



AGENDA PACKET



Tuesday, January 21, 2020 at 3:30 PM

**Hainesport Municipal Building
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
1 Hainesport Centre, Rt. 537, Hainesport, NJ
Tuesday, January 21 – 3:30 PM

AGENDA

- I. Sine Die and Reorganization 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 BURLCOJIF.
- IV. Roll Call
 - A. 2019 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- 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
 - Adoption of the **December 17, 2019** Meeting Minutes.....Pages 1-15
 - Adoption of the **December 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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. Adjourn Sine Die Meeting - **Motion – All in Favor**
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VIII. Roll Call
 - A. 2020 Fund Commissioners
- IX. Election of 2020 Officers.....Page 16
 - A. Election of a Chairman and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2020 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2020 Fund Commissioners

X.	Oaths of Office (administered by Fund Solicitor)	
A.	Chairperson	
B.	Secretary	
C.	Executive Committee	
D.	Alternates	
	(Executive Director returns the gavel to the Chairperson)	
XI.	Organizational Resolutions	
A.	R2020-01: Confirming the Election of a Chairman and Secretary.....	Page 17
B.	R2020-02: Confirming the Election of an Executive Committee and Alternates.....	Page 18
C.	R2020-03: Appointing Professional Staff.....	Pages 19-24
D.	R2020-04: Awarding Contracts to Workers Compensation Assigned Defense Counsel and Approved Associates.....	Pages 25-27
E.	R2020-05: Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates.....	Pages 28-30
F.	R2020-06: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....	Pages 31-32
G.	R2020-07: Adopting Procedures in Compliance with the Open Public Meetings Act....	Pages 33-35
H.	R2020-08: Adopting Fiscal Policies and Procedures.....	Pages 36-38
I.	R2020-09: Designating the Executive Director as the Public Agency Compliance Officer...	Page 39
J.	R2020-10: Cash Management and Investment Policy.....	Pages 40-43
K.	R2020-11: Establishing a Fund Records Program.....	Page 44
L.	R2020-12: Establishing the 2020 Plan of Risk Management.....	Pages 45-84
M.	R2020-13: Designation for Certifying and Approving Officer for Payment of Claims.....	Page 85
N.	R2020-14: Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program.....	Pages 86-87

Approval of Resolutions R2020-01 – R2020-14 – **Motion – Roll Call**

XIV.	Expense Resolution	
A.	R 2019-15: Resolution Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRiP Conferences – Motion – Roll Call	Pages 88-92
XV.	Executive Director’s Report	Pages 93- 124
A.	AJG Risk Management Service Disclosure Statement.....	Page 97
B.	Lost Time Accident Frequency.....	Pages 98-99
C.	Certificates of Insurance.....	Handout
D.	Financial Fast Track Report.....	Page 100
E.	Regulatory Filing Checklists.....	Pages 101-102
F.	2018 Safety Incentive Program Awards.....	Page 103
G.	2019 Optional Safety Budget.....	Page 104
H.	2019 Wellness Incentive.....	Page 105
I.	EPL/Cyber Risk Management Budget.....	Page 106
J.	EPL Compliance Status	Page 107
K.	MEL Cyber Risk Management Plan Compliance Status.....	Page 108
L.	Statutory Bond Status.....	Page 109
M.	Skateboard Park Approval Status.....	Page 110
N.	Capehart & Scatchard Updates.....	Pages 111-118
O.	Elected Officials Training – Invite.....	Pages 119-120
P.	Police Command Staff Training	Pages 121-122
Q.	RMC Resolutions & Agreements	
R.	2020 1 st Installment Billing	
S.	AGRiP/PRIMA 2020 Conferences	
T.	2019 Attendance Records.....	Page 123

