



AGENDA PACKET



Tuesday, December 17, 2019 at 3:30 PM

**Ramblewood Country Club
Mt. Laurel, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Ramblewood Country Club
Mt. Laurel, NJ
Tuesday, December 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 Alternates (*if necessary*)
- V. Motion to allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **November 26, 2019** Meeting Minutes.....Pages 1-16
 - B. Adoption of the **November 26, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 17- 47
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Pages 23-26
 - C. Financial Fast Track Report.....Page 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
 - K. Statutory Bond Status.....Page 36
 - L. Skateboard Park Approval Status.....Page 37
 - M. Capehart & Scatchard Updates.....Pages 38-41
 - N. Employee Cyber Hygiene Training – MediaPro
 - O. Elected Officials Seminar - Invite/RSVP.....Pages 42-43
 - P. 2020 RMC Resolutions & Agreements
 - Q. Land Use Training
 - R. 2020 Committee Volunteers.....Pages 44-47
 - S. Inclement Weather Policy

T.	Website	
U.	New Member Activity	
VIII.	Solicitor's Report	
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B.	MEL Helpline and Contact List.....	Pages 50-51
IX.	Safety Director's Report	
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D.	PPO Savings & Penetration Report.....	Pages 78-79
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C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Pages 132-133
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XV.	Committee Reports	
A.	New Member Review Committee Meeting – November 26, 2019.....	Pages 134-137
B.	Finance Committee Report	
	1. 2020 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2020 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2020 Budget Adoption – Motion to Adopt – Roll call	Page 138

4. 2020 Assessment Allocation Strategy - **Motion to Adopt – Roll Call**Pages 139-154
5. 2020 Assessment Certification - **Motion to Adopt – Roll Call**.....Page 155
6. Resolution 2019- ____Authorizing the Fund Treasurer to Transfer \$238,530 from the FY 2019 MEL Liability & Workers Compensation Budget line Item and \$2,821 from the MEL Excess Property Line Item to the MEL Retrospective Account – **Motion – Roll Call**.....Pages 156-157
- C. Safety Committee Meeting Report – December 17, 2019.....Verbal
- D. 2020 Executive Committee Nomination Slate.....Page 158

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2020 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2020 Fund Year – **Motion – All in Favor**
- C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2020 Fund Year – **Motion – All in Favor**

<p style="text-align: center;">The 2020 Reorganizational meeting will be held on Tuesday, January 21, 2020 At 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVIII. Meeting Open to Public Comment

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

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

- A. Professionals’ Reports
 1. Claims Administrator’s Report
 - a. Review of PARs over \$10,000
 2. Executive Director’s Report
 3. Safety Director’s Report
 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
November 26, 2019**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, November 26, 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 Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Robert Hess, *Representative*, **Edgewater Park Twp**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Jeffrey Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
Doug Cramer, **Tabernacle Twp.**
Patrice Hansell, **Fieldsboro Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
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*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*
Ed Cooney, Fund Underwriter, *ConnerStrong*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew
EJA/Capacity Insurance
Insurance Agency Mgmt.
Hardenberg Insurance Group

Absent Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Gural, seconded by Mr. McMahon 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 October 15, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Wolbert seconded by Mr. Gural, to approve the Open & Closed session meeting minutes of the October 15, 2019 meeting as presented.

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

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

EXECUTIVE DIRECTOR'S REPORT

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

He noted the Loss Ratio Snapshots as of 9/30/19 for the MEL, JIF and EPL were a handout at everyone's seat this evening.

Certificates of Insurance – Mr. Miola referenced this report in the agenda packet and asked everyone to please review it for accuracy and that the limits and named additional insured are correct.

2018 Safety Incentive Program Awards – Mr. Miola noted 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. Miola stated that 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. Miola stated 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 Wellness Incentive 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.

EPL/Cyber Allowance - Mr. Miola 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. Miola noted Mr. Romero will discuss more on this in his report.

Statutory Bond Status– Mr. Miola 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 about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Elected Officials Seminar Save the Dates – Mr. Miola stated 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. The total credit is limited to 5% of a member's 2020 MEL Assessment. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on or about October 30, 2019. 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

Mr. Miola noted the MEL was discussing NOT holding an online course for this seminar this year; however, that has since changed, and they will now be holding an online course. Please check the MEL website for information.

Certificate of Insurance Guidelines – Mr. Miola noted recently our office sent an email to the Fund Commissioners, RMC's, and Municipal Clerks announcing that the recently revised Certificate of Insurance Guidelines have been posted to the JIF website under the "Coverage" tab. Please review these new guidelines and update your municipal facility agreements, RFP's, RFQ's, and contracts accordingly.

2020 RMC Resolutions & Agreements – Mr. Miola stated a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. Once our office receives this documentation, payment can be issued for the 2020 fees at the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee.

Land Use Training – Mr. Miola noted last month everyone received an envelope containing copies of the Land Use Training Booklet, a cover memo to the Clerk and the Land Use Board Secretary, along with a Certification to be filled out by the Land Use Attorney once training is complete. He stated some certifications have already been received. If you have any questions, please reach out to his office.

New Member Activity – Mr. Miola noted earlier they held a New Member Review Committee Meeting with representatives from New Hanover for consideration to join the JIF effective January 1, 2020. He stated more information would be presented during the committee meeting report.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) since the last meeting.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, and hopes that the conversations are preventing claims. 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 individuals permitted to access this service.

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:

MEL Video Library – He noted no one utilized the Library in October 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 November included:

- *Leaf Collection Safety*
- *CDL Clearinghouse Open for Registrations*

- *Police Vehicles – Purchasing and Deploying*

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

Mr. Saville reported in regards to Police One Training, there are 19 members actively taking courses with 804 courses taken through November 21.

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 November which discussed Maintaining Records. He then emphasized:

- Proper maintenance of records is important
- Coverage can be denied if proper records are not obtained
- Maintaining electronic records in a manner consistent with current technology is important.
- Make sure physical records are stored properly and away from potential flood, mold, and other perils.

Mr. Roselli then presented an example of a claim where proper maintained records would have assisted in a contribution to a settlement.

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

WELLNESS DIRECTOR'S REPORT

As Ms. Schiffer was not present at this meeting, Chair Jack mentioned her report is included in the agenda packet.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for October 2019.

Lost Time v. Medical Only Cases

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	2	18
<i>Medical Only</i>	9	119
<i>Report Only</i>	7	58
<i>Total Intakes</i>	18	195
<i>Report Only % of Total</i>	38.9%	29.7%
<i>Medical Only/Lost Time Ratio</i>	82:18	87:13
<i>Average Days to Report</i>	.6	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,290
<i>Transitional Duty Days Worked</i>	1,350
<i>% of Transitional Duty Days Worked</i>	59.0%
<i>Transitional Duty Days Not Accommodated</i>	940
<i>% of Transitional Duty Days Not Accommodated</i>	41.0%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	176
<i>Original Provider Charges</i>	\$570,507
<i>Re-priced Bill Amount</i>	\$110,201
<i>Savings</i>	\$460,306
<i>% of Savings</i>	80.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.2%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97.2%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.6%
<i>EPO Provider Penetration Rate – Provider</i>	99.9%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during October: 654 phishing emails were sent to members, with only 8 being clicked. This is 1.2% of the emails which is well below average. He stated he can run individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero stated that in regards to the Media Pro Cyber Training twenty-two (22) municipalities are 100% compliant and five (5) are 80-99% compliant. If you are currently not compliant you will be hearing from him. He reiterated that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. Mr. Romero stated he has sent emails out to all members with a complete, easy to follow packet to make compliance as simple as it can be.

Mr. Romero emphasized the importance of a good back up system and employee training. He referenced two recent computer system hacks: once entity had trained their employees of what to do in case of a hack. They also had a great back up system. Once they realized they were being attacked they took the appropriate action and were down for 3.5 hours. Another entity, who did

not have a good back up system and minimal training, will be down for 3 weeks. It is important nowadays to have good systems and employee training.

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

Mr. Umba stated he is still not getting the reports, and Mr. Romero stated he would look into this for him.

Mr. Templeton asked if fillable forms on the JIF website are secure. Neither Mr. Romero nor Mr. Miola were sure about this, and Mr. Miola stated he would look into how secure the fillable forms on the website are.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the combined Treasurer's Report for the month of **October 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of October 31, 2019.

Investment Interest

Interest received or accrued for the reporting period totaled \$24,063.59. This generated an average annual yield of 1.48%. However, after including an unrealized net gain of \$13,519.18 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 \$18,399.01 as it relates to current market value of \$16,084,170.69 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,172,973.17.

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	\$8,528.16	\$135,033.93
Overpayment Reimbursements	\$1,125.00	
Salvage Receipts	\$.00	
FY 2019 Premium Assessments	59,750.00	

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

Delran Township	\$30,714.00
Chesterfield Township	\$1,096.00
Bordentown City	\$53,535.00
Bordentown Township	\$28,210.00
Westampton	\$10,226.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,579,044.38 to a closing balance of \$ 19,365,439.06 showing a decrease in the fund of \$213,605.22.

Loss Run Payment Register – October 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 \$233,769.59. The claim detail shows 279 claim payments issued.

Bill List – October 2019

For the Executive Committee's consideration, Mr. Tontarski presented the November 2019 Bill List in the amount of \$633,565.93 which was included in the agenda packet.

Chair Jack entertained a motion to approve the October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93 as presented

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the *October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93* as presented.

ROLL CALL	Yeas	
		Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Tom Sahol, <i>Alternate</i> , Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, <i>Alternate</i> , Pemberton Borough
		Daniel Hornickel, Pemberton Township
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 15, 2019

Ms. Burger stated that the Committee met on October 15, 2019 and a verbal report was given at that time. He also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

Finance Committee Meeting Minutes – November 1, 2019

Mr. Miola stated that the Committee met on November 1, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He stated the Committee reviewed the Interim Financial Summary and referenced that reports in the agenda as well.

He noted for all Fund Years the Fund has paid \$97,394,850 in Claims and Payments, including excess insurance. Investment income totals \$4,420,514 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$17,415,376. The Fund currently maintains \$3,382,925 in Case Reserves in the open years with \$2,565,133 in IBNR for a Net Current Surplus of \$11,467,318 which is an improvement of \$459,139 since 6/30/19.

Mr. Miola stated also discussed was the need for an Intrafund transfer of \$200,000 from 2019 Deductible to 2019 Property as there is a deficit in the property line and this is something we are seeing across the state, and there will be a Resolution on that later this evening.

He noted that discussed were Retrospective Candidates Bordentown City who has completed their obligation and Bordentown Township, who participated in 2016 and 2017 and now show very low loss ratios, so there is no concern with either of those towns, and there are no members on the retro program for 2018 and 2019.

