ms. Palmeri asked the Committee if they were still comfortable utilizing the "central" loss funding recommendations, which is a 0.92% increase over 2019. The Committee then discussed using the "high" loss funding recommendation for the property line due to the recent increase in property losses. Mr. Hatcher asked if there was a specific area generating the increased property losses. Mr. Forlenza noted that weather, lack of maintenance on municipally owned property, increased material costs, increasing repair costs, police accidents, etc. He then gave an example of a recent property claim resulting from the lack of maintenance at a municipal facility that resulted in a significant costs. Mr. Theokas asked what the high loss recommendation would be. Mr. Forlenza noted an additional \$49,000. He suggested looking at the budget prior to making a decision. Ms. Palmeri reminded the members that if we change the loss funding, that directly impacts the draft Assessment Strategy as well.

Ms. Palmeri directed the Committee to Tab 3, page 3, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows intrafund transfers across lines of coverage should deficits arise. She also noted that the annualized 2019 figures are inclusive of the adopted budget amendment. The Committee agreed to continue with this process.

Ms. Palmeri stated that the draft budget has a .88% loss funding decrease. She noted that this is a reduction of approximately \$28,945 which is a result of implementing the Retrospective Program as will be discussed later.

Ms. Palmeri then reviewed the 2020 Draft Budget with the members. Ms. Palmeri noted that she is proposing to reduce the Risk Control Contingency to \$20,000. She reminded the Committee that this line was originally funded at \$125,000 years ago for new risk management programs like cyber, etc. and leaving \$20,000 is sufficient. She is also proposing to reduce the Contingency to \$25,000 with the same rationale as Risk Control Contingency. Ms. Palmeri noted that Miscellaneous/Annual Planning Retreat has a proposed increase of \$500 to \$6,500 based on the prior year(s) spending. She also proposed reducing the Miscellaneous/TPA Performance Bond by \$500 to \$250. She explained that when Cigna acquired Qual-Lynx, they were able to purchase bonds at a rate significantly less than previous years. She proposed increasing the Miscellaneous/Printing line by \$500 to \$6,500 as this has been exceeding the budget due to training seminars, member renewals, etc. The Committee approved the changes to the Operating Expense portion of the budget.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess premium section of the draft budget to discuss 2020 excess premiums. She stated that holding the MEL Excess WC & Liability line flat is sufficient this year. She reported that for this line, the estimated paid in 2019 is

\$1,187,146 and the Experience Rated & Retro Program capped at 100% is \$1,271,502. She stated that the MEL is looking at an overall budget increase of 2% prior to exposure growth and the BURLCO JIF 10 year average loss ratio within the MEL is 56.4% which has increased by 10% from last year. She noted that will likely affect the JIF's MEL Experience Rating and/or Retro program; however, feels the MEL Retro Contract max will remain at 100%. Mr. Forlenza stated that he spoke with Mr. Grubb, Executive Director of the MEL, about whether the experience rating process for each JIF plus the Retrospective Program is still needed. He noted that with the addition of the surplus floor, both aspects of this program are not needed. This issue will be discussed by the Executive Director's again in early October.

Ms. Palmeri noted that the Excess Property line item is budgeted at a 15% increase, which is 10% over what was paid for 2019 while leaving the fidelity line flat once again. Zurich is recommending 5% increase in their layers and the excess layers above Zurich are projecting a 15% increase. She stated that once the MEL issues the final premiums, this can be adjusted. Mr. Forlenza reported that the MEL actuary is reviewing loss funding projections to see if expanding the MEL property layer beyond the current \$400,000 retention makes sense. Ms. Palmeri stated that the MEL increase overall is significantly less than the commercial market.

Ms. Palmeri noted that the Cyber losses are developing poorly as the statewide cyber loss ratio is currently over 200% which will drive increases. She stated that cyber will likely be a 25% increase. Mr. Forlenza noted that currently cyber program has a \$10,000 deductible, but the MEL is considering a higher deductible (\$25,000, \$50,000, or \$100,000) if the member is not in compliance with the MEL's Cyber Risk Management Plan and a \$10,000 deductible if the member is in compliance with the MEL's program. He reminded members that Lou Romero is helping get the members compliant with this Program.

Ms. Palmeri stated that although the BURLCO JIF has been a good performer in the EPL/POL line with a five year loss ratio of 39.5%, their annual premium is not covering the amount of exposures in the JIF. She noted the carrier is looking to transition how the Statewide premium is allocated. She discussed phasing in the increased costs over 3-5 years so as to not dramatically impact the budget. As a result, she budgeted a 10% increase in EPL/POL to cover the estimated increase, however, it may need to be adjusted. Mr. Theokas asked why it has to be done over a few years. Ms. Palmeri explained that although BURLCO JIF is financially sound enough to do now, other JIFs around the State may not be able to handle the full 40% increase at once as well as potential impact on individual members within the BURLCO JIF.

Ms. Palmeri stated that a 2% increase was budgeted for the EJIF, however, this morning the EJIF decided to introduce a 2020 budget with a 2% decrease. Mr. Forlenza noted that the EJIF will be releasing \$2 million in dividends this year which beginning in 2018, is deposited directly into the member's AELCF account.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2019 contracted rates and adjusted via budget amendment as in previous years.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2020 budget will increase by \$138,932 or 1.83%.

Service Provider Comparison and 2020 Fee Request Letters

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2015 up to and including their fee requests for 2020. She stated that behind Tab 5 is a letter from each professional explaining their 2020 fee request if any. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2020 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Administration/Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administration/Executive Director.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Attorney.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Auditor.)*

Ms. Palmeri noted that the Claims Administrator is seeking a fee increase of 4%. They are not asking for any changes to the EPL Advocacy Fee which would remain flat at a not to exceed of \$2,000 with a rate of \$100 per claim; new member set up fee would remain flat at a maximum of \$1,350 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75. The net impact on the budget is 3.96%. Ms. Palmeri reviewed the claims count history in Tab 4, page 4 with the Committee. She stated that the claim projection is extremely low and directed the members to page 5, claim count development. Mr. Forlenza commented that although the percentage is higher, the dollar amount is not significant. He stated that the problem is that the claims administrator has fixed costs associated with their operation whether they handle one claim or 300 claims. He stated that they have not received much of an increase in revenue over the last few years. *(The Committee approved the requested increase.)*

Ms. Palmeri stated that the Cyber Online Employee Training (Media Pro) is in year 2 of their 3 year proposal.

Ms. Palmeri noted that the JIF Website Administrator has not requested an increase, however, she would like to increase the budget by \$250 for system enhancements. *(The Committee approved the budget increase.)*

Ms. Palmeri noted that the Managed Care program is in year 4 of their 5 year contract with a 2020 rate of \$516 per their awarded contract. She stated this is an allocated file expense which is paid out of loss funding.

Ms. Palmeri reported that the Payroll Auditor has requested a 2.05% increase. *(The Committee approved a 2.05% increase.)*

Ms. Palmeri stated that the Police Online Training (Police One Academy) is in year 2 of their 3 year proposal. She noted that the fee went down from 2018 to 2019 because they removed the initial set up costs. In 2020, the cost is increasing because this program was only anticipated for use by police officers with arrest powers and the reports are showing that many others in the police departments (clerks, PTs, court personnel) are using this training so we need to increase the money in this budget line. Mr. Matchett inquired if we pay per member. Mr. Forlenza noted that it is \$20 per user as noted in the RFP.