U.	Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable	
V.	Land Use Training Certification.....	Page 124
W.	Website	
X.	Inclement Weather Policy	
Y.	New Member Activity	
XVI.	Solicitor's Report	
A.	Closed Cases.....	Page 125
B.	MEL Helpline and Contact List.....	Pages 126-127
XVII.	Safety Director's Report	
A.	Activity Report.....	Pages 128-136
B.	MSI Bulletin: Snow Emergencies.....	Pages 137-138
C.	MSI Bulletin: First Amendment Audit Best Practices.....	Page 139
D.	MSI Bulletin: Domestic Violence for Public Employer.....	Page 140
XVIII.	Claims Administrator's Report	
A.	Lessons Learned from Losses –	Page 141
XIX.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 142
B.	Targeting Wellness.....	Pages 143-147
C.	Wheel of Life.....	Page 148
D.	Workplace Ideas.....	Pages 149-151
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XX.	Managed Health Care Report	
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XXI.	Technology Risk Report	
A.	Report.....	Pages 162-167
B.	PivotPoint Newsletter.....	Page 168
XXII.	Treasurer's Report as of December 31, 2019	Pages 169-204
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	January Bill List.....	Pages 205-206
F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XXIII.	Committee Reports	
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B.	Committee Chairs Meeting Minutes – January 8, 2020.....	Pages 232-235
1.	2020 Committee Assignments.....	Pages 236-237

XXIV. MEL/RCF/E-JIF Reports

- A. MEL Report – January 6, 2020.....Pages 238-241
 - 1. 2020 Insurance Renewal.....Pages 242-244
- B. EJIF Report – January 6, 2020.....Pages 245-247
- C. RCF Report – January 6, 2020.....Pages 248-250

XXV. Miscellaneous Business

- A. Motion to Approve the Revised JIF Crime Policy – **Motion – All in Favor**.....Pages 251-275

<p style="text-align: center;">The next meeting will be held on Tuesday, February 18, 2020, at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ.</p>

XXVI. 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**

XXVII. Closed Session – Resolution 2020- _____ 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**

XXVIII. Approval of Claims Payments – **Motion – Roll Call**

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RAMBLEWOOD COUNTRY CLUB
200 COUNTRY CLUB PARKWAY
MT. LAUREL, NEW JERSEY
December 17, 2019**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Ramblewood Country Club, Mt. Laurel New Jersey, on Tuesday, December 17, 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

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Daniel Hornickel, **Pemberton Township...arrived after roll call**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**
Mike Templeton, **Delanco Twp.**
Tom Pullion, **Edgewater Park Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
J. Paul Keller, **Springfield Twp.**
Amanda Somes, **Bass River Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
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*

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

None

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. McMahon, seconded by Mr. Cramer 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 November 26, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the November 26, 2019 meeting as presented.

The Closed Session minutes of the November 26, 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 November 26, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

He noted that at each member's seat are eight (8) copies of the Annual Report to share with your Governing Body and Administrative Staff. He recognized Megan Matro from his office and acknowledged her hard work in putting together the report.

Mr. Forlenza also noted there were several copies of the Wellness Calendars distributed at each member's seat to share with your town. He noted a delay in receiving the Safety Calendars and that they would be distributed to each town at the January meeting.

Lost Time Accident Frequency – Mr. Forlenza referenced the report in the agenda and noted the BURLCOJIF currently has the best LTAF in the state.

Certificates of Insurance – Mr. Forlenza 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 and were issued properly.

2018 Safety Incentive Program Awards – Mr. Forlenza noted a report detailing the remaining balances for each member is attached for your review. He reminded the members that the deadline to claim or encumber these funds was November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Optional Safety Budget - Mr. Forlenza stated that a report detailing the remaining balances for each member is attached for your review. 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.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a report detailing the remaining balances for each member is attached for the members review. 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.

EPL/Cyber Allowance - Mr. Forlenza stated a report detailing the remaining balances for each member is attached for the members review. Please note that the deadline to claim or encumber these funds was November 30, 2019. Mr. Forlenza stated final reminders were emailed early November, so if you encumbered you money for any of the programs, you must claim it by February 1, 2020 as no other reminders will be sent out.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza noted Mr. Romero will discuss more on this in his report. 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.