The Draft Budget was reviewed and will be up for Introduction later on in this meeting, as well as the Draft premiums for the EPL/POL Liability coverage. This year the insurance company wants to move us to more of a straight rating system based on number of employees by department and they will be phasing this in over a 5 year period, and will be modified based on your individual claims experience.

Next the Committee talked about phasing in the Operating Expense Model over the course of 2 years and how that may affect the individual member assessments.

Also discussed was the additional release of surplus to help offset some of these phase-ins that will be coming due to increases in the EPL/POL Liability coverage; the MEL Retro Program and noted there is sufficient money in the budget to pay and potential issues that may come our way; the Draft Budget for the Individual Claims Fund was reviewed along with a recommendation from our Auditor as to the amount of our Fidelity Bond and Qual-Lynx Fidelity Bond and we have sufficient amounts for both.

Lastly, Mr. Miola stated again that the Committee reviewed the 2020 Budget and it is set to be introduced this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 18, 2019.

Mr. Miola asked if there were any questions. There were no questions entertained.

Chair Jack entertained a Motion to introduce the 2020 Budget as presented.

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

Motion by Mr. Gural, seconded by Mr. Ingling, to introduce the 2020 Budget as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		John Gural, Palmyra Borough
		Glenn McMahon, Chesterfield Twp.
		Meghan Jack, Riverside Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Allocation Strategy as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to introduce the 2020 Assessment Allocation Strategy as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Mr. Gural, to introduce the 2020 Assessment Certification as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-40 – Authorizing a Refund of \$150,000 from Closed Year Accounts 2007-2014 Surplus

Motion by Mr. McMahon, seconded by Mr. Ingling to a refund of \$150,000 from Closed Year accounts 2007-2014 Surplus, as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**

J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-41 – Authorizing a Transfer of the 2015 Fund Year to the MEL Residual Claims Fund

Motion by Mr. McMahon, seconded by Mr. Ingling to authorize a transfer of the 2015 Fund Year to the MEL Residual Claims Fund, as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Tom Sahol, <i>Alternate</i> , Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Daniel Hornickel, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Motion carried by unanimous vote.

Resolution 2019-42 - Authorizing the Transfer of Funds from the 2019 Deductible Account to the 2019 Property Account.

Motion by Mr. Wolbert, seconded by Mr. Ingling to authorize the transfer of funds from the 2019 Deductible account to the 2019 Property account, as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Tom Sahol, <i>Alternate</i> , Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Daniel Hornickel, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp.
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Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 7, 2019

Mr. Umba stated the Committee met on November 7, 2019 via conference call and a copy of the minutes were included in the agenda packet.

He also referenced the 2020 Draft Slate in the agenda packet. Mr. Umba stated, that after speaking with everyone, it was requested of Mr. Templeton to move him to Alternate #6, and move everyone up one spot, thus the 2020 Draft Slate would now be presented as:

Chair: **Meghan Jack**, Riverside Township
Secretary: **Glenn McMahon**, Chesterfield Township

Executive Committee: **John Gural**, Palmyra Borough
Rich Wolbert, Beverly City
Douglas Cramer, Tabernacle Township
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township

Alternates: #1 **Paula Kosko**, Hainesport Township
#2 **Grace Archer**, Bordentown City
#3 **Mike Theokas**, Bordentown Township
#4 **Amanda Somes**, Bass River Township
#5 **David Matchett**, Shamong Township
#6 **Mike Templeton**, Delanco Township
#7 **Vacant**

Mr. Umba asked the Committee if they were ok with this change, and the Committee agreed.

New Member Review Committee – November 26, 2019

Mr. Miola stated the New Member Review Committee met earlier today to discuss New Hanover's application to the JIF, effective January 1, 2020.

He noted the Committee discussed New Hanover's Special Exposures which included Chemical Spraying, Fairs and Carnivals, and a Volunteer Fire Company.

Also discussed were 5.5 years of Loss History that included a 2014 claim where an emergency response vehicle was hit by OV resulting in a \$25,935 auto physical damage claims and a \$47,994 workers compensation claim.

Currently New Hanover is covered by Travelers with a yearly estimated premium of \$99,030. The total annual JIF Assessment, including RMC fee's, would be \$121,311.

Mr. Miola stated optional coverages and costs were discussed with New Hanover as well.

Lastly, the Safety Directors Report was reviewed with no major issues. It was noted New Hanover does not currently have a formal safety program, though the clerk attends all required training and the Police Chief is eager to participate in the Police Ad-Hoc meetings. There is evidence of strong management commitment to changing the safety culture and the Township is eager to receive guidance from the JIF to enhance their safety efforts.

Mr. Miola stated due to similar exposures and similar loss patterns as other BURLCOJIF members over the past 5 years, it is recommended that the Townships supplication for membership is approved.

Mr. Miola asked for a Motion to approve the membership of the Township of New Hanover into the BURLCOJIF and certify an annual assessment of \$121,311 subject to approval from the State Department of Banking and Insurance and the Department of Community Affairs. Coverage to be effective upon acceptance by the Township of New Hanover and execution by them for the appropriate instruments within 30 days as furnished to them by the Fund.

Motion by Mr. Gural, seconded by Mr. McMahon to approve membership to New Hanover Township into the BURLCOJIF effective January 1, 2020. All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF REPORTS

Chair Jack referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, naming her as the BURLCO JIF Representative to the MEL and EJIF, and naming Mr. Matchett as the BURLCO JIF Representative to the RCF for 2020.

Chair Jack then asked for a motion in regards to Resolution 2019-43.

Resolution 2019-43 – Appointing the 2020 MEL/RCF/EJIF Representatives

Motion by Mr. McMahon seconded by Mr. Ingling, to adopt Resolution 2019-43, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2020 Fund Year as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Tom Sahol, <i>Alternate</i> , Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, <i>Alternate</i> , Pemberton Borough
		Daniel Hornickel, Pemberton Township
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

2020 RENEWAL UPDATE – Ed Cooney

Mr. Cooney, Underwriting Manager with Conner Strong updated members on the 2020 Renewal.

Mr. Cooney stated the MEL Budget has been passed and we are in great shape due to all the efforts everyone puts in to help reduce claims and costs.

He began by stating that the Property Insurance market has become increasingly difficult over the past three years due to all of the storms and related catastrophes worldwide. Insureds with excellent claims history are seeing rate increases of 30% and more. Our insurance partners recognize the strong safety efforts of our members and our long term relationships. This coupled with our mass buying power has allowed us to stay ahead of the tightening insurance market.

- Our Primary Property Insurance program increased by about 5%.
- The Casualty Excess premium remained flat
- Workers Comp renewal is flat.
- EPL/POL is being tweaked as discussed earlier in the meeting based on your individual exposures and loss performance.
- Cyber has paid out over \$3 million in losses and only collected \$1 in premiums over past two years, so this year, everyone will be receiving a 25% increase across the board. He noted that the premiums are pretty low to start with so the dollar impact is not substantial.
- Also in regards to Cyber there will be higher deductibles in place: Everyone will receive a \$25,000 deductible, but the MEL will still be offering its reimbursement program for compliance with the MEL Cyber Risk Management Program. Finalized details on the deductibles will be available shortly. He went on to say that the Cyber Risk Control Plan we have in place is working, we just need to be sure that all the members in the MEL adopt that. Currently approximately 50% of members state that they are in compliance but we need to work on having all members actively adopt and participate in the program.
- A memo went out to the RMC's in regards to things to watch for in 2020 including Vacant Properties and Statutory bonds to be sure we are compliant for next year, in addition to a few other general reminders.

Mr. Cooney made reference to the MEL Cyber Task Force Newsletter included in the agenda packet. He stated these Newsletters go out about every quarter, and he highlighted the following articles:

- Windows 7 is coming to an end of life (end of security updates and fixes), so if you have not updated to Windows 10 yet, you will want to do that prior to January 2020
- Social Engineering Holiday Scams – UPS scam emails are heavy this time of year, so be careful of these types of emails.
- NJ Municipalities Publication – the MEL and Rutgers Bloustein were featured in the NJ Municipalities magazine discussing the current state of cyber risk and addressing the cybersecurity solutions we promote
- US Utilities Targeted – there have been multiple imminent warnings from federal agencies of cyberattacks against US Utilities and what you should know
- Security for your Internet of Things Devices – That Alexa device, or that RING doorbell are major cybersecurity challenges if not managed properly. Your IT manager can assist you with this, but there are basics everyone should know.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 17, 2019 at 3:30 PM** at the Ramblewood Country Club, Mt. Laurel, NJ

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-44

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

Motion by Mr. McMahon, seconded by Mr. Ingling, to Adopt **Resolution #2019-44**. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>001253132</i>	<i>201915666</i>	<i>2020186654</i>
<i>2019153387</i>	<i>2018121289</i>	
	<i>001237862</i>	

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

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

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

Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the November 26, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the November 26, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:56 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



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

.....

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

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

B. Certificates of Insurance (pgs.23-26)

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

C. Financial Fast Track Report (pg. 27)

The Financial Fast Track Report as of October 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 October 31, 2019 was **\$10,850,288.**

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 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 was November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

F. 2019 Optional Safety Budget (pg. 31)

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 was 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 was 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 was 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 or ecooney@connerstrong.com.

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 about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

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. 38-41)

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. Elected Officials Seminars – Invite/RSVP (pgs. 42-43)

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. Invitations/RSVP's for the sessions were emailed to all Municipal Clerks, Fund Commissioners, and RMC's on or about October 30, 2019. The sign-in sheets from December 5, 2019 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates

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

February 6, 2020 - Auletto Caterers, Deptford

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

P. 2020 RMC Resolutions & Agreements

On or about October 17, 2019, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2020 fees at the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

Q. Land Use Training

At the October 15th meeting a supply of Land Use Booklets were handed out to each Fund Commissioner to give to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. If you have any questions regarding the training process, please contact the Executive Director's office.

R. 2020 Committee Volunteers (pgs. 44-47)

On or about December 5, 2019, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2019. The 2020 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

S. Inclement Weather Policy

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

T. 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.

U. New Member Activity

A New Member Review Committee Meeting was held on November 26, 2019 to review New Hanover Townships Application to join the BURLCOJIF effective January 1, 2020.