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item being held flat.)*

Ms. Palmeri stated that the Recording Secretary is not requesting an increase.

Ms. Palmeri stated that Right to Know (RTK) Coordinator is requesting a 21.72% increase. Mr. Forlenza directed the members to Tab 5, page 32. He noted that Mr. Shives, J.A. Montgomery, was going to cancel the RTK services because J. A. Montgomery is losing money by providing these services at the contracted rate. He stated that the actual annual costs are about \$16,500 higher. He noted that having another private contractor provide this service would be substantially higher (about 3 times as much) as dictated by a proposal he received from a firm in Ocean County. In addition, having each member contract for these services on their own would result in much higher costs to the members. As a result, Mr. Forlenza suggested a phase in process over 3 years. Ms. Palmeri also stated that the costs are currently allocated by payroll and her office is proposing allocating these costs across the membership by locations instead. The contract changes dictated by this new proposal are on page 22 and 23 of the agenda. Mr. Brook asked that we re-evaluate the vendor in 2021. The Committee agreed. *(The Committee approved the fee increase for the RTK Coordinator and the contract changes.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% *(The Committee approved the increase.)*

Ms. Palmeri stated that the Technology Risk Management Services (Pivot Point) is in year 2 of their 3 year proposal with lower costs in 2020 due to the removal of upfront administrative costs.

Ms. Palmeri stated Technology Risk Services Director (Lou Romero) is requesting a 20.73% increase. Mr. Forlenza directed the members to Tab 5, page 39. Mr. Romero's letter notes that he is now more aware of what the members need from him. They essentially need a Chief Information Officer more so and he would like to adjust his services accordingly. He noted that his original proposal was based on all 105 members (ACM, BURLCO, & TRICO JIFs) accepting his services. A member commented that it shouldn't matter if one of the JIFs didn't utilize his services, but in turn, understands the need for this program. Several members also noted that if the other JIF contracts for his services at some point, they would like a reconsideration of

his costs. Mr. Brook asked if he would assist with getting the members compliant with the MEL Cyber Plan of Risk Management. Mr. Forlenza stated that it is his main focus. He noted that he assisted Medford Township a few months ago and helped them tremendously after a cyber attack. Mr. Matchett suggested re-evaluating the contract prior to 2021 depending how many members he brings into compliance with the MEL's Program. *(The Committee approved the fee increase for the Technology Risk Services Director.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee approved the 2.0% increase.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. *(The Committee approved the 1.0% increase for the Wellness Director.)*

Scope of Service Contract Changes- Actuary

Ms. Palmeri directed the members to Tab 5, page 3. She reminded the members that a discussion was held with the Actuary to provide a quote to break out percentages for loss funding by line of coverage, per member. She commented that the Executive Director receives requests for this breakout so that members can charge back department costs or consider consolidation with other towns for various services. She noted that her office allocates loss funding as a proportionate share based on the JIF budget. She stated that although this works for budgeting, there could be two members with similar loss funding for different reasons such as the insurable values versus the number of employees insured. She noted that approving these additional services will assure that the department breakouts are more equitable. The Actuary quoted a one-time fee of \$4,540 for 2020 (which she suggested be paid out of the Contingency line since it's a one-time fee) and then these services will be included in the contracted fee going forward. Mr. Matchett inquired how many members actually request these breakouts. Ms. Palmeri noted she was not certain, but at least four (4) from this JIF this year alone. The Committee agreed to this new service.

Six Year Loss Ratio Summary as of June 30, 2019

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2013-2018 valued as of 06/30/19. She noted that the JIF Six Year Average Loss Ratio is 71.3%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/19 for Fund Years 2013-2018. She noted that the Six Year Average Loss Ratio for the MEL is at 81.3%. She stated that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/19 for Fund Years 2013-2018. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 39.5%; and the Six Year Average Loss Ratio is 39.2%. She 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.

***Assessment Strategy Scenario
Actuarial Valuation***

Ms. Palmeri directed the members to Tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses, allocating the change in the loss funding budget to each member equally, their loss funding assessment if they were a new member (credibility), and a mixture of loss experience (70%) and credibility (30%).

Ms. Palmeri explained that page 1, columns 1-3 details the budget increase as recommended; columns 4 & 5 utilizes the exposures and performance; columns 6 & 7 show the weighted assessments and columns 8 & 9 show the assessment change from prior year. She noted the Actuary uses 7 years, not 6, and does not take anomaly losses into account (one claim which accounts for at least 50% of the overall net incurred).

Impact of Renewing Members on Budget

Ms. Palmeri briefly reviewed the snapshot of the individual renewing members (beginning on page 3) with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew this year and the amount of loss funding that the remaining members would need to absorb. She noted that Lumberton has an anomaly loss.

Ms. Palmeri reviewed the Renewing Member Snapshot with the Committee. She noted that the member is broken out by loss funds, claims incurred, and loss ratio per Fund Year. She reviewed page 4 explaining how the combined six year loss ratio for Bordentown City is 89.7% and the difference of loss funding vs. incurred claims is \$89,819. She noted the exposure section of the Snapshot details why a member's loss funding increased or decreased. She stated that page 12 shows the loss funding of the overall JIF budget for analysis purposes.

Southampton Township 2020 Assessment Allocation

Mr. Forlenza informed the Committee that Southampton Township is seeking alternatives to JIF membership and their RMC has asked the JIF for an indication of Southampton's 2020 Assessment. Ms. Palmeri noted that page 3 shows a \$1,300 impact on the remaining members should Southampton not renew with the JIF for 2020. The Committee approved Mr. Forlenza to release their estimated 2020 assessment.

2020 Retrospective Program Candidate Analysis

Ms. Palmeri then directed the Committee to page 13 of Tab 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period and six (6) year period and the member is 15% or more underpriced according to the Actuary. She noted that she included Westampton for the Committee to decide because they were very close to meeting the \$200,000 negative impact requirements. She asked the Committee to review pages 13-20. The Committee discussed the candidates and based upon this criterion, agreed Delanco Twp, Edgewater Park, Palmyra, Riverside and Westampton are all candidates for the Retrospective Program in 2020. The Committee also felt that it would benefit Westampton to be on the program. Ms. Palmeri stated that the increase for the Retrospective candidates would be a minimum of 5% and capped at 30%. Mr. Hatcher

inquired what happens if any of these members choose not to participate in the program. Mr. Forlenza reported that if they chose not to participate, their loss funding would be increased to the amount recommended by the Actuary.

Assessment Strategy Scenario

Ms. Palmeri then directed the Committee to proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 21 of Tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies were identified for renewing members only.

After a brief discussion, the Committee indicated that they were generally comfortable with the allocations presented which group renewing members with a six year average loss ratio between 45%-75% at 4.0% reduction; 20%-45% at 8.0% reduction; and renewing members below 20% at a 16.0% reduction. She noted that non-renewing members will be addressed at the next meeting when anomaly losses are researched.

Ms. Palmeri stated that if we were to increase the property confidence level to "high", these reductions would need to be lessened to generate the additional loss funding necessary. Mr. Forlenza noted that the reductions need to be fair while not increasing the assessment of members who are doing well. Ms. Palmeri suggested funding the property line by adding money to a Loss Fund Contingency (LFC) line instead as then it can be moved easily when needed. It will also be easier to track transfers and impact of the deterioration in the property line. The Committee agreed to fund the LFC with an additional \$45,000. Ms. Palmeri stated that she will email out a new Assessment Strategy with these changes. Ms. Palmeri noted that the anomalies for non-renewing members will be identified for next meeting.