Statutory Bond Status– Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any questions on the status of an application or 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. Forlenza stated the Fund is 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 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

Employee Cyber Hygiene Training - MediaPro – Mr. Forlenza noted Mr. Romero will discuss this further in his report.

2020 RMC Resolutions & Agreements – Mr. Forlenza 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. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

Committee Volunteers – Mr. Forlenza stated that 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.

New Member Activity – Mr. Forlenza stated he was happy to announce that New Hanover had executed the agreement to join the BURLCOJIF, effective January 1, 2020 at their meeting last night and he is waiting to receive the documentation.

Mr. Forlenza then wished everyone a happy and healthy holiday season on behalf of his entire staff.

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

SOLICITOR'S REPORT

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

Bocchieri & Goods v. City of Bordentown
Dan v. Borough of Palmyra

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese noted he recently had a conference call with the other two Attorneys on the MEL Helpline, along with Mr. Hrubash and Ms. Steinmiller to discuss the effective of the *Helpline* over the course of the last nine months. All agreed it is a great program and is running well. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, though since the other two Attorneys have started to reference the program in their JIF's agenda's, their volume of calls has increased as well. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal. It was agreed to continue this program for 2020 under the same format. Mr. DeWeese noted it has been decided to also provide webinars and to distribute some generic opinions/answered questions that may help others. These are currently being reviewed and all personal information is being removed so Mr. Semurau can distribute them in the future.

Mr. DeWeese wished everyone a safe and happy holiday season from himself and his staff.

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 November 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 December included:

- *Minimum Age for Fire & EMS Drivers*
- *Best Practices for Youth Coaches*
- *NJ Domestic Violence Act for Public Employers*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in December, January, and February 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 stated on behalf of the Staff of J.A. Montgomery, he would like to wish all a happy holiday and happy New Year.

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 December which discussed Comorbidities. He then highlighted what a Comorbidity is:

- It is the presence of one or more additional conditions occurring at the same time as the primary condition (injury).
- Examples include: obesity, diabetes and high cholesterol
- 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 existence for the employee.
- Qual-Lynx is now tracking comorbidities in the claims so they will be able to help pinpoint areas where these conditions affect claims the most.

Mr. Roselli reminded the members to take advantage of the JIF Wellness program, Wellness Director, and other resources to help control claim costs. He then presented an example of a claim that increased in cost substantially due to the complications with procedures and healing due to the fact the claimant was a smoker.

Mr. Roselli wished everyone a happy and safe New Year from himself and everyone at Qual-Lynx.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She reminded the Committee that she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- Bordentown Twp. – offering chair massages after holiday lunch
- 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 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

Ms. Schiffer noted she would be reaching out to all members to set up a time to meet regarding 2020 Wellness and to focus on how we can bring wellness to your employees throughout the year so that their health and overall wellbeing will be in the forefront of their minds. She noted she wants to create a clear “2020 vision” where wellness becomes part of the everyday culture and guides employees to making wellness a lifestyle!

- Several ideas for the fall months include: Healthy Tailgate snack ideas, Gratitude Board and Wall, and Police officers promoted healthy lifestyle by offering a free community workout at the Middle school.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on Holiday Tips to help manage stress and stay healthy during the holiday season.
- Exercise of the Month: Included a high intensity interval training workout for aerobic and muscle building benefits as well as the benefits of Yoga.

Ms. Schiffer thanked everyone for their efforts in 2019 and wished everyone a healthy holiday season.