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

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Paid in 2020	Total Paid	Remaining Balance	Encumb. Funds	Lunch \$10PP
Bass River	1,900.00					1,900.00									1,900.00	0.00		NA
Beverly	2,475.00					2,475.00									2,475.00	0.00		NA
Bordentown City	2,975.00														0.00	2,975.00	11/25/19	NA
Bordentown Twp	2,525.00							100.00					2,425.00		2,525.00	0.00		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												2,775.00		2,775.00	0.00		NA
Edgewater	1,975.00														0.00	1,975.00	11/29/19	
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		916.49
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				1,315.31		2,725.00	0.00		NA
Shamong	2,650.00					2,650.00									2,650.00	0.00		NA
Southampton	2,225.00					2,225.00									2,225.00	0.00		NA
Springfield	2,400.00							2,400.00							2,400.00	0.00		NA
Tabernacle	2,650.00												1,479.08		1,479.08	1,170.92	11/18/19	NA
Westampton	2,475.00							880.00							880.00	1,595.00	11/06/19	NA
Woodland	1,900.00														0.00	1,900.00	10/09/19	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	\$7,994.39	\$0.00	\$58,209.08	\$9,615.92		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												995.00		995.00	0.00	10/29/19
Beverly Ctiy	1,595.00											799.37			799.37	795.63	11/29/19
Bordentown City	1,595.00												1,541.59		1,541.59	53.41	11/25/19
Bordentown Twp.	2,660.00												2,660.00		2,660.00	0.00	
Chesterfield	995.00												995.00		995.00	0.00	
Delanco	1,595.00														0.00	1,595.00	11/19/19
Delran	2,660.00											1,782.50	877.50		2,660.00	0.00	
Edgewater Park	1,595.00												1,595.00		1,595.00	0.00	
Fieldsboro	750.00												278.22		278.22	471.78	11/25/19
Florence	2,660.00											2,660.00			2,660.00	0.00	
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00											2,660.00			2,660.00	0.00	
Mansfield	1,595.00												1,595.00		1,595.00	0.00	
Medford	4,645.00														0.00	4,645.00	11/26/19
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
North Hanover	1,595.00									997.61			597.39		1,595.00	0.00	
Palmyra	1,595.00												1,595.00		1,595.00	0.00	10/25/19
Pemberton Boro	995.00												234.82		234.82	760.18	11/21/19
Pemberton Twp.	4,645.00							4,645.00							4,645.00	0.00	
Riverside	2,660.00								897.77				976.69		1,874.46	785.54	11/27/19
Shamong	995.00											993.94			993.94	1.06	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00								995.00						995.00	0.00	
Tabernacle	995.00												995.00		995.00	0.00	
Westampton	1,595.00							1,595.00							1,595.00	0.00	11/06/19
Woodland	995.00														0.00	995.00	10/09/19
Wrightstown	995.00											995.00			995.00	0.00	
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	\$10,885.81	\$16,531.21	\$0.00	41,192.40	10,102.60	

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

**Burlington County Municipal Joint Insurance Fund
2019 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	10/30/19
Beverly	750.00														0.00	750.00	11/29/19
Bordentown City	750.00												204.43		204.43	545.57	11/25/19
Bordentown Twp.	1,000.00			479.40			113.90	364.56					42.14		1,000.00	0.00	
Chesterfield	500.00												500.00		500.00	0.00	11/27/19
Delanco	750.00								265.25						265.25	484.75	11/19/19
Delran	1,000.00												580.00		580.00	420.00	11/25/19
Edgewater Park	750.00					210.00	231.30				95.88				537.18	212.82	11/29/19
Fieldsboro	500.00												285.68		285.68	214.32	11/25/19
Florence	1,000.00														0.00	1,000.00	10/25/19
Hainesport	500.00												500.00		500.00	0.00	
Lumberton	1,000.00							69.00	150.00						219.00	781.00	10/25/19
Mansfield	750.00												750.00		750.00	0.00	
Medford	1,500.00														0.00	1,500.00	11/26/19
Mount Laurel	1,500.00										365.00		400.00		765.00	735.00	11/12/19
North Hanover	750.00								195.95				554.05		750.00	0.00	
Palmyra	750.00														0.00	750.00	10/25/19
Pemberton Boro	500.00												251.43		251.43	248.57	11/13/19
Pemberton Twp.	1,500.00												1,500.00		1,500.00	0.00	
Riverside	1,000.00								928.18						928.18	71.82	11/27/19
Shamong	500.00										247.28		251.99		499.27	0.73	11/13/19
Southampton	750.00												661.28		661.28	88.72	11/26/19
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00												150.00		150.00	350.00	11/18/19
Westampton	750.00												120.00		120.00	630.00	11/06/19
Woodland	500.00											104.06			104.06	395.94	10/09/19
Wrightstown	500.00														0.00	500.00	10/30/19
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$210.00	\$345.20	\$433.56	\$928.18	\$611.20	\$708.16	\$604.06	\$6,751.00	\$0.00	11,070.76	10,179.24	

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		500.00	-	10/29/2019
Beverly	500.00														-	500.00	11/29/2019
Bordentown City	500.00														-	500.00	11/25/2019
Bordentown Twp.	500.00														-	500.00	11/14/2019
Chesterfield	500.00														-	500.00	11/27/2019
Delanco	500.00											500.00			500.00	-	
Delran	500.00												500.00		500.00	-	
Edgewater Park	500.00												500.00		500.00	-	11/25/2019
Fieldsboro	500.00														-	500.00	
Florence	500.00											500.00			500.00	-	
Hainesport	500.00														-	500.00	11/12/2019
Lumberton	500.00											500.00			500.00	-	
Mansfield	500.00												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		500.00	-	
Palmyra	500.00														-	500.00	11/29/2019
Pemberton Boro	500.00														-	500.00	11/21/2019
Pemberton Twp.	500.00												500.00		500.00	-	
Riverside	500.00								500.00						500.00	-	
Shamong	500.00											500.00			500.00	-	
Southampton	500.00												500.00		500.00	-	
Springfield	500.00											500.00			500.00	-	
Tabernacle	500.00														-	500.00	11/18/2019
Westampton	500.00														-	500.00	11/6/2019
Woodland	500.00														-	500.00	10/09/19
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	\$2,500.00	\$3,500.00	\$0.00	\$7,500.00	\$6,000.00	

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

**Municipal
Joint Insurance
Fund** 
South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 30, 2019

Re: Elected Officials Seminar

Please accept this memorandum as an invitation to the 2019-2020 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2020 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2020. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2020 MEL Assessment.

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

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

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

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

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

Thursday, February 6, 2020 - Auletto Caterers, Deptford

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

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

cc: Risk Management Consultants

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

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@riskprogramadministrators.com

Fax: (856) 446-9149

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

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

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

Thursday, February 6, 2020 - Auletto Caterers, Deptford

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



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 5, 2019
RE: **2020 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2020.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2019**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com

cc: Risk Management Distribution (PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2020



Committee Participation – RMC 2020 Fund Year

Please indicate which committee(s) you would like to serve on for the 2020 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? ☐ Yes ☐ No

Please return this form by December 16, 2019 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 5, 2019
RE: **2020 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2020.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately five times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2019**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2020



Committee Participation – Fund Commissioner 2020 Fund Year

Please indicate which committee(s) you would like to serve on for the 2020 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by **December 16, 2019** to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2019
CLOSED CASES

1.) **Bocchieri & Goods v. City of Bordentown**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Ocean County Complaint arising from an incident which occurred on October 28, 2017. The Plaintiff, Margaret Bocchieri, alleged that she was lawfully on the property of the Defendant, Jersey Creative LLC t/a Mimosa Goods, LLC, located at 117 Farnsworth Avenue, in the City of Bordentown, when she was caused to trip and fall as a result of an alleged dangerous condition, specifically, a defective condition of the sidewalk which was allegedly cracked, broken and/or uneven (issue regarding the cause of the condition being as a result of tree roots-Shade Tree Committee). The Plaintiff alleged that she sustained injuries to her head, right shoulder (rotator cuff tear with a surgical recommendation), elbow and index finger which required stitches to her head, elbow and index finger. as a result of the incident. The Plaintiff filed her initial Complaint on March 20, 2018 which did not name the insured as a Defendant. The Defendant/Third Party Plaintiff, Mimosa Goods, subsequently filed a Third Party Complaint naming the City of Bordentown on October 25, 2018. The Defendant/Third Party Plaintiff alleged that the City of Bordentown was negligent in allowing the dangerous condition of the pavement to exist, and therefore, the Defendant/Third Party Plaintiff asserted that City of Bordentown was a joint tortfeasor in the action. On October 30, 2018, the Plaintiff filed a First Amended Complaint adding the City of Bordentown as a direct Defendant. The case was assigned to Douglas Heinold, Esquire on November 6, 2018. Defense Counsel accepted the Assignment and he filed our Answer with the Court on November 29, 2018. In addition, the pending Motion to Change Venue from the Superior Court of New Jersey, Ocean County, to the Superior Court of NJ, Burlington County, was granted on November 30, 2018. Defense Counsel continued with Discovery in the matter and he reviewed voluminous medical records to determine the nature of Plaintiff's injuries and permanency. Plaintiff's Counsel filed an initial Motion to Extend the April 11, 2019 Discovery End Date which was granted. Plaintiff's Counsel subsequently filed a Motion to Extend the July 10, 2019 Discovery End Date which was granted. A Case Management Order was subsequently entered by Judge Harrington on August 8, 2019 extending all discovery deadlines. Through Depositions of all parties and all paper Discovery exchanged, Defense Counsel was not provided with any documentation that would indicate that the City had actual notice of the sidewalk condition; and therefore, Defense Counsel filed our Motion for Summary Judgment on August 29, 2019. Oral Argument was conducted on Defense Counsel's Motion on October 11, 2019 and Defense Counsel's Motion was ultimately denied. The parties proceeded to an Arbitration Hearing on November 7, 2019 and the Arbitrators found liability against all parties. In addition, the Arbitrators found that the NJ Tort Claims Act injury threshold was met. The Arbitrators found 33.3% liability against the

Plaintiff; 20% liability against the insured; 23.3% liability against the Co-Defendant, Peacock Inn; and 23.3% liability against the Co-Defendant, Jersey Creative, and awarded the Plaintiff damages in the amount of \$75,000.00 (net \$50,000.00 [\$15,000.00 as to insured]). The Plaintiff filed a Trial de Novo and a Settlement Conference was scheduled for December 2, 2019, with a Trial to commence on December 16, 2019. The parties were ultimately able to negotiate the settlement of this matter at the in-person Settlement Conference conducted before Judge Harrington for a lump sum payment to the Plaintiff in the amount of \$72,000.00 with a \$24,000.00 contribution from the insured.

2.) Dan v. Borough of Palmyra-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on November 4, 2017. The Plaintiff, Chong Lee Dan, alleged that members of the Borough of Palmyra Police Department effectuated a motor vehicle stop of the Plaintiff's vehicle and that the Officers issued several traffic citations to the Plaintiff. The Plaintiff further alleged that his motor vehicle was subsequently towed by the Palmyra Police Department as a result of the traffic citations, and that he sustained monetary damages and violations of his civil rights. The Plaintiff further alleged that the Borough of Palmyra was negligent in its duty to properly train and supervise the members of the Borough of Palmyra Police Department. The case was assigned to Betsy G. Ramos, Esquire on April 25, 2018 and she was instructed to investigate the incident and perform any work necessary to properly prepare the defense of this matter. It was anticipated that a Complaint would be filed; however, the Statute of Limitations expired on November 4, 2019. It does not appear that a formal Complaint has been filed and therefore, Defense Counsel has closed her file.