MEL Fiduciary Disclosure

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today's meeting, explaining that the MEL, like the BURLCO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the BURLCO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.

Miscellaneous

July 2019 Budget Amendment

Ms. Palmeri highlighted the 2019 budget amendment as adopted in July. She noted that the details that necessitated the amendment were discussed at the last finance meeting.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of discussions on assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments. The Committee agreed to meet on **Friday, October 11, 2019 at 9am in Delran.**

Seeing no other business, the meeting was adjourned at 3:40pm.

File:	BURLCO/GEN/Finance Committee	Tab:	08/29/19
	BURLCO/2019/Finance Committee	Tab:	08/29/19

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 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
June 30, 2019

	Total
Earned Contributions & MEL / RCF Dividends	\$117,128,903
Claims Paid (Net of Subrogation) & RCF Premiums	(38,298,150)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(32,622,452)
Operating Expenses Paid	(19,647,943)
Residual Claims Fund Premiums Paid	(5,645,529)
Total Payments	(95,961,863)
Position After Expenses	21,167,040
Investment Income (per Treasurer)	4,319,307
Transfers	-
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
CASH POSITION	16,849,220
Case Reserves	(3,254,966)
Position After Case Reserves	13,594,254
IBNR Reserves	(2,586,075)
Aggregate Excess Recoverable	-
Net Current Surplus	11,008,179
Valued as of 03/31/19	\$10,729,877
NET CHANGE	\$278,302
Claim Count: 06/30/19 (Open Fund Years)	1,626
Claim Count: 03/31/19 (Open Fund Years)	1,607
Net Change	19

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
June 30, 2019

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$133,875	\$225,948	\$62,900	\$976,535	\$246,986	\$0	\$1,370,262	\$778,168	\$3,794,673
Other Contributions/ Retro payments									\$0
Total Contributions	\$133,875	\$225,948	\$62,900	\$976,535	\$246,986	\$0	\$1,370,262	\$778,168	\$3,794,673
Claims Paid (Net of Subrogation)	(169,754)	(3,462)	(3,966)	(207,670)					(384,852)
Excess Recoveries									-
Excess Insurance Premiums Paid							(1,553,100)		(1,553,100)
Operating Expenses Paid								(531,458)	(531,458)
Total Payments	(169,754)	(3,462)	(3,966)	(207,670)	-	-	(1,553,100)	(531,458)	(2,469,410)
Position After Expenses	(35,879)	222,486	58,934	768,865	246,986	-	(182,839)	246,710	1,325,263
Investment income (per Treasurer)	617	214	563	7,995	2,246		6,177	6,560	24,373
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	(35,262)	222,699	59,497	776,860	249,232	-	(176,661)	253,270	1,349,636
Case Reserves	(308,203)	(48,928)	(3,600)	(245,559)					(606,290)
Position After Case Reserves	(343,465)	173,771	55,897	531,301	249,232	0	(176,661)	253,270	743,346
IBNR Reserves	(1,000)	(213,440)	(66,437)	(576,197)					(857,074)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	(\$344,465)	(\$39,669)	(\$10,540)	(\$44,896)	\$249,232	\$0	(\$176,661)	\$263,270	(\$113,728)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/19	(\$62,033)	(\$19,666)	(\$5,369)	(\$82,963)	\$123,666	\$0	(\$150,029)	\$135,760	(\$60,634)
NET CHANGE	(282,432)	(20,003)	(5,171)	38,067	125,566	-	(26,632)	117,510	(53,094)
Claim Count: 06/30/19 (Open Fund Years)	26	31	3	42					102
Claim Count: 03/31/19 (Open Fund Years)	21	25	1	37					84
Net Change	5	6	2	5					18

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
June 30, 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
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(334,970)	(241,004)	(55,821)	(1,384,310)					(2,016,105)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,359,892)	(1,359,892)
Total Payments	(334,970)	(241,004)	(55,821)	(1,384,310)	-	-	(2,568,089)	(1,359,892)	(5,944,085)
Position After Expenses	(64,670)	210,346	69,979	627,640	507,802	-	26,051	173,418	1,550,567
Investment Income (per Treasurer)	1,434	3,087	2,288	27,541	13,622	-	14,864	20,793	83,629
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	36,764	213,433	72,267	655,181	421,424	-	40,915	194,211	1,634,196
Case Reserves	(13,602)	(214,160)	(14,324)	(728,494)					(970,580)
Position After Case Reserves	23,162	(727)	57,943	(73,313)	421,424	0	40,915	194,211	663,616
IBNR Reserves	-	(520,752)	(104,740)	(647,165)					(1,272,677)
Aggregate Excess Recoverable									-
Net Current Surplus/(Deficit)	\$23,162	(\$521,479)	(\$46,797)	(\$720,498)	\$421,424	\$0	\$40,915	\$194,211	(\$609,061)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/19	(\$97,498)	(\$627,708)	(\$56,958)	(\$837,026)	\$517,563	\$0	\$40,812	\$256,072	(\$804,744)
NET CHANGE	120,660	106,229	10,161	116,528	(96,139)	-	103	(61,860)	195,683
Claim Count: 06/30/19 (Open Fund Years)	56	149	39	157					401
Claim Count: 03/31/19 (Open Fund Years)	56	149	39	156					400
Net Change	0	0	0	1					1