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

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	November	YTD
<i>Lost Time</i>	<i>1</i>	<i>60</i>
<i>Medical Only</i>	<i>10</i>	<i>124</i>
<i>Report Only</i>	<i>3</i>	<i>60</i>
<i>Total Intakes</i>	<i>14</i>	<i>203</i>
<i>Report Only % of Total</i>	<i>21.4%</i>	<i>29.6%</i>

<i>Medical Only/Lost Time Ratio</i>	<i>91:09</i>	<i>87:13</i>
<i>Average Days to Report</i>	<i>4.8</i>	<i>2.2</i>

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>	<i>2,400</i>
<i>Transitional Duty Days Worked</i>	<i>1,402</i>
<i>% of Transitional Duty Days Worked</i>	<i>58.4%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>998</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>41.6%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>November</i>
<i>Bill Count</i>	<i>95</i>
<i>Original Provider Charges</i>	<i>\$253,771</i>
<i>Re-priced Bill Amount</i>	<i>\$68,281</i>
<i>Savings</i>	<i>\$185,489</i>
<i>% of Savings</i>	<i>73.1%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>93.7%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98.1%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>97.6%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>85.6%</i>

Lastly, Ms. Beatty reported on a Pharmaceutical Plan update and advised the members that effective January 1, 2020, Qual Care would be changing pharmaceutical providers from Avia to My Matrix which is a division of Express Scripts. Ms. Beatty explained that Qual Care has been working with My Matrix in other states for a number of years and has had very good experience with this firm. She stated that My Matrix will provide better program oversight, better reporting capabilities, and better pricing of pharmaceuticals for workers compensation claimants. She stated that claimants that are currently receiving pharmaceuticals as part of their treatment will receive a new prescription drug card in the mail in the next few weeks that they will use to fill their prescriptions after January 1, 2020. Finally, Ms. Beatty stated that she wanted to disclose to the membership that My Matrix is owned by Cigna who also owns Qual Care. She stated that this relationship had no impact on Qual Care's decision to move to My Matrix from Avia.

Ms. Beatty wished everyone a wonderful holiday season and a happy New Year on behalf of herself and everyone at QualCare.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during November: 614 phishing emails were sent to members, with only 11 being clicked. This is 1.8% 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-three (23) municipalities are 100% compliant and four (4) are 80-99% compliant. This means 87% of the BURLCOJIF is 100% complete. All members should be receiving these stats at the beginning of the month in an emailed report. He also noted that come February, new trainings are going to be rolled out, so he would like to get everyone up to 100% prior to the new training being released.

In regards to the MEL Cyber Risk Management Program he is happy to report that 15 members (and he noted Riverside just handed in their paperwork today) are Tier1 certified, and 13 members are Tier 2 certified.

In regards to the Vulnerability Scanning report, he referenced a report in the agenda packet and noted it is important to review and be sure the person receiving the report is actually getting it, and is the correct person to receive it. If there are any changes to what is in the presented report, please let Mr. Romero know so he can correct it.

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, and referenced a recent potential hack, but due to a good antivirus program, was able to be contained.

Lastly, Mr. Romero noted with all of the holiday travel going on, beware of utilizing public charging areas, as there is a scam going around called "Juice Jacking". When you plug your charger into one of these kiosks, there could be malware installed that can hijack all of the information from your phone. If you need to charge your phone, use your own charger plugged into a wall outlet. Also, be wary of any emails that look suspicious from UPS, FEDEX, etc requesting you to click on a link to verify delivery information as there are a lot of these types of scams going on now as well.

Mr. Romero wished everyone the best of holidays.

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

Mr. Forlenza referenced a handout in regards to the ***MEL 2020 Cyber Insurance Renewal***. He noted the memo was emailed out to everyone yesterday morning and wanted to be sure everyone had received it and reviewed it. The 2020 Cyber Insurance Renewal has been discussed over the last several months as we knew this was going to be a difficult renewal. Statewide, the MEL JIFs have about a 350% Loss Ratio over the past two years have paid roughly \$1 million dollars' in premium in comparison to \$3.5 million in incurred losses on this line of coverage.