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: December 9, 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

NOVEMBER ACTIVITIES

LOSS CONTROL SURVEYS

- Township of Bass River – Conducted a Loss Control Survey on November 4
- City of Bordentown – Conducted a Loss Control Survey on November 11
- Township of Medford Police Dept. – Conducted a Loss Control Survey on November 4
- Township of Mount Laurel Police Dept. – Conducted a Loss Control Survey on November 20
- Borough of Palmyra Police Dept. – Conducted a Loss Control Survey on November 5
- Township of Shamong – Conducted a Loss Control Survey on November 14
- Township of Shamong – Conducted a Loss Control Survey on November 20
- Township of Southampton – Conducted a Loss Control Survey on November 22
- Township of Springfield – Conducted a Loss Control Survey on November 25
- Borough of Wrightstown – Conducted a Loss Control Survey on November 21

JIF MEETINGS ATTENDED

- Claims Meeting – November 26
- Fund Commissioner Meeting – November 26

MEL MEDIA LIBRARY

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

There were no videos viewed during the month of November

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 November. 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.

- November 1 - NEW Message from the Safety Director – Blackhawk Gun Holster Recall
- November 6 - New Bulletin – Minimum Age for Fire & EMS Drivers
- November 7 - NEW Bulletin – Best Practices for Youth Coaches
- November 19 - NEW Bulletin on NJ Domestic Violence Act for Public Employers

UPCOMING EVENTS

- Executive Safety Meeting – December 17
- Claims Meeting – December 17
- Fund Commissioner Meeting – December 17

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 December of 2019 and January and February of 2020. **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
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/4/19	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am
12/11/19	Borough of Lavallette #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/11/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/13/19	Township of Little Egg Harbor #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/6/20	Borough of Lindenwold #1	BBP	7:30 - 8:30 am
1/6/20	Borough of Lindenwold #1	Fire Safety	8:45 - 9:45 am
1/6/20	Borough of Lindenwold #1	Fire Extinguisher	10:00 - 11:00 am
1/6/20	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/7/20	Township of Barnegat #1	Heavy Equipment Safety	9:00 - 12:00 pm
1/7/20	City of Cape May #1	CEVO-Fire	8:30 - 12:30 pm
1/8/20	Pennsauken SA #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/8/20	Pennsauken SA #3	BBP	10:45 - 11:45 am
1/8/20	Borough of Woodstown #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/9/20	Township of Jackson	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/9/20	Township of Jackson	HazCom w/GHS	10:45 - 12:15 pm
1/9/20	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/10/20	Township of Wall	Fast Track to Safety-2020	8:30 - 12:30 pm
1/10/20	Township of Upper Deerfield	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/13/20	Township of Middletown #6	Sanitation/Recycling Safety	8:00 - 10:00 am
1/13/20	Township of Middletown #6	Accident Investigation	10:30 - 12:30 pm
1/13/20	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
1/14/20	Township of Long Beach #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/14/20	Deptford Township MUA	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
1/14/20	City of Cape May #3	Office Safety	8:30 - 10:30 am
1/14/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/15/20	Borough of Eatontown #2	Heavy Equipment Safety	8:00 - 11:00 am
1/15/20	Pennsauken SA #3	Back Safety/Material Handling	8:30 - 9:30 am
1/15/20	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/15/20	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/15/20	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/16/20	Township of Medford #2	LOTO	8:00 - 10:00 am
1/16/20	Township of Medford #2	Snow Plow/Snow Removal Safety	10:30 - 12:30 pm
1/17/20	Borough of Belmar	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
1/17/20	Borough of Berlin	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/17/20	Township of Carneys Point #1	Accident Investigation	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
1/21/20	Brick Township MUA #2	CMVO	8:30 - 12:30 pm
1/22/20	Township of Marlboro #3	DDC-6	8:30 - 3:00 pm w/lunch brk
1/22/20	Township of Washington (Gloucester)	Dealing with Difficult People	8:30 - 10:30 am
1/22/20	Township of Washington (Gloucester)	LOTO	11:00 - 1:00 pm
1/22/20	City of Ventnor	Excavation/Trenching/Shoring	9:30 - 1:30 pm
1/23/20	South Monmouth Regional SA	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
1/23/20	South Monmouth Regional SA	Shop & Tool Safety	10:45 - 11:45 am
1/24/20	Borough of Deal #3	Flagger/Work Zone Safety	7:30 - 11:30 am
1/24/20	Borough of Berlin	Fast Track to Safety-2020	8:30 - 12:30 pm
1/24/20	Township of Upper Deerfield	LOTO	8:30 - 10:30 am
1/24/20	Township of Upper Deerfield	Shop & Tool Safety	10:45 - 11:45 am
1/27/20	Township of Stafford	PPE	8:30 - 10:30 am
1/27/20	Township of Stafford	BBP	10:45 - 11:45 am
1/27/20	Borough of Lindenwold #1	Heavy Equipment Safety	7:30 - 10:30 am
1/28/20	Borough of Atlantic Highlands #1	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
1/28/20	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/28/20	City of Cape May #4	Snow Plow/Snow Removal	8:30 - 10:30 am
1/28/20	City of Cape May #4	Shop & Tool Safety	10:45 - 11:45 am
1/29/20	Borough of Eatontown #2	Dealing with Difficult People	8:00 - 10:00 am
1/29/20	Borough of Eatontown #2	Back Safety/Material Handling	10:15 - 11:15 am
1/29/20	Pennsauken SA #3	PPE	8:30 - 10:30 am
1/29/20	Pennsauken SA #3	Hearing Conservation	10:45 - 11:45 am
1/30/20	Township of Pennsville #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
1/30/20	Township of Pennsville #1	Shop & Tool Safety	10:15 - 11:15 am
1/31/20	Township of Little Egg Harbor #1	LOTO	8:00 - 10:00 am
1/31/20	Township of Little Egg Harbor #1	Hearing Conservation	10:15 - 11:15 am
1/31/20	Township of Bordentown	CDL-Drivers Safety Regulations	9:00 - 11:00 am
1/31/20	Township of Bordentown	LOTO	12:00 - 2:00 pm
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Borough of Lavallette #1	Fast Track to Safety-2020	9:00 - 1:00 pm
2/4/20	Township of Gloucester	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
2/4/20	Borough of Woodstown #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/4/20	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
2/5/20	Township of Jackson	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
2/5/20	Borough of Eatontown #2	Fire Extinguisher	8:00 - 9:00 am
2/5/20	Borough of Eatontown #2	Hearing Conservation	9:15 - 10:15 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/5/20	Borough of Avalon #4	Playground Safety Inspections	8:30 - 10:30 am
2/5/20	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 pm
2/6/20	Borough of Beach Haven #2	Hoists/Cranes/Rigging Safety	8:00 - 10:00 am
2/6/20	Borough of Beach Haven #2	Sanitation/Recycling Safety	10:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
2/6/20	Deptford Township MUA	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/6/20	City of Cape May #3	Office Safety	8:30 - 10:30 am
2/6/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/7/20	Township of Middletown #6	Safety Coordinators Skills Training	9:00 - 1:00 pm
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/10/20	Township of Stafford	Dealing with Difficult People	9:00 - 11:00 am
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/10/20	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	10:30 - 12:30 pm
2/10/20	Township of Hamilton #3	Jetter/Vacuum Safety	8:30 - 10:30 am
2/10/20	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
2/11/20	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/11/20	Township of Brick #1	PPE	12:30 - 2:30 pm
2/11/20	City of Camden	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/20	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/12/20	Borough of Eatontown #2	CSE-Permit Required w/Equipment Demo	8:00 - 12:00 pm
2/12/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
2/12/20	Borough of Woodstown #1	Fast Track to Safety-2020	8:30 - 12:30 pm
2/13/20	Township of Long Beach #1	Fall Protection Awareness	8:30 - 10:30 am
2/13/20	Township of Long Beach #1	Shop & Tool Safety	10:45 - 11:45 am
2/14/20	Borough of Belmar	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/14/20	Borough of Belmar	Dealing with Difficult People	10:45 - 12:45 pm
2/14/20	Borough of Berlin	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
2/14/20	Township of Upper Deerfield	Dealing with Difficult People	8:30 - 10:30 am
2/19/20	Ocean County College #8	DDC-6	8:30 - 3:00 pm w/lunch brk
2/20/20	Township of Freehold	BBP	8:30 - 9:30 am
2/20/20	Township of Freehold	Back Safety/Material Handling	9:45 - 10:45 am
2/20/20	Township of Freehold	Shop & Tool Safety	11:00 - 12:00 pm
2/20/20	Township of Winslow	Excavation/Trenching/Shoring	7:30 - 11:30 am
2/20/20	Township of Pennsville #1	Jetter/Vacuum Safety	8:00 - 10:00 am
2/20/20	Township of Pennsville #1	Back Safety/Material Handling	10:15 - 11:15 am
2/21/20	Township of Lacey #6	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
2/24/20	Township of Middletown #5	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/24/20	City of Millville #3	CDL-Supervisors Reasonable Suspicion	9:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
2/25/20	Township of Brick #1	HazCom w/GHS	12:30 - 2:00 pm
2/25/20	Township of Brick #1	BBP	2:00 - 3:00 pm
2/25/20	Township of Delran	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/25/20	Borough of Woodstown #1	LOTO	8:30 - 10:30 am
2/25/20	Borough of Woodstown #1	Fire Extinguisher	10:45 - 11:45 am
2/26/20	Borough of Deal #3	Sanitation/Recycling Safety	7:30 - 9:30 am
2/26/20	Borough of Deal #3	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
2/26/20	Township of Florence	Fall Protection Awareness	8:00 - 10:00 am
2/26/20	Township of Florence	Employee Conduct/Violence Prevention	10:15 - 11:45 am
2/27/20	Township of Long Beach #1	Landscape Safety	8:30 - 11:30 am
2/27/20	City of Cape May #4	Fast Track to Safety-2020	8:30 - 12:30 pm
2/28/20	Borough of Point Pleasant	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
2/28/20	Borough of Point Pleasant	Fire Safety	10:15 - 11:15 am
2/28/20	Borough of Point Pleasant	Fire Extinguisher	11:30 - 12:30 pm
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 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
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,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
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	6 / P
Employee Conduct and Violence in the Work Place	1.5 / E	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	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / 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
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
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
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	Dealing With Difficult People	1 / OFF
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	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

DECEMBER 2019

COMORBIDITIES



What is a comorbidity?