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
June 30, 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
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(203,459)	(102,964)	(18,662)	(922,852)	-	-	-	-	(1,247,937)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,295,682)	(1,295,682)
Total Payments	(203,459)	(102,964)	(18,662)	(922,852)	-	-	(2,490,955)	(1,295,682)	(5,034,574)
Position After Expenses	53,241	367,086	104,588	1,230,309	530,873	107,867	172,250	199,528	2,765,742
Investment Income (per Treasurer)	2,028	13,815	3,614	48,152	18,365	3,539	5,863	9,069	104,446
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	55,269	380,901	108,202	1,278,461	549,238	111,406	178,113	208,596	2,870,187
Case Reserves	(7,161)	(184,702)	(2,579)	(378,460)	-	-	-	-	(572,902)
Position After Case Reserves	48,108	196,199	105,623	900,001	549,238	111,406	178,113	208,596	2,297,285
IBNR Reserves	-	(108,029)	(17,163)	(106,823)	-	-	-	-	(232,015)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$48,108	\$88,170	\$88,460	\$793,178	\$549,238	\$111,406	\$178,113	\$208,596	\$2,065,270
RECOMMENDED TRANSFERS									-
Valued as of 03/31/19	\$43,692	\$122,240	\$81,174	\$781,331	\$545,171	\$110,581	\$176,796	\$207,051	\$2,068,037
NET CHANGE	4,416	(34,070)	7,286	11,848	4,067	825	1,316	1,545	(2,766)
Claim Count: 06/30/19 (Open Fund Years)	55	113	40	124					332
Claim Count: 03/31/19 (Open Fund Years)	55	113	40	124					332
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
June 30, 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
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(315,204)	(185,101)	(13,068)	(1,305,130)	-	-	-	-	(1,818,503)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,394)	(1,327,394)
Total Payments	(315,204)	(185,101)	(13,068)	(1,305,130)	-	-	(2,367,012)	(1,327,394)	(5,512,909)
Position After Expenses	(40,120)	325,664	106,653	920,285	552,833	100,147	222,351	187,123	2,374,936
Investment Income (per Treasurer)	2,370	16,801	3,690	34,577	17,508	3,053	4,439	6,897	89,336
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
CASH POSITION	82,250	342,465	110,343	954,862	450,341	103,200	226,790	194,021	2,464,272
Case Reserves	-	(488,099)	-	(176,261)		-	-	-	(644,360)
Position After Case Reserves	82,250	(125,634)	110,343	778,601	450,341	103,200	226,790	194,021	1,819,912
IBNR Reserves	-	(84,345)	-	(56,312)	-	-	-	-	(140,657)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$82,250	(\$209,979)	\$110,343	\$722,289	\$450,341	\$103,200	\$226,790	\$194,021	\$1,679,255
RECOMMENDED TRANSFERS									-
Valued as of 03/31/19	\$81,641	(\$103,517)	\$109,526	\$655,467	\$447,006	\$102,436	\$225,115	\$192,585	\$1,710,279
NET CHANGE	609	(106,462)	817	66,803	3,335	764	1,675	1,435	(31,024)
Claim Count: 06/30/19 (Open Fund Years)	73	114	38	163					388
Claim Count: 03/31/19 (Open Fund Years)	73	114	38	163					388
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2015
June 30, 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
Total Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$604,427	\$100,000	\$2,452,570	\$1,500,655	\$7,895,259
Claims Paid (Net of Subrogation)	(289,251)	(179,646)	(39,592)	(2,185,619)					(2,694,108)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,694)		(2,339,694)
Operating Expenses Paid								(1,303,669)	(1,303,669)
Total Payments	(289,251)	(179,646)	(39,592)	(2,185,619)	-	-	(2,339,694)	(1,303,669)	(6,337,471)
Position After Expenses	(40,051)	338,954	87,554	157,042	604,427	100,000	112,876	196,986	1,557,788
Investment Income (per Treasurer)	2,760	14,294	3,366	16,814	20,835	3,383	6,061	8,580	76,113
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	62,729	353,248	90,920	173,856	525,262	103,383	118,937	205,566	1,633,901
Case Reserves	-	(107,121)	-	(351,700)		-	-	-	(458,821)
Position After Case Reserves	62,729	246,127	90,920	(177,844)	525,262	103,383	118,937	205,566	1,175,080
IBNR Reserves	-	(14,337)	-	(69,315)			-	-	(83,652)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
Net Current Surplus/(Deficit)	\$62,729	\$231,790	\$90,920	(\$247,159)	\$525,262	\$103,383	\$118,937	\$205,566	\$1,091,428
RECOMMENDED TRANSFERS									-
Valued as of 03/31/19	\$82,265	\$174,541	\$90,247	(\$292,577)	\$521,372	\$102,618	\$118,060	\$204,044	\$980,570
NET CHANGE	464	57,248	673	45,418	3,889	766	878	1,522	110,858
Claim Count: 06/30/19 (Open Fund Years)	91	109	42	161					403
Claim Count: 03/31/19 (Open Fund Years)	91	109	42	161					403
Net Change	0	0	0	0					0

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
June 30, 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)	3,932,843
Transfers	\$0

Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
CASH POSITION	\$6,888,460
Case Reserves - Property	(\$2,013)
Position After Case Reserves	6,886,447
IBNR Reserves - Property	\$0
Current Surplus/(Deficit)	\$6,886,447
Open Property Claim Count: 06/30/19	1
Open Property Claim Count: 03/31/19	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 June 30, 2019

Burlington County Municipal Joint Insurance Fund

Historical Operating Results Summary

MEL JIF RETRO Contingency Fund

June 30, 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)		8,567
Transfers		
Return of Surplus		
CASH POSITION		\$378,491
MEL Retro Transfer - Excess Premiums Liability		(369,924)
Current Surplus/(Deficit)		\$8,567
Valued as of 03/31/19		\$5,763
NET CHANGE		\$2,804

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2019

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2019

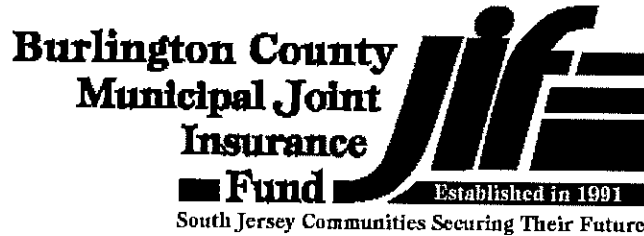
FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (35,262)	\$ 222,699	\$ 59,497	\$ 776,860	\$ 249,232	\$ -	\$ (176,661)	\$ 253,270	\$ 1,349,636
Net Current Surplus/(Deficit)	\$ (344,465)	\$ (39,669)	\$ (10,540)	\$ (44,898)	\$ 249,232	\$ -	\$ (176,661)	\$ 253,270	\$ (113,728)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ (62,033)	\$ (19,666)	\$ (5,369)	\$ (82,963)	\$ 123,666	\$ -	\$ (150,029)	\$ 135,760	\$ (60,634)
NET CHANGE	\$ (282,432)	\$ (20,003)	\$ (5,171)	\$ 38,067	\$ 125,566	\$ -	\$ (26,632)	\$ 117,510	\$ (53,094)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 36,764	\$ 213,433	\$ 72,267	\$ 655,181	\$ 421,424	\$ -	\$ 40,915	\$ 194,211	\$ 1,634,196
Net Current Surplus/(Deficit)	\$ 23,162	\$ (521,479)	\$ (46,797)	\$ (720,498)	\$ 421,424	\$ -	\$ 40,915	\$ 194,211	\$ (609,061)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ (97,498)	\$ (627,708)	\$ (56,958)	\$ (837,026)	\$ 517,563	\$ -	\$ 40,812	\$ 256,072	\$ (804,744)
NET CHANGE	\$ 120,660	\$ 106,229	\$ 10,161	\$ 116,528	\$ (96,139)	\$ -	\$ 103	\$ (61,860)	\$ 195,683

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 55,269	\$ 380,901	\$ 108,202	\$ 1,278,461	\$ 549,238	\$ 111,406	\$ 178,113	\$ 208,596	\$ 2,870,187
Net Current Surplus/(Deficit)	\$ 48,108	\$ 88,170	\$ 88,460	\$ 793,178	\$ 549,238	\$ 111,406	\$ 178,113	\$ 208,596	\$ 2,065,270
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 43,692	\$ 122,240	\$ 81,174	\$ 781,331	\$ 545,171	\$ 110,581	\$ 176,796	\$ 207,051	\$ 2,068,037
NET CHANGE	\$ 4,416	\$ (34,070)	\$ 7,286	\$ 11,848	\$ 4,067	\$ 825	\$ 1,316	\$ 1,545	\$ (2,766)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,250	\$ 342,465	\$ 110,343	\$ 954,862	\$ 450,341	\$ 103,200	\$ 226,790	\$ 194,021	\$ 2,464,272
Net Current Surplus/(Deficit)	\$ 82,250	\$ (209,979)	\$ 110,343	\$ 722,289	\$ 450,341	\$ 103,200	\$ 226,790	\$ 194,021	\$ 1,679,255
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 81,641	\$ (103,517)	\$ 109,526	\$ 655,487	\$ 447,006	\$ 102,436	\$ 225,115	\$ 192,585	\$ 1,710,279
NET CHANGE	\$ 609	\$ (106,462)	\$ 817	\$ 66,803	\$ 3,335	\$ 764	\$ 1,675	\$ 1,435	\$ (31,024)