- In medicine, it is the presence of one or more additional conditions occurring at the same time as the primary condition.
- Some examples are; nicotine addiction, high cholesterol, diabetes and obesity.
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management and increased healthcare costs.
- Inevitably, comorbidities lead to a more expensive claims experience for the municipality and a more problematic and painful existence for the employee.
- Take advantage of all of the Wellness programs offered to drive your claims costs down.
- We are now tracking comorbidities in our claims system so that we will be able to help pinpoint areas where these conditions affect claims the most.

EXAMPLE: Claimant slipped and fell on black ice in the parking lot of the Public Works building. He suffered back and neck injuries as a result. Conservative treatment with physical therapy and pain medications failed and a 3 level cervical fusion was deemed necessary and performed. The surgeon believes the fusion did not heal properly due to the claimant's use of nicotine which caused a restricted blood supply and directly impacts the body's ability to form a solid union. The surgery will have to be performed a second time. The cost of the second surgery including several nights in the hospital and post operative care will approach \$200,000. Permanency awarded this claimant will increase as well as a result of the second 3 level fusion surgery. The claim will rise well into the MEL layer and has increased a minimum of \$300,000 in total costs as a result of the claimant's smoking.

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: December 17, 2019 at Mt. Laurel
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITY & PLANNED EVENTS

Thank you for all those municipalities who promoted Gratitude in the month of November!

Bordentown Twp. – offering chair massages after holiday lunch
Edgewater Park – planning to have information on the “benefits of bringing your lunch to work” in Jan and buying employees a nice lunch container.
Florence – Year-long weight challenge ends this month
Lumberton – Dec. Presentation on *healthy snacks and office exercises*. Chair massages at their holiday lunch
Mt. Laurel – Smoothie demonstration and tasting from local Smoothie King
Pemberton Borough – planning a smoothie demonstration in Jan with ShopRite
Pemberton Twp – hosted a “Friendsgiving” potluck lunch; have already developed a monthly theme for 2020 and will complement each theme with an educational event/presentation/challenge
Riverside – planning to host the BP screening program offer through Wegman’s for Jan
Tabernacle – Dec. Presentation scheduled on *portion distortion and serving sizes*
Woodland – offering chair massages

I will be reaching out to all of you to set up a time to meet regarding 2020 Wellness. Some of you have already met with me or have indicated the best time to reach you in the first month of the New Year. **Let's** focus on how we can bring wellness to your employees throughout the year so that their health and overall well-being will be in the forefront of their minds. **Let's** create a clear 2020 vision where wellness becomes part of the everyday culture and guides employees to making wellness a lifestyle!

December Wellness Connection Newsletter

December...the last month of the year and decade! Time flies and I'm sure this is going to be a challenging time to focus on yourself. That is why I wanted to take a moment to remind you that with this time of year, holiday stress, **pushing to "get it all done", and increased chances of colds and flu, it's a critical time to make sure you are** taking care of yourself FIRST! This month's **Wellness Corner Connection** focuses on *Holiday Tips* to help you manage stress and stay healthy! Things to keep in mind now:

- Remember to try and eat healthy most of the week (think 80/20)
- Try to get in at least 10 minutes of exercise most if not every day (stretching and yoga count!)
- Take just 5 minutes to sit quietly and focus on your breath (I know you are worth at least 3 minutes...it will help!).
- Get 7 hours of sleep.
- Drink plenty of water.
- Gargle (even if just with warm water) every time you brush your teeth (it can help reduce chances of getting a cold or sore throat)
- And don't forget...Reflect on all the things you are grateful for this day, this month, this year, this decade, this life!

The **Exercises of the Month** includes a HIIT (High intensity interval training) workout for the aerobic and muscle building benefits then a stretching/yoga pose routine to calm the body and the mind. Both help to increase physical and mental health as well as build a strong immune system to deal with stress and fight off winter colds!





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

Intake	November-19	November-18	2019 November YTD	2018 November YTD
# of New Claims Reported	14	13	203	206
# of Report Only	3	2	60	59
% Report Only	21.4%	15.4%	29.6%	28.6%
# of Medical Only	10	10	124	109
# of Lost Time	1	1	60	38
Medical Only to Lost Time Ratio	91:09	91:09	87:13	74:26
Average # of Days to Report a Claim	4.8	3.2	2.2	2.7

Nurse Case Management	November-19	November-18
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	15	13

Savings	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	95	122	1592	1558
Provider Charges	\$253,771	\$452,290	\$2,310,607	\$2,464,254
Repriced Amount	\$68,281	\$147,300	\$766,190	\$960,025
Savings \$	\$185,489	\$304,990	\$1,544,417	\$1,504,229
% Savings	73.1%	67.4%	66.8%	61.0%

Participating Provider Penetration Rate	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	93.7%	96.7%	94.8%	93.6%
Provider Charges	98.1%	98.6%	96.1%	96.1%

Exclusive Provider Panel Penetration Rate	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	97.6%	93.5%	97.5%	89.3%
Provider Charges	85.6%	98.7%	96.6%	94.1%

Transitional Duty Summary		2019 November YTD	2018 November YTD
% of Transitional Duty Days Worked		58.4%	43.1%
% of Transitional Duty Days Not Accommodated		41.6%	56.9%

Cyber Risk Management Monthly Executive Report

December 4, 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	Edgewater Park Township	16	16	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Hainesport Township	9	9	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Medford Township	113	113	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	Springfield Township	6	6	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	49	98
BURLCO	Southampton Township	15	14	93
BURLCO	Palmyra Borough	39	34	87
BURLCO	Beverly City	12	10	83

23 Municipalities are 100% complete.

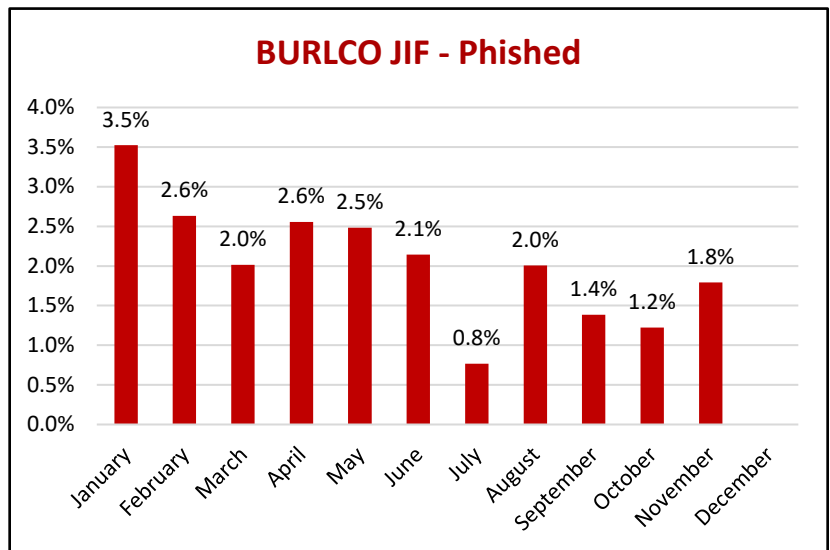
2 Municipality are 90-99% complete

2 Municipalities are 80-89% complete

Phishing Report

Month	BURLCO		
	# Emails	# Clicked	%
January	454	16	3.5%
February	494	13	2.6%
March	546	11	2.0%
April	665	17	2.6%
May	765	19	2.5%
June	653	14	2.1%
July	653	5	0.8%
August	648	13	2.0%
September	577	8	1.4%
October	654	8	1.2%
November	614	11	1.8%
December			

Year to Date Avg 2.0%



Phishing by Municipality

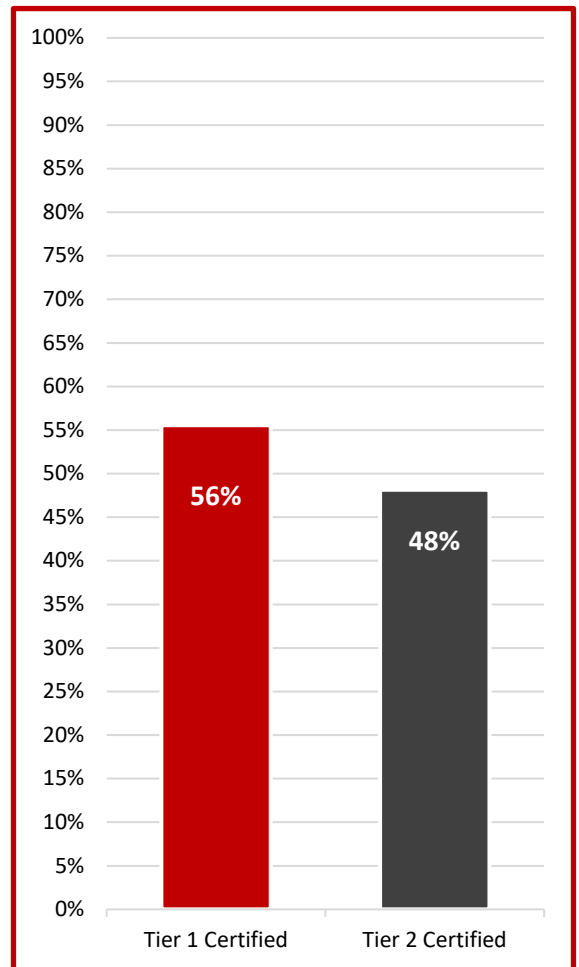
Municipality	# of Emails	# of Clicked	% of Clicked
Mansfield Twp	48	5	10.4%
Palmyra Borough	43	3	7.0%
Delanco Twp	17	1	5.9%
Medford Twp	129	2	1.6%
Mount Laurel Twp	67	0	0.0%
Westampton Twp	54	0	0.0%
Delran Twp	42	0	0.0%
Pemberton Twp	40	0	0.0%
Florence Twp	31	0	0.0%
Lumberton Twp	17	0	0.0%
Edgewater Park Twp.	15	0	0.0%
Southampton Twp	15	0	0.0%
Beverly City	12	0	0.0%
Bordentown Twp	12	0	0.0%
Tabernacle Twp	11	0	0.0%
Chesterfield Twp	7	0	0.0%
Hainesport Twp	7	0	0.0%
North Hanover Twp	7	0	0.0%
Springfield Twp	7	0	0.0%
Shamong Twp	6	0	0.0%
Woodland Twp	6	0	0.0%
Bordentown City	4	0	0.0%

Fieldsboro Borough	4	0	0.0%
Pumberton Borough	4	0	0.0%
Wrightstown Borough	4	0	0.0%
Bass River Twp	3	0	0.0%
Riverside Twp	2	0	0.0%

Grand Total 11 614 1.8%

MEL's Cyber Risk Management

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2018
Beverly City		
Bordentown City		
Bordentown Township		
Chesterfield Township		
Delanco Township	11/22/2019	11/22/2019
Delran Township	10/14/2019	11/26/2019
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	10/14/2019	
Hainesport Township		
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township		
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	12/13/2018	
Pemberton Borough		
Pemberton Township	11/1/2019	11/1/2019
Riverside Township		
Shamong Township	10/21/2019	10/21/2019
Southampton Township		
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough		



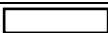



Total # of Municipalities	27	
Tier 1 Certified	15	56%
Tier 2 Certified	13	48%

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:

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	2019-11-17 14:51:29
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2019-11-05 14:15:12
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2019-11-21 14:15:07
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2019-11-06 14:15:12
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2019-11-21 14:15:06
Burlington	Delran Township	10.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2019-11-15 04:06:20
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2019-10-22 16:15:47
Burlington	Florence Township	2.6	Richard Brook	rbrook@florence-nj.gov	2019-10-22 16:15:45
Burlington	Hainesport Township	5.0	Paula Kosko	pkosko@hainesporttownship.com	2019-10-23 14:15:35
Burlington	Lumberton Township	7.5	Brandon Umba	bumba@lumbertontwp.com	2019-10-23 14:15:35
Burlington	Mansfield Township	10.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2019-11-08 14:15:13
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2019-10-24 14:15:37
Burlington	Mount Laurel Township	4.8	Jerry Mascia	jmascia@mountlaurel.com	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	clerk@northhanovertwp.com	2019-11-09 14:10:13
Burlington	Palmyra Borough	2.6	John Gural	jgural@boroughofpalmyra.com	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2019-10-25 14:15:15
Burlington	Pemberton Township	0.0	Dennis Gonzalez	dgonzalez@pemberton-twp.com	2019-11-09 14:10:12
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchett@aol.com	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	khoffman@southamptonnj.org	2019-11-15 04:06:20
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2019-11-15 04:06:20
Burlington	Tabernacle Township	5.0	Douglas Cramer	dcramer@townshipofatabernacle-nj.gov	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2019-11-18 14:15:13
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2019-10-10 14:15:22

Sample of Monthly Detail Report



SAMPLE - 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?**

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December 7, 2019

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending November 30, 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 \$ 30,999.97. This generated an average annual yield of 1.94%. However, after including an unrealized net gain of \$ 8,950.80 in the asset portfolio, the yield is adjusted to 1.38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$9,448.21 as it relates to current market value of \$ 16,097,160.71 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,190,799.00.

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 \$ 85.72 w/YTD Total \$ 135,119.65 (detailed in my report)
Salvage Receipts \$ 3,200.00
Overpayment Reimbursements \$ 112.80

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 \$ 197,862.89. The claims detail shows 221 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$200. Interest Allocated)

Delran Township	\$30,764.00
Chesterfield Township	\$ 1,098.00
Bordentown City	\$53,621.00
Bordentown Township	\$28,256.00
Westampton Township	\$10,279.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,365,439.06 to a closing balance of \$ 19,066,998.85 showing a decrease in the fund of \$ 298,440.21. 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 - DECEMBER 2019

	Payee	FY 2019	FY 2018	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	29,664.00		Prof Services/Administration	Dec 2019 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	120.37		Misc/Postage/Copies/Faxes	Nov 2019 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	114.60		Misc/Meeting Expense/Dinner Mtg	Gift to location for hosting-Pd on DP amex
4	The DeWeese Law Firm, P.C.	5,837.00		Prof Services/Attorney	Dec 2019 Fees
5	Qual-Lynx	16,744.00		Prof Services/Claims Admin.	Dec 2019 Fees
6	Joyce Media	375.00		Misc/JIF Website	Dec 2019 Fees
7	Kris Kristie	375.00		Misc/Recording Secretary	Dec 2019 Fees
8	J. A. Montgomery Risk Control Services	10,946.00		Prof Services/Safety Director	Dec 2019 Fees
9	Pivot Point Security	732.00		EPL/CYBER/Technology Risk Management Service	Dec 2019 Fees
10	Secure Data Consulting Services, LLC	3,708.00		Prof Services/Technology Risk Serv Dir	Dec 2019 Fees
11	Tom Tontarski	933.00		Prof Services/Treasurer	Dec 2019 Fees
12	Conner Strong & Buckelew	654.00		Prof Services/Underwriting Mgr	Dec 2019 Fees
13	Debby Schiffer	2,494.00		Wellness Program	Dec 2019 Fees
14	MEL JIF	268,350.89		MEL	MEL 2019 WC & Excess Liability -4th installment
15	MEL JIF	1,641.00		Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 4th installment
16	MEL JIF	114,257.00		Property Claims and Premium	MEL 2019 Property claims & prem. -4th installment
17	ARC Reprographics	192.50		Misc/Printing	Inv#276491 EO 12/5 handouts
18	Courier Post	117.52		Misc/Legal Notices	December Budget Hearing & Location change
19	Courier Times	64.62		Misc/Legal Notices	December Budget Hearing
20	Iron Mountain	75.20		Misc/Record Retention Service	Inv#CDLM114 Storage 12/1-31/19; Service 10/31/19-11/25/19
21	MediaPro Holdings, LLC	5,428.00		EPL/CYBER/Cyber On-Line Employee Training	Inv#01588 cyber security; 9/1/19-8/31/20
22	O'Connors America Bar & Grille	972.00		Training/Training	12/5/19 EO training F/ B/G (split)
23	Armando Riccio LLC	188.00		Training/Training	12/5/19 EO training - presenter (split)
24	Bass River Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
25	Bass River Township	995.00		Optional Safety Budget	Hi Vis shirts, steel toe shoes, training classes, resp fitness
26	City of Bordentown	1,541.59		Optional Safety Budget	F/B for training classes, safety equipment
27	City of Bordentown	204.43		Wellness Program	Healthy living/skin/sun seminars, speaker on age
28	Bordentown Township	2,660.00		Optional Safety Budget	Safety items
29	Bordentown Township		2,425.00	Safety Incentive Program	Safety items
30	Bordentown Township	42.14		Wellness Program	wellness meeting
31	Township of Chesterfield	500.00		Wellness Program	Lunch and learns
32	Township of Chesterfield	995.00		Optional Safety Budget	Safety Equipment

33	Township of Delran		1,902.01	Safety Incentive Program	Safety Equipment
34	Township of Delran		872.99	Safety Incentive Program	Safety Equipment
35	Township of Delran	877.50		Optional Safety Budget	Police hands free headset
36	Township of Delran	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Button lock for server room
37	Township of Delran	580.00		Wellness Program	Healthy lunch
38	Edgewater Park Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
39	Edgewater Park Township	1,595.00		Optional Safety Budget	Safety items
40	Borough of Fieldsboro	285.68		Wellness Program	Healthy snacks, fitbit prize, gatorade
41	Borough of Fieldsboro	278.22		Optional Safety Budget	Steel toe shoes, glasses
42	Hainesport Township	500.00		Wellness Program	healthy snacks, sitting disease presentation, stability cushion, gc prizes
43	Mansfield Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Antivirus
44	Mansfield Township	1,595.00		Optional Safety Budget	AED package, sanitizing municipality due to contamination
45	Mansfield Township	750.00		Wellness Program	Fruit baskets
46	Mt Laurel Township	400.00		Wellness Program	Smoothies
47	North Hanover Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Antivirus subscript and cyber upgrades
48	North Hanover Township	597.39		Optional Safety Budget	Fire safety gloves
49	North Hanover Township	554.05		Wellness Program	Hot/cold tumblers for water
50	Borough of Palmyra	1,595.00		Optional Safety Budget	Classes for instructor to assist with training employees in gym
51	Pemberton Borough	234.82		Optional Safety Budget	Fire alarms, gloves, disp gloves, jackets, supplies
52	Pemberton Borough	251.43		Wellness Program	chair massage, healthy lunch items
53	Township of Pemberton	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
54	Township of Pemberton	1,500.00		Wellness Program	Therapist and soothing candles
55	Riverside Township		1,315.31	Safety Incentive Program	AEDs
56	Riverside Township	976.69		Optional Safety Budget	AEDs
57	Shamong Township	251.99		Wellness Program	Jackets for exercise club
58	Southampton Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	JIF risk assessment
59	Southampton Township	1,595.00		Optional Safety Budget	Safety items
60	Southampton Township	661.28		Wellness Program	Chair massages, speakers, salads
61	Tabernacle Township		1,479.08	Safety Incentive Program	Employee lunch, shoes, barriers
62	Tabernacle Township	995.00		Optional Safety Budget	Barriers
63	Tabernacle Township	150.00		Wellness Program	Stress mgmt workshop
64	Westampton Township	120.00		Wellness Program	Chair massages
	TOTAL	\$490,765.91	\$7,994.39		

JIF Bill List Total	\$498,760.30
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***New Member Review Committee Meeting Minutes
November 26, 2019 @ 2:30 PM
Hainesport Municipal Building, Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's New Member Review Committee was held on November 26, 2019 at 2:30 PM at the Hainesport Municipal Building, Hainesport, NJ. Those in attendance were:

Kathy Burger, Chair, Strategic Planning, **Medford Township**
Helen Goodwin, **RMC, Hardenbergh Insurance**
Chris Chiaro, **RMC, Hardenbergh Insurance**
Adel Gianaris, Deputy Clerk, **New Hanover Township**
Sgt. Kyle Tuliano, Police Department, **New Hanover Township**
Terry Henry, **CFO, New Hanover Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJG Risk Mgt. Services, Inc.**
Sheila Ortiz, *Account Representative, AJG Risk Mgt. Services, Inc.*

Those unable to attend were:

Rich Brook, Chair, Coverage Committee, **Florence Township**
Jeff Hatcher, Chair, Finance Committee, **Delran Township**
Doug Cramer, Acting Chair, Safety Committee, **Tabernacle Township**
Paul A. Forlenza, MGA, *Executive Director, AJG Risk Mgt. Services, Inc.*

I. New Hanover Township Application

Mr. Miola welcomed the Committee to the meeting and asked everyone to introduce themselves and their positions. Mr. Miola then directed the Committee to the New Member Review worksheet prepared for today's meeting.

Mr. Miola stated that North Hanover Township submitted an application to the Fund for coverage effective January 1, 2020. He then reviewed with the Committee the New Member Review worksheet for the Township highlighting the municipal budget, property values, and number employees and volunteers.

II. Special Exposures

Mr. Miola reviewed the Townships Special Exposures noting the special exposures include Chemical Spraying, Fair/Carnivals and a Volunteer Fire Company.