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 62,729	\$ 353,248	\$ 90,920	\$ 173,856	\$ 525,262	\$ 103,383	\$ 118,937	\$ 205,566	\$ 1,633,901
Net Current Surplus/(Deficit)	\$ 62,729	\$ 231,790	\$ 90,920	\$ (247,159)	\$ 525,262	\$ 103,383	\$ 118,937	\$ 205,566	\$ 1,091,428
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/19	\$ 62,265	\$ 174,541	\$ 90,247	\$ (292,577)	\$ 521,372	\$ 102,618	\$ 118,080	\$ 204,044	\$ 980,570
NET CHANGE	\$ 464	\$ 57,248	\$ 673	\$ 45,418	\$ 3,889	\$ 766	\$ 878	\$ 1,522	\$ 110,858



To: BURLCO JIF Finance Committee
FROM: Paul Forlenza, MGA, RMC, Executive Director
DATE: August 29, 2019
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

CC: Fund Commissioners *via 08/29/19 Finance Committee Meeting Minutes*
Risk Management Consultants *via 08/29/19 Finance Committee Meeting Minutes*

RESOLUTION NO. 2019 -

RESOLUTION OF THE EXECUTIVE COMMITTEE OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2006-2014) SURPLUS

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2006 through 2014**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$750,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Meghan Jack, Fund Chair

ATTEST:

Glenn McMahon, Fund Secretary

Date



Municipal Excess Liability Joint Insurance Fund

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

Date: September 4, 2019
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: September MEL Report

Correspondence: Executive Director submitted a copy of cover letter to the Star Ledger outlining JIF operations. Executive Director said he routinely provides a detailed cover letter when responding to OPRA requests for significant information.

2020 Budget: Executive Director submitted and reviewed the preliminary 2020 budget with rate table along with a memorandum outlining changes. Draft budget is based on municipal members only and applies 2020 rates against 2019 exposure base. Executive Director said increases in property rates and loss fund contingency are offset by 14% reduction in workers' compensation claims fund. Executive Director said local JIF loss control and the MEL Safety Institute are having a positive impact on workers' compensation experience. Executive Director said loss fund contingency included additional funds in recognition of expected claims resulting from changes in the law concerning firemen's cancer and sexual molestation.

Management Committee: Executive Director summarized the June meeting of the Management Committee.

Contracts: Competitive Contract RFPs (CCRFP) were issued for Learning Management System, Risk Management & Information System, Management and Safety Training Consultant and Marketing Consultant and Marketing Manager. Responses are due by September 19th and the respective Evaluation Committees will be scheduling meetings to review the responses.

In addition, a CCRFP is being drafted for Asset Manager and Financial Advisor Services and Online Training, Webinar and Video Producer. Board of Commissioner authorized the advertisement and release of these RFPs.

Audit Committee Corporate Board Member: A meeting has been scheduled in October to meet the candidate to replace James Bollerman. Executive Director recognized Mr. Bollerman with an engraved clock for his years of service and professionalism in serving on the board. Mr. Bollerman said it was an honor to have served on the Audit Committee since 1993 with outstanding professionals serving a phenomenal organization.

Sexual Molestation Legislation: A memorandum from the MEL Chairman - on the creation of an ad-hoc advisory committee under the direction of the Claims Committee – was distributed to the Board.

Management Committee met via teleconference on July 22nd and approved a proposal submitted by Princeton Strategic Communications to produce the training video as part of the comprehensive risk management plan; anticipated launch is November 2019. The Fund Attorney and Qualified Purchasing Agent (QPA) reviewed current contract and agreed the additional services can be considered within their scope.

Coverage Committee: Board of Fund Commissioners accepted the Coverage Committee's recommendation and voted to recommend local JIF adopt the revised crime policy.

Coverage Committee had worked with the Technical Writer to redraft JIF Crime Policy to streamline language. MEL will now work with the Technical Writer to draft the MEL's "follow form" policy.

Legislative Committee: Committee met on July 12th and submitted its minutes of that meeting to the Board of Fund Commissioners. The next meeting is scheduled for November 20, 2019 at 10:00 AM as part of the annual NJSLOM conference.

Safety & Education Committee: Committee met on July 12th and submitted its minutes of that meeting. The next meeting is scheduled for September 13, 2019.

Board accepted the request for an additional *Below 100 Training Program* to be scheduled in a centralized location. The mission of **Below 100** is to reduce police officer line-of-duty deaths to fewer than 100 per year. Total cost is approximately \$3,200 which represents trainer and meeting costs.

MEL Safety Institute-Services Request: Board of Fund Commissioners approved the request by Alfred T. Kirk of Conner Strong & Bucklew requesting access to the MEL Safety Institute for two sub-funds of New Jersey Schools Insurance Group. The proposed annual compensation to the MEL Safety Institute would be \$50,000 (\$25,000 each sub-fund). Executive Director noted that School Association Insurance Fund (SAIF) already utilizes the MEL Safety Institute.

Model Personnel Committee: Members will be asked to update EPL Compliance Programs during 2020. We are recommending the MEL enter into a Professional Services contract with an attorney specializing the drafting Personnel Manuals to completely update the model documents. The Board of Fund Commissioners accepted the recommendation of the Fund Attorney and Executive Director to engage the services of a law firm to conduct a complete review and rewrite of the MEL's Model Personnel Manual and agreed to engage Cleary I Giacobbe I Alfieri I Jacobs, LLC at a cost not to exceed \$40,000 subject to professional services agreement.

Marketing Committee: This committee met on May 30th and submitted the minutes for information.

Power of Collaboration Brochure: The MEL is distributing copies of a brochure highlighting the savings to taxpayers and significant improvement to the safety record since its inception.

League Magazine Ad: The latest in the series of "Power of Collaboration" ad (copy attached) will also highlight the savings to taxpayers.

NJSLOM Ethics Seminar: The NJSLOM has asked the JIFs to help spread the word on its upcoming League Ethics Seminars scheduled for October (attached). Many of the State-issued certifications (i.e., Construction Officials, Subcode Officials, CMFO, etc.) require CEU's under the Ethics category; the League seminar will help to satisfy those requirements.

Cyber Task Force: The Task Force is reviewing member compliance with risk control, claims experience and next steps, including the development of recommendations concerning what to look for in IT professionals. Attached is a summary of compliance by JIF.

RCF Report: Commissioner Clarke submitted his report on the RCF's June meeting.

Statutory Bonds: Underwriting Manager's office has contacted municipal clerks and risk management consultants of member towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Claims Review Committee: The Claims Review Committee met on July 18th and submitted its minutes of that meeting under separate cover.

Fund Attorney: Attorney provided a summary of the events that led to the MEL withdrawing its coverage in an EPL matter due to the member's lack of cooperation. Courts upheld the MEL's decision.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The MEL Underwriting Manager team has completed its Pre-Renewal actions, culminating in a Pre-Renewal presentation to the MEL and MEL-member JIF Executive Directors. Our pre-renewal begins in June of every year, starting with discussions with all of our incumbent insurers. Next, we conduct a marketplace analysis utilizing multiple resources, including information gained from the insurers, in order to identify endogenous and exogenous factors affecting our upcoming renewal and predicting renewals for years to come. You can find highlights from our Pre-Renewal attached to this memo.