III. Underwriting Information

Mr. Miola then reviewed with the Committee the Township's current insurance coverage and premiums noting that the Township is currently covered by Travelers Insurance. The Township's current premium for their insurance program is \$99,030.

IV. Loss History

Mr. Miola then reviewed the Township's loss history and explained that he received five and half (5.5) years of detailed loss runs from Travelers Insurance Company. Mr. Miola noted that during the five and half-year period the Township had an average annual loss of \$16,191. He mentioned that the average includes a 2014 claim where an emergency response vehicle was hit by OV resulting in a \$25,935 auto physical damage claim and a \$47,994 workers compensation claim.

Mr. Miola noted that there were no General Liability, Police Professional and Property Claims.

V. 2020 Assessment Recommendation

Mr. Miola reviewed the proposed 2020 assessment that was received from the Actuary to cover potential claims for the Township; noting \$35,071 in loss funding and operating expenses of \$24,841 for a total JIF assessment of \$59,912. Mr. Miola then highlighted the MEL assessment of \$26,753; the Excess Property Premium of \$5,053; the E-JIF assessment of \$7,154; the EPL/POL Premium inclusive of Cyber, of \$14,160 and Risk Management Consultant fee of \$7,279 (based upon a 6% fee) for a total annual assessment of \$121,311.

Mr. Miola asked if there were any questions. There being none, Mr. Miola noted that the total annualized assessment of \$121,311 did not include the Statutory Bond coverage of \$1 million of coverage with a \$1,000 deductible per claim, for an additional \$633 annually. Mr. Miola also reviewed higher limit coverage options for the MEL Liability Optional Excess, EPL/POL Optional Excess and the Fire Company – Directors & Officers Liability. He commented that their RMC can assist with purchasing additional coverage should the Township join the JIF.

VI. Safety Director's Report

Mr. Miola noted that the loss control survey completed by the Safety Director's office was complimentary of the Township's overall facilities; however, noted some housekeeping issues that need to be addressed. He noted that a few sidewalks need repair in several areas around the building, and noted a fuel tank that raises some concern, as the containment system is compromised and rusted. The Police Department is under renovation with new counters in the processing areas. They further indicated that the Township's administrative offices appear to be well maintained. Although the Township does not have a formal safety program, the Clerk attends required training and efforts are made to assist the municipality's public works employee. The Police receive training through various venues designed for the Police. The Chief is eager to participate in the Police Ad Hoc Committee meeting. There is evidence of strong management commitment to changing the safety culture, and the Township appears eager to receive JIF guidance to enhance the municipality's safety efforts. It is anticipated, should the Township join the Fund, that three (3) visits will be scheduled in the first year in implementing an effective Safety Program. Ms. Gianaris commented that she is pleased that the Safety Director will handle the *Right to Know* program.

Some more specific observations by the Safety Directors office included:

- The Fire Department's new electrical panels are labeled for Arc-Flash; but do not have the voltage levels on the outer cabinet. The kitchen has a stove that is not used due to an inadequate Ansul System. The turnout gear is stored neatly; however, some of the gear appeared to not have been cleaned adequately. They also have a bottle filling station with a blast cabinet; however, the log was not available for inspection. Overall, the Fire Department areas were neat and well maintained.
- The Senior/Community Center exterior areas of the building are in very good condition and the roof was replaced approximately two-years ago.

- The Old Schoolhouse is not used and is vacant; it is a one-room building with what may be the original cedar shake roof. The sidewalk leading to the Schoolhouse was constructed from pavers. Several pavers have lifted, which could become a trip hazard.
- The Department of Public Works Yard is set back off the main road and is not secured during non-business hours.
- DPW facilities includes exterior parking areas, a recycling collection center, and two buildings. The first building contains a small workshop and vehicle bay for the mower and utility vehicles used for landscaping and maintenance. Including a workbench that is fairly organized; however, the bench grinder was missing the tool rest and one of the guards.
- DPW facilities had no signage to require safety glasses or face shields while operating the tools. Overall, the DPW is well maintained and housekeeping procedures are satisfactory.
- Nash Park is a fairly large area that contains two baseball fields, two separate playgrounds, a walking trail, and tennis courts; which appear to be well maintained. However, there is a damaged fence on the field close to the playground where it appears as though a tree fell.
- A grant is pending to replace the surface material with rubberized mulch to the playground in Nash Park.
- The Mansion is a former home of General E.S. Godfrey; a historic building and several rooms are decorated and open at Christmas time. The areas are not open to the public are in poor condition with peeling paint and damaged ceilings. Caution should be taken to ensure that any areas with loose paint be cleared for lead before any used is allowed. Overall, the exterior of the building is in fair condition for a structure of this age.
- The Cobbler Shop on the same property as the Godfrey Mansion is also vacant; however, it is not used and remains only for historical value. It is empty except for several pieces of old cobbler equipment.

Further minor improvements and maintenance issues and details are noted in the attached report.

Mr. Miola then asked the Committee members if they had any specific questions about the Loss Control Survey. Being none, he continued.

VII. Executive Directors Report

Mr. Miola stated that the Township's application and supporting information were complete from an underwriting standpoint.

The Township operates under a Mayor/Council form of government. The current population of New Hanover Township is approximately 7,941. The Township covers 22.4 square miles and controls two miles of roads; the Township is rural in nature. The town does not hold fireworks display; however supports three community events during the year for Easter, Christmas, and a Summer Social Picnic.

Mr. Miola mentioned that the Township has no public water or sewer system. The Fire Department is solely operated by 11 volunteers that respond to approximately 25 calls per year. EMS Services are provided through a shared service with the New Egypt Emergency Squad.

As noted in the Safety Director's report, there are a number of maintenance issues that need to be addressed in a timely manner.

Due to similar exposures to other BURLCO JIF members, and similar loss patterns to other JIF members over the past five years, we are recommending that the Township's application for membership be approved.

Mr. Miola asked if anyone had any additional questions. Hearing no additional questions, Mr. Miola stated that the Executive Director's office recommends extending an offer of membership to North Hanover Township effective January 1, 2020 at a total Annual Assessment of \$121,311. The Committee Agreed.

Ms. Goodwin, RMC commented that the Township's current renewal premium came in at approximately \$105,000 without cyber or pollution coverage. She stated that she will conduct a full comparison between Travelers Insurance vs. the JIF's Annual Assessment. Ms. Goodwin also stated that she will ask the Township's current Insurer to provide a quote to include Cyber and estimated Pollution coverage. Ms. Gianaris commented that Cyber coverage is important, as there was a recent cyber-attack to a school. Therefore, she does not want that to occur in the Township. Ms. Burger stated that her municipality had a ransom attack and it was very costly.

Ms. Burger asked the Township if the governing body discussed joining the JIF. Ms. Gianaris commented that the governing body is fully on-board to join the JIF should the numbers be competitive. She stated that the Mayor was unable to attend today's meeting due to an emergency.

Mr. Chiaro with Hardenbergh commented that he and Ms. Goodwin attended a meeting with the Mayor, a few Council members including Mr. Forlenza to discuss the logistics of the JIF.

Ms. Burger commented that membership in the JIF provides access to other Fund Commissioners and helps to build relationships. Other Fund Commissioners are always willing to assist another member. Mr. Miola commented that the JIF has a Cyber Technology Director that will work with your IT department to ensure your systems are secure.

Mr. Miola explained that additional Funds are available to the members; those are SIP, OSB, EPL/Cyber and Wellness Funds. Ms. Goodwin commented that the Township would be a small member and they would receive approximately \$6,000 in additional Funds.

Mr. Miola asked if the Committee if they had any additional questions regarding the Township's application. Hearing no additional questions, Mr. Miola stated that the Executive's Director's office recommends extending an offer of membership to New Hanover Township effective January 1, 2020 at a total Annual Assessment of \$121,311. The Committee Agreed.

There being no further business, the meeting concluded at 3:15 PM

File:	BURLCO/2016/New Member Review Committee	Tab	11/26/2019
	BURLCO/GEN/New Member Review Committee	Tab:	New Hanover Township
	BURLCO/Apps/New Hanover Township	Tab:	New Member Review

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2020 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2019	DRAFT BUDGET 2020	CHANGE \$	CHANGE %
PROPERTY	267,750	274,030	6,280	2.35%
GENERAL LIABILITY	451,926	465,402	13,476	2.98%
AUTO LIABILITY	125,800	123,372	(2,428)	-1.93%
WORKERS' COMPENSATION	1,953,313	1,920,078	(33,235)	-1.70%
DEDUCTIBLE	494,020	491,097	(2,923)	-0.59%
LOSS FUND CONTINGENCY	-	49,148	49,148	100.00%
TOTAL CLAIM LOSS FUNDS	3,292,809	3,323,127	30,318	0.92%
CLAIMS ADMINISTRATION	202,906	210,942	8,036	3.96%
SAFETY PROGRAMS	180,523	187,544	7,021	3.89%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	86,967	86,967	-	0.00%
- <i>Training</i>	42,261	49,282	7,021	16.61%
- Police On-Line Training	7,780	9,200	1,420	18.25%
- Right to Know	25,761	31,362	5,601	21.74%
- Training	8,720	8,720	-	0.00%
PROFESSIONAL SERVICES	293,774	299,648	5,874	2.00%
- Actuary	25,092	25,594	502	2.00%
- Administrative Consultant	27,746	28,301	555	2.00%
- Attorney	70,000	71,400	1,400	2.00%
- Auditor	18,870	19,247	377	2.00%
- Safety Director	133,000	135,659	2,659	2.00%
- Treasurer	11,163	11,386	223	2.00%
- Underwriting Manager	7,903	8,061	158	2.00%
ADMINISTRATION	354,545	361,636	7,091	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EPL / CYBER	27,712	27,712	-	100.00%
- Cyber On-Line Employee Training	5,428	5,428	-	0.00%
- EPL/Cyber Incentive Program	13,500	13,500	-	100.00%
- Technology Risk Management Services	8,784	8,784	-	0.00%
PAYROLL AUDITOR	11,006	11,232	226	2.05%
PROPERTY APPRAISER	25,000	25,000	-	0.00%
RISK CONTROL CONTINGENCY	23,663	20,000	(3,663)	-15.48%
TECHNOLOGY RISK SERVICES DIRECTOR	44,281	53,460	9,179	20.73%
WELLNESS/WELLNESS INCENTIVE	60,000	60,000	-	0.00%
CONTINGENCY	30,000	25,000	(5,000)	-16.67%
MISCELLANEOUS	56,750	57,500	750	1.32%
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,000	6,500	500	8.33%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,000	5,250	250	5.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	250	(500)	-66.67%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	6,000	6,500	500	8.33%
- Record Retention Service	1,000	1,000	-	0.00%
- Recording Secretary	4,500	4,500	-	0.00%
TOTAL EXPENSES	1,315,435	1,344,949	29,514	2.24%
SUB TOTAL JIF BUDGET	4,608,244	4,668,076	59,832	1.30%
MUNICIPAL EXCESS LIABILITY JIF	1,889,163	1,957,604	68,441	3.62%
- MEL Excess WC & Liability	1,422,738	1,422,738	-	0.00%
- <i>MEL Excess Property</i>	466,425	534,866	68,441	14.67%
- Property	456,272	524,713	68,441	15.00%
- Fidelity	10,153	10,153	-	0.00%
EPL/POL/CYBER PREMIUM	567,237	623,730	56,493	9.96%
EPL/POL/CYBER COMMISSION - AJG	18,520	20,349	1,829	9.88%
EPL/POL/CYBER COMMISSION - CONNER STRONG	18,520	20,349	1,829	9.88%
EPL/POL SURCHARGE	189	248	59	31.22%
ENVIRONMENTAL JIF	246,894	241,861	(5,033)	-2.04%
SUB TOTAL PREMIUMS	2,740,523	2,864,141	123,618	4.51%
SUB TOTAL JIF & EXCESS BUDGET	7,348,767	7,532,217	183,450	2.50%
RISK MANAGEMENT CONSULTANTS	248,056	253,855	5,799	2.34%
TOTAL JIF BUDGET	7,596,823	7,786,072	189,249	2.49%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Revised: December 2019

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the

coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

F. Stand Alone Policies – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the

percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				7.00%	5
ABOVE	135%			6.00%	0
BETWEEN	95%	and	135%	4.00%	3
BETWEEN	75%	and	95%	1.00%	2
NEW MEMBERS LESS THAN 3 YEARS				0.92%	0
BETWEEN	45%	and	75%	0.75%	5
BETWEEN	20%	and	45%	0.50%	5
BELOW			20%	0.00%	2
RENEWING MEMBERS WITH LR BETWEEN 45% & 75%				-2.00%	2
RENEWING MEMBERS WITH LR BETWEEN 20% & 45%				-4.00%	1
RENEWING MEMBERS BELOW 20%				-8.00%	2
					27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 10 and 11**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 11 and 12** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that

failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss

Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2020 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/Land Use Premium Allocation

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's

performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30, 2019. Another experience-rating factor of the Statewide 1% increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of

\$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a

member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

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	-	(665,825)	-100.0%
17	Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18	Sub Total	18,383,899	18,938,691	554,792	3.0%
19	Total Claims & Premiums	36,443,562	36,421,869	(21,693)	-0.1%
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	41,830,386	149,277	0.4%

MEL RATE TABLES

Budget Line	RATING BASE (1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2019 as Certified	2019 actual (Premiums)	2019 Minimums	2020	2020 Minimums	CHANGE \$	CHANGE%	Discounts/ Surcharges
JIF Attachment To 500K									
0 EX 500K	(1)	-			-		-		10%
100K EX 400K	(1)	0.1887			0.19591		0.0072	3.8%	10%
150K EX 350K	(1)	0.3837			0.39829		0.0146	3.8%	10%
200K EX 300K	(1)	0.5643			0.58571		0.0214	3.8%	10%
250K EX 250K	(1)	0.7449			0.77393		0.0291	3.9%	10%
300K EX 200K	(1)	1.0383			1.07942		0.0412	4.0%	10%
1.5MIL EX 500K	(1)	0.9061			0.93687		0.0308	3.4%	10%
1.25MIL EX 750K	(1)	0.5461			0.55871		0.0126	2.3%	10%
1MIL EX 1MIL	(1)	0.3134			0.35337		0.0399	12.7%	10%
S - 477	% of base premium				6%				
Fire Fighters Cancer Presumption									
Career (7711)					841				
Non-Career (7711B)					85				
Loss Fund Contingency	(1)	0.2472			0.331200		0.0841	34.0%	
3MIL ex 2MIL	(1)	0.6838	0.8547	\$918	0.683800	\$1,150	-	0.0%	10%
MEL XS GL Co-Insurance	(1)	0.1709			0.170900		-	0.0%	
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%	
Optional Excess Liability	(1)								
2 MIL EX 5 MIL		0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL EX 5 MIL		0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL EX 5 MIL		0.4977	0.4829	\$761	0.4977	\$761	-	0.0%	10%
15 MIL EX 5 MIL		0.5890	0.5714	\$1,267	0.5890	\$1,267	-	0.0%	10%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%			30%		-	0.0%	
Optional Excess POL/EPL	(1)								
1MIL EX 2MIL		0.0365	0.0456	\$455	0.0365	\$376.00	-	0.0%	
2MIL EX 2MIL		0.0604	0.0756	681.91	0.0604	\$562.00	-	0.0%	
3MIL EX 2MIL		0.0777	0.0972	907.89	0.0777	\$749.00	-	0.0%	
4MIL EX 2MIL		0.0917	0.1147	1,136.25	0.0917	\$937.00	-	0.0%	
8MIL EX 2MIL		0.1835	0.2293	3,772.88	0.1835	\$3,109.00	-	0.0%	
MEL Opt XS POL/EPL Co-Insurance	(1)								
1MIL EX 2MIL		0.0091			0.0091	\$94.00	-	0.0%	
2MIL EX 2MIL		0.0151			0.0151	\$141.00	-	0.0%	
3MIL EX 2MIL		0.0194			0.0194	\$188.00	-	0.0%	
4MIL EX 2MIL		0.0229			0.0229	\$235.00	-	0.0%	
8MIL EX 2MIL		0.0459			0.0459	\$778.00	-	0.0%	
CLAIMS : Excess WC	(3)								
JIF Attachment to									
1800K EX 200K		0.004359			0.003750		(0.0006)	-14.0%	
1750K EX 250K		0.003760			0.003233		(0.0005)	-14.0%	
1,700K x 300K		0.003119			0.002679		(0.0004)	-14.1%	
1650K EX 350K		0.002748			0.002359		(0.0004)	-14.2%	
1600Kx400		0.002538			0.002177		(0.0004)	-14.2%	
1550Kx450		0.002259			0.001937		(0.0003)	-14.3%	
1500k EX 500k		0.001956			0.001676		(0.0003)	-14.3%	
1400k EX 600k		0.001012			0.000876		(0.0001)	-13.4%	
1250k EX 750k		0.001170			0.001001		(0.0002)	-14.4%	
750k EX 1250k		0.000435			0.000396		(0.0000)	-9.0%	
PREMIUMS : Excess WC	(3)	0.000945	0.085687		0.000857		(0.0001)	-9.3%	
CLAIMS : Excess Property Claims	(4)								
JIF Attachment to									
MEL Retention Option (1=500K, 2=750K, 3=1MIL)					1				
Property 150K EX 100K		0.0176			0.0186		0.0010	5.8%	
Property 100K EX 150K		0.0081			0.0088		0.0005	6.6%	
Property 50K EX 200K		0.0031			0.0033		0.0002	5.9%	
Property 250K EX 250K		0.0069			0.0074		0.0005	6.9%	
PREMIUMS : Excess Property	(4)								
Excess Property		0.0642	0.06940		0.0729		0.0087	13.5%	
Excess Flood - \$25m x \$50 m		0.0030	0.00300		0.0035		0.0005	15.0%	
Excess Flood - \$25m x \$75m		0.0019	0.00190		0.0022		0.0003	15.0%	
Boiler and Machinery		0.0058					(0.0059)	-100.0%	
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%	
EXPENSES		0.1150			0.1150		-	0.0%	
MEL Safety Institute		29.67			32.34		2.6700	9.0%	

2020 EPL/POL/LU Rates Experience Rating Factors

Population Rate		EPL Rates	
Municipal			
-	1.0800	Other FT	204.1000
10,001	1.0530	Other PT/Seas.	142.8700
15,001	1.0004	Police	714.35
20,001	0.9003		
30,001	0.7653		
40,001	0.6122		
50,001	0.4592		

Loss Ratio Modifiers	
LR Range	Rate Change
Member	
0%	0%
20%	0%
30%	1%
40%	2%
50%	4%
60%	6%
70%	8%
80%	10%
90%	12%
100%	15%
120%	25%
150%	50%
200%	100%
300%	200%

<p align="center">BURLCO JIF - 2020 Budget Assessment Certification</p>
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Bass River Township	61,679
Beverly City	204,938
Bordentown City	314,213
Bordentown Township	405,421
Chesterfield Township	154,798
Delanco Township	154,984
Delran Township	581,853
Edgewater Park Township	239,167
Fieldsboro Borough	28,920
Florence Township	407,359
Hainesport Township	121,329
Lumberton Township	325,208
Mansfield Township	263,637
Medford Township	799,327
Mount Laurel Township	1,038,281
North Hanover Township	170,263
Palmyra Borough	290,723
Pemberton Borough	112,172
Pemberton Township	915,882
Riverside Township	257,008
Shamong Township	79,356
Southampton Township	187,302
Springfield Township	100,176
Tabernacle Township	130,203
Westampton Township	328,756
Woodland Township	70,860
Wrightstown Borough	42,256
27	7,786,072

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2019-___**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$238,530 FROM THE
FUND YEAR 2019 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$2,821 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL EXCESS
LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2019 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,647,812 (inclusive of Elected Officials credits) in Fund Year 2019 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2019; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,735,106 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,647,812 paid in Fund Year 2019 for claims occurring in Fund Year 2019; and

WHEREAS, the difference between what has been paid to the MEL JIF in excess loss funding for workers' compensation and liability claims in Fund Year 2019 (\$1,647,812); and the FUND's potential obligation to the MEL JIF for Fund Year 2019 (\$1,735,106); is \$87,294; and

WHEREAS, , in developing the Fund Year 2019 Budget, the FUND budgeted an additional \$151,236 more than the FUND's maximum obligation for excess workers' compensation and liability loss funding and an additional \$2,821 in excess property premium allowing the FUND the ability to transfer an additional \$154,057 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 48 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$241,351 from the Fund Year 2019 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$238,530 from the Fund Year 2019 MEL Workers' Compensation and Liability Budget line item and \$2,821 from the MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account;; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2019 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: _____

2020 NOMINATION SLATE

Chair: **Meghan Jack**, Riverside Township

Secretary: **Glenn McMahon**, Chesterfield Township

Executive Committee: **John Gural**, Palmyra Borough
Rich Wolbert, Beverly City
Douglas Cramer, Tabernacle Township
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township

Alternates:

- #1 **Paula Kosko**, Hainesport Township
- #2 **Grace Archer**, Bordentown City
- #3 **Mike Theokas**, Bordentown Township
- #4 **Amanda Somes**, Bass River Township
- #5 **David Matchett**, Shamong Township
- #6 **Mike Templeton**, Delanco Township
- #7 Vacant