The Underwriting Manager team would also like to take this opportunity to remind everyone about a few renewal-centric items:

Statutory Bonds

- ✓ Statutory Bonds for the four positions required to be underwritten (Treasurer, Tax Collector, Library Treasurer and Utility Collector) must be re-underwritten the same year the bondholder's entity is renewing with the JIF (usually every 3 years). Reminders of such were sent in August to the clerks of all entities renewing with the JIF in 2020. Please see the MEL Coverage Bulletin for more details: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-07-JIF-Crime-Policy-and-MEL-Crime-.pdf>
- ✓ The MEL Coverage Committee just made the following clarification regarding issuance of Statutory Bonds: A separate bond will be issued for every position an individual holds, and therefore each will be separately underwritten; however, if an entity has a service agreement with another entity for a statutorily bonded position, we only need to issue a single bond, BUT we must be notified of such agreement.

Crime / Statutory Bond Certificates of Insurance

- ✓ In the past, separate Certificates of Insurance were issued for Certain Crime coverages and Statutory Bond coverages. Due to some confusion when being issued like this, we have made the decision to combine these certificates into one.

Amusement Rides / Firework Displays

- ✓ As discussed over the past two years, the MEL has reaffirmed its underwriting guidelines as respects Amusement Rides and Firework Displays. Please review the current MEL Coverage Bulletin closely to understand what type of submission will comply with the underwriting guidelines. These guidelines are critical for everyone's safety and to avoid significant losses: <https://njmel.org/wp-content/uploads/2019/03/MEL-Bulletin-19-08-Fireworks-Amusements.pdf>

Vacant Property Reporting & Coverage

- ✓ As noted at the 2019 renewal, the Vacant Property reporting requirements and coverage restrictions would extend to all vacant properties effective January 1, 2020. Originally, we only imposed these reporting requirements and restrictions on newly added vacant properties, but not those grandfathered on the schedule of locations. Effective January 1, 2020, all vacant properties on the schedule will be subject to these underwriting and coverage restrictions. Please review the MEL Coverage Bulletins and provide your submissions: <https://njmel.org/wp-content/uploads/2019/01/MEL-Bulletin-19-10-Vacant-Historic-Newly-Acquired.pdf>

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Municipal Excess Liability Joint Insurance Fund

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d Commissioners

From: David N. Grubb, Executive Director

Date: September 4, 2019

Re: Preliminary 2020 Budget

Attached is the preliminary 2020 budget of \$42,529,502 (Municipal only) based on 2019 exposures. The overall increase is \$848K (2%). The 2020 budget is especially challenging because of the recent legislation that increases the exposure to child abuse claims and the Fire Fighter Cancer Presumption amendment to the Workers' Compensation statute. Significant changes are:

- 1) Line 3 (workers' compensation) is decreasing 14.1% because of the significant improvement in safety program results. This line does not include coverage for cancer presumption.
- 2) Line 14 (excess workers' compensation) is decreasing 9.3% which also reflects the MEL's favorable workers' compensation experience.
- 3) Line 15 (Excess Property coverage) is increasing 13.5% reflecting the general deterioration in the property insurance market. Some of this increase already occurred in the 2019 budget after it was adopted.
- 4) Line 17 (Loss Fund Contingency) is increasing \$397K (34.9%) to put aside additional funds for expected sexual molestation and fire fighter cancer presumption claims.
- 5) Line 42 (Expenses) is increasing 2% pending review of the Management Committee prior to budget introduction.
- 6) Line 44 (MEL Safety Institute) is increasing 9% to pay for additional training for the upcoming Employment Practices Risk Control recertification and training officials, managers, employees and volunteers how to identify and help protect abused children.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2020 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2019 RATES	2020 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1 To 500K	2,108,206	2,188,309	80,103	3.8%
2 1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%
3 Excess WC	7,012,946	6,023,624	(989,322)	-14.1%
4 Excess Property Claims	2,779,016	2,954,909	175,893	6.3%
5 POL/EPL Land Use	1,039,794	1,039,794	-	0.0%
6 Aggregate Excess LFC	14,070	13,920	(150)	-1.1%
7 JIF Faithful Performance Bond	195,348	195,348	-	0.0%
8 Surety Bond	293,501	293,501	-	0.0%
9 Sub Total	18,059,663	17,483,178	(576,485)	-3.2%
10 PREMIUMS				
11 3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%
12 Optional Excess Liability	2,190,181	2,190,181	-	0.0%
13 Optional Excess POL/EPL	599,692	599,692	-	0.0%
14 Excess WC	2,692,150	2,442,003	(250,147)	-9.3%
15 Excess Property	7,949,983	9,023,602	1,073,619	13.5%
16 Boiler and Machinery	665,825	699,116	33,291	5.0%
17 Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18 Sub Total	18,383,899	19,637,807	1,253,908	6.8%
19 Total Claims & Premiums	36,443,562	37,120,985	677,423	1.9%
20				
21 II. EXPENSES				
22 Claims Adjustment	1,051,044	1,072,065	21,021	2.0%
23 Property Adjustment	169,793	173,189	3,396	2.0%
24 Administration	1,199,776	1,223,772	23,996	2.0%
25 Loss Fund Management	135,607	138,319	2,712	2.0%
26 Actuary	51,118	52,140	1,022	2.0%
27 Attorney	46,005	46,925	920	2.0%
28 Deputy Attorney	1,535	1,566	31	2.0%
29 Attorney-OPRA	17,319	17,665	346	2.0%
30 Auditor	29,316	29,902	586	2.0%
31 Treasurer	25,919	26,437	518	2.0%
32 Underwriting Manager	539,595	550,387	10,792	2.0%
33 Reinsurance Manager	311,594	317,826	6,232	2.0%
34 Safety and Education Committee	202,124	206,166	4,042	2.0%
35 Computer Services	143,585	146,457	2,872	2.0%
36 Legislative Committee	27,476	28,026	550	2.0%
37 Internal Audit Committee	60,193	61,397	1,204	2.0%
38 Strategic Planning Committee	30,097	30,699	602	2.0%
39 Coverage Committee	39,866	40,663	797	2.0%
40 Communications Committee	123,890	126,368	2,478	2.0%
41 Misc Expense	66,561	66,561	-	0.0%
42 Subtotal	4,272,413	4,356,531	84,118	2.0%
43				
44 MEL Safety Institute	965,134	1,051,986	86,852	9.0%
45 Total Appropriations	41,681,109	42,529,502	848,393	2.0%



Municipal Excess Liability Residual Claims Fund

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September 4, 2019

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Matchett
Re: RCF September Meeting

OPRA Request: Copies of PERMA's response to a recent OPRA request submitted by the Star Ledger was circulated for review. Executive Director noted the response highlighted a few items, such as, control of local joint insurance funds is governed by member-appointed Commissioners and the effectiveness of safety and risk control programs to significantly reduce accident rates.

Sexual Molestation Legislation: Executive Director reported at the June meeting, the Board reviewed and agreed to a recommendation by the MEL Management Committee to amend both the MEL and RCF Risk Management Plans (RMP) in response to claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation claims.

As previously discussed, the MEL is developing a comprehensive risk control plan to involve communication plan, training and specialized claims management of this exposure. Executive Director reported a Task Force met on July 30th to outline next steps, claims handling and program structure. Submitted for review was a memorandum from the MEL Chairman recommending the creation of an Ad-Hoc advisory committee under the direction of the MEL Claims Committee; the Board of Fund Commissioners voted unanimously and agreed with the recommendation.

2018 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2018 Budget, which reflected the transfer of Fund Year 2014 from the local JIFs as of 12/31/18. Enclosed as part of this report is the Amended 2018 Budget.

2019 Budget Amendment: Executive Director reported that the 2019 "expense only" budget was adopted at the October 2018 meeting. The amended 2019 Budget to include transfer of 2015 claim liabilities valued as of December 31, 2019 will be presented during the 1st quarter of 2020 to allow time for the Actuary to finalize the IBNR.

2020 Budget: The Board of Fund Commissioners reviewed the proposed 2020 Budget. Under the conditions of the Fund, the 2020 expenses cannot be directly charged to an expense line established in the 2019 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$646,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2020 Budget and to schedule the Public Hearing on October 16, 2019, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed as part of this report is the Proposed 2020 Budget.

Claim Transfers: Executive Director reported that all members of the RCF Fund will be asked to adopt resolutions at their September meetings to transfer their 2015 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. Enclosed as part of this report is the claims transfer resolution for local funds to adopt.

Claims Committee: The Claims Review Committee met on July 18, 2019 and also met the morning of the Commissioner's meeting; minutes of the meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for Wednesday October 16, 2019 at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	\$ CHANGE
APPROPRIATIONS			
MEL	291,364	8,102,724	7,811,360
BMEL	0	0	0
ATLANTIC	45,775	1,724,442	1,678,666
BERGEN	12,788	1,055,261	1,042,473
BURLCO	19,148	494,811	475,663
CAMDEN	22,017	941,449	919,432
MONMOUTH	25,251	1,382,606	1,357,355
MORRIS	19,213	1,773,283	1,754,070
NJUA	15,776	302,713	286,937
OCEAN (incl Brick) incremental inr	46,427	1,950,490	1,904,063
PMM	7,938	222,601	214,663
SOUTH BERGEN	20,533	1,024,255	1,003,723
SUBURBAN ESSEX	19,990	650,769	630,779
TRICO	28,672	303,937	275,265
SUBURBAN MUNICIPAL	3,238	61,842	58,604
CENTRAL JERSEY	56,633	1,386,518	1,329,885
NJPHA	15,239	500,928	485,689
TOTAL	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2018 AMENDED BUDGET

	2018 Budget	2018 Revised Budget	
APPROPRIATIONS			
CLAIMS	0	20,578,628	20,578,628
REINSURANCE PREMIUMS	30,000	30,000	0
LOSS FUND CONTINGENCY	0	650,000	650,000
SUBTOTAL LOSS FUND	30,000	21,258,628	21,228,628
EXPENSES			
ADMINISTRATOR	197,849	197,849	0
DEPUTY ADMINISTRATOR	67,302	67,302	0
ATTORNEY	40,960	40,960	0
CLAIMS SUPERVISION & AUDIT	59,211	59,211	0
TREASURER	38,456	38,456	0
AUDITOR	22,717	22,717	0
ACTUARY	40,556	40,556	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	490,886	490,886	0
EXPENSE CONTINGENCY	129,114	129,114	0
SUBTOTAL EXPENSES	620,000	620,000	0
TOTAL BUDGET	650,000	21,878,628	21,228,628

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2019 ANNUALIZED	2020 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	28,000	10,000	(18,000)	-64%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	28,000	10,000	(18,000)	-64%
EXPENSES				
ADMINISTRATOR	201,806	205,842	4,036	2%
DEPUTY ADMINISTRATOR	68,648	70,021	1,373	2%
ATTORNEY	41,779	42,615	836	2%
CLAIMS SUPERVISION & AUDIT	60,395	61,603	1,208	2%
TREASURER	39,225	40,010	785	2%
AUDITOR	23,171	23,634	463	2%
ACTUARY	41,367	42,194	827	2%
MISCELLANEOUS	24,312	24,798	486	2%
SUBTOTAL	500,703	510,717	10,014	2%
EXPENSE CONTINGENCY	132,297	135,283	2,986	2%
SUBTOTAL EXPENSES	633,000	646,000	13,000	2%
TOTAL BUDGET	661,000	656,000	(5,000)	-0.8%



**New Jersey Municipal Environmental
Risk Management Fund**

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DATE: September 4, 2019

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2018 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2020 BUDGET PROCESS – Attached to this report, is the 2020 draft budget. The Finance Committee met on August 29, 2019 and recommended the 2020 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 16, 2019.

2019 DIVIDEND - The Finance Committee is recommending a 2019 dividend of \$2,000,000. Resolution #25-19 authorizing a total return dividend of \$2,000,000 was adopted by the Executive Board.

LOBBYIST CONSULTING SERVICES RFP - The Executive Director's office issued a Competitive Contract RFP for the position of Lobbyist Consulting Service Provider with a return date of July 9, 2019. There was one RFQ response received, the incumbent, Princeton Public Affairs Group (PPAG). Resolution #26-19 was adopted by the Executive Board authorizing the award of competitive contract to PPAG for a period of 5 years at an estimated fee of \$45,000 per year.

38 LAGOON DRIVE PROPERTY - The Executive Board authorized the acceptance of the purchase offer for the property owned by the EJIF in the amount of \$207,500. Resolution #27-19 was adopted by the Executive Board ratifying the contract for sale and addendum to the contract for 38 Lagoon Drive owned by the E-JIF.

COVERAGE COMMITTEE – A Coverage Committee meeting will be scheduled to discuss perfluorooctanoic acid (PFOA) and perfluorooctane sulfonate (PFOS) exposures in view of the

adoption by the NJDEP of the nation's most stringent standards. The EJIF excess carrier has asked the EJIF to consider how it will deal with these exposures. A copy of the September 2017 Environmental Alert on the topic is attached to this report for reference.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 16, 2019 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2020 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/28/2019 10:41	2019	2020		
		TOTAL	TOTAL	CHANGE	
				CHANGE	
	I. Claims and Excess Insurance			\$	
	Claims			%	
1	Third Party (Non-Site Specific)	443,801	409,942	(33,859)	-7.6%
2	On Site Cleanup (Site Specific)	256,944	243,749	(13,195)	-5.1%
3	PO Pollution Liability	186,854	166,192	(20,662)	-11.1%
4	Tank Systems	233,586	220,833	(12,753)	-5.5%
5	DMA Waste Sites (Superfund Buyout)	1,214,614	1,174,535	(40,079)	-3.3%
6	LFC	29,002	29,002	-	0.0%
7	Total Loss Fund	2,364,801	2,244,253	(120,548)	-5.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	82,105	83,747	1,642	2.0%
13	Auditor	16,278	16,604	326	2.0%
14	Executive Director	303,158	309,221	6,063	2.0%
15	Treasurer	20,077	20,478	401	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	240,112	244,915	4,803	2.0%
18	Environmental Services	429,422	438,011	8,589	2.0%
19	Claims Administration	28,385	28,953	568	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,227,037	1,249,429	22,392	1.8%
22					
23	Non-Contracted Services				
24	Postage	5,518	5,518	-	0.0%
25	Printing	4,285	4,285	-	0.0%
26	Telephone	2,444	2,444	-	0.0%
27	Expenses contingency	14,933	14,933	-	0.0%
28	Member Testing	8,233	8,233	-	0.0%
29					
30	Subtotal - Non-contracted svcs	35,413	35,413	-	0.0%
31					
32	Subtotal-Contracted/Non-contracted s	1,262,450	1,284,842	22,392	1.8%
33					
34	Excess Aggregate Insurance	546,830	557,766	10,936	2.0%
35					
36	General Contingency	149,089	149,089	-	0.0%
37					
38	Total Exp, Fees & Contingency	1,958,369	1,991,697	33,328	1.7%
39					
40	TOTAL JIF APPROPRIATIONS	4,323,170	4,235,950	(87,220)	-2.0%

Environmental Alert



PFOS and PFOA Pose a Unique Threat to Municipal Drinking Water

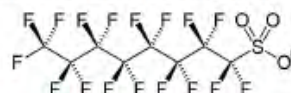
Many New Jersey municipalities are now facing an emerging contamination threat to their water supply systems. Two contaminants named perfluorooctane sulfonate (PFOS) and perfluorooctanoic acid (PFOA) are considered contaminants of emerging concern that pose a significant health risk to humans because they are readily absorbed by the body and can bioaccumulate in the food chain. Some studies link these chemicals to reproductive and developmental disorders as well as kidney and liver function impairments, *even at very low concentrations*. As a result, a number of health-based advisories have been issued by the EPA and many state governments. EPA's health advisory for PFOA and PFOS stands at a maximum drinking water concentration of 70 parts per trillion (ppt), while New Jersey is recommending maximum concentrations for drinking water of 14 ppt. *These levels are among the lowest regulated concentrations of any chemical, and may cause municipalities to incur significant costs to test and treat their drinking water to make it safe for human consumption.*

The EPA collected more than 1,000 samples from 80 New Jersey Public Water Supplies (PWSs), and the results are quite shocking. Using low detection levels of <5 ng/L, *PFOA was found in samples from approximately 60% of the New Jersey PWSs tested*. Additionally, in a survey of large (>10,000 people) and smaller PWSs across the U.S., *PFOA was detected more than five times more frequently in New Jersey's public water supply (10.3%) than in the rest of the U.S. (2.1%)*.

In addition, the New Jersey Department of Environmental Protection is proposing to add a related compound, perfluorononanoic acid (or PFNA), to the List of Hazardous Substances under its Spill Act regulations entitled Discharges of Petroleum and Other Hazardous Substances (N.J.A.C. 7:1E-1.1 et seq.). This addition would make discharges of PFNA to the environment subject to the strict liability cleanup provisions of the Spill Act.

Where are the sources of these chemicals?

Even though these chemicals seem to be far removed from New Jersey's local water sources, they are not. Although it is true that large amounts of PFOS and PFOA were released to the air, water, and soil in and around fluorochemical manufacturing facilities located in chemical producing states such as West Virginia and Delaware, **municipalities may have significant sources of both PFOA and PFOS right in their backyards.** According to the EPA, PFOS and PFOA have been detected in a number of U.S. cities in surface water and sediments not only downstream of former fluorochemical production facilities, but also **in wastewater treatment plant effluent, sewage sludge and landfill leachate.** Perhaps even more significant for New Jersey municipalities is the fact that the environmental release of these chemicals may also occur from fire suppression foams and firefighting training facilities. **Municipalities with airports face an even greater threat** as fire-fighting foam is extensively used at airports, and fire training activities using such foams is commonplace.



PFOS chemical structure



PFOA chemical structure

Why are PFOA and PFOS such a problem?

In addition to having the potential for causing significant human health concerns, PFOA and PFOS are unique in the way they act in the environment. Both chemicals are chemically and biologically stable in the environment and resist typical environmental degradation processes such as biodegradation, photodegradation, and hydrolysis; as a result, these chemicals are extremely persistent. PFOA and PFOS are also water-soluble and can migrate readily from soil to groundwater, where they can be transported long distances to drinking water supply wells and surface water supplies. PFOS and PFOA have very low volatility because of their chemistry, and are therefore **extremely persistent in water and soil.** When released directly to the atmosphere, these chemicals can adsorb to particles and settle to the ground through wet or dry deposition. These chemicals have even been detected in the Arctic region and other remote areas, demonstrating that long-range transport has already occurred.

What products contain these chemicals?

In addition to fire suppression foams, **PFOS and PFOA are used in many household and business products that municipalities use on a daily basis.** They are surface-active agents and are used as a coating on surfaces that come into contact with humans such as furniture and carpeting. They are also used in textiles and leather products, metal plating, the photographic industry, photolithography, semi-conductors, paper and packaging, coating additives, cleaning products, and pesticides. Their firefighting application comes from their use to manufacture Aqueous Film Forming Foam (AFFF). PFOS-based AFFF is commonly used as the active ingredient in fire-fighting foam that is typically used to extinguish flammable liquid fires, such as fires involving cars, trucks, gasoline tankers, and airplanes. Notably, the 3M Company – the primary manufacturer of PFOS – completed a voluntary phase-out of PFOS production in 2008.

What can I do to protect my water supply?

Municipalities are faced with two treatment concerns regarding PFC compounds (i.e., PFOS, PFOA, PFNA): (1) spills and discharges of the substances onto soils that seep into groundwater; and (2) contamination that is present in a community's drinking water supply. For drinking water supplies, **activated carbon filters, nano-filtration and reverse osmosis units have been shown to remove PFCs from water.** These systems may already be in place at a number of municipal water treatment plants. Other less conventional treatment technologies may also be available in future markets, including photochemical oxidation, thermally induced reduction, and ultrasound technologies. Some of these technologies generate residual/concentrated PFC wastes, which would require potentially costly incineration.

With regard to spills and discharges, the PFC compounds resist most conventional in situ treatment technologies such as direct oxidation. Factors such as **(1) initial concentration of PFCs; (2) the background organic and metal concentration; (3) available degradation time; and (4) other site-specific conditions are the keys to selecting the appropriate remediation technology.** Some studies suggest the use of a double-layer permeable reactive barrier system using various layers containing oxidants, quartz sands and enzymes may work for the in situ containment of PFC-contaminated soil and groundwater. Chemical oxidation, activated persulfate and permanganate technologies may also degrade PFOS and PFOA in water. Treatment studies and research are ongoing and may generate more practical and economically feasible technologies in the near future.

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Many experts agree that the best thing to do to avoid PFOA and PFOS contamination is to remove the threat by keeping these chemicals out of the environment. Unfortunately, substantial concentrations of these chemicals have already been released to the environment, much of which has become a risk to drinking water supplies. Nevertheless, there are options for keeping drinking water systems safe through improved assessment techniques, water treatment technologies, and an informed public. An environmental consultant or attorney should be consulted to map out the best course of action for your town.

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at cgulics@psands.com or 732.430.7012.

RESOLUTION 2019 - ____

**AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE REQUIRED
NEW JERSEY DEPARTMENT OF TAXATION, DIVISION OF REVENUE &
ENTERPRISE SERVICES, RECORDS MANAGEMENT SERVICES FORMS FOR
THE DESTRUCTION OF CLAIMS FILES**

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

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

Whereas the Fund has received a request from Qual Lynx, the Fund's Claims Administrator, to destroy 2,259 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1991 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

Whereas, the retention periods for these files as outlined in the retention schedules issued by the New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services have been met and it is now appropriate to destroy these files in accordance with State procedures; and

Whereas, the Executive Director was appointed as the Fund's Records Custodian and in this role must execute the required forms prior to them being filed with New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services.

Now, Therefore Be It Resolved that the Fund Commissioners here assembled authorize the Executive Director to execute the required New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services forms for the destruction of 2,259 workers compensation, liability, and property files for claims filed with the Fund for Fund Years 1991 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at
a public meeting held on September 17, 2019

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRMAN

SECRETARY

DATE: _____