Mr. Forlenza noted that as a result the 2020 Cyber renewal will include a 30% increase in the base rates, which equates to a \$250 increase per member. In addition, there is now a \$25,000 per claim deductible if you are compliant in BOTH Tier 1 & Tier 2. He explained there are deductible reimbursement options and procedures that will remain in effect as long as you are in compliance with the Tiers at the time of the incident. A member will be eligible for a reimbursement of \$20,000 if in compliance with the Tier 1 standards at the time of the incident, and \$22,500 if in compliance with Tier 2 standards at the time of the incident. He noted it is vitally important that each town comes into compliance and remains in compliance going forward, as the MEL will ask for documentation proving you were in compliance at the time of the incident. He stated it is great to see everyone coming into compliance, but you need to remain in compliance.

Mr. Forlenza stated that the MEL Cyber Task Force will be updating the Technology requirements and possibly combining Tier 1 & Tier 2 standards and expanding them as the threats are multiplying and becoming more sophisticated.

Mr. Forlenza 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 **November 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of November 30, 2019.

Investment Interest

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 loss 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.

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	\$85.72	\$135,119.65
Overpayment Reimbursements	\$112.80	
Salvage Receipts	\$3,200.00	

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

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

Cash Activity for the Period

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.

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

Bill List – December 2019

For the Executive Committee's consideration, Mr. Tontarski presented the December 2019 Bill List in the amount of \$498,760.30 which was included in the agenda packet.

Chair Jack entertained a motion to approve the November 2019 Loss Run Payment Register and approve the December 2019 Bill List in the amount of \$498,760.30 as presented

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

Motion by Mr. McMahon seconded by Mr. Ingling, to approve the *November 2019 Loss Run Payment Register and approve the December 2019 Bill List in the amount of \$498,760.30* as presented.

ROLL CALL

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Mr. Tontarski wished everyone a happy and prosperous New Year.

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

COMMITTEE REPORTS

New Member Review Committee – November 26, 2019

Ms. Burger stated the New Member Review Committee met on November 26, 2019 and the minutes were included in the agenda for your review. She noted the meeting was discussed at last month's meeting, and as Mr. Forlenza announced during his report, New Hanover will be joining the BURLCO JIF effective January 1, 2020.

Finance Committee Report

Mr. Hatcher stated that the Committee reviewed the 2020 Budget and it is set to be adopted this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are included in the agenda packet.

Chair Jack asked for a Motion to Open the 2020 Budget Public Hearing. Motion by Mr. Ingling, seconded by Mr. Cramer to Open the 2020 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

Hearing no comment from the public:

Chair Jack asked for a Motion to Close the 2020 Budget Public Hearing. Motion by Mr. McMahon, seconded by Mr. Ingling to Close the 2020 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

2020 Budget Introduction, 2020 Assessment Allocation Strategy, and 2020 Assessment Certification

Motion by Mr. McMahon, seconded by Mr. Cramer to Adopt the 2020 Budget, 2020 Assessment Allocation Strategy, and 2020 Assessment Certification as presented

ROLL CALL

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dan Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-45 – Authorizing the Fund Treasurer to Transfer \$238,530 from the FY 2019 MEL Liability & Workers Compensation Budget Line Item and \$3,821 from the MEL Excess Property Line Item to the MEL Retrospective Account.

Motion by Mr. McMahon, seconded by Mr. Ingling Authorizing the Fund Treasurer to Transfer \$238,530 from the FY 2019 MEL Liability & Workers Compensation Budget Line Item and \$3,821 from the MEL Excess Property Line Item to the MEL Retrospective Account, as presented.

ROLL CALL

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dan Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**

Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Safety Committee Meeting Report – December 17, 2019

Mr. Cramer noted the Committee met earlier today and a more detailed report would be included in the January agenda packet. He then highlighted the following:

He noted the Committee discussed and reviewed:

- 3rd Quarter Safety Directors Loss Control Report
- 2019 Regional Training Schedule and the proposed 2020 Regional Training Schedule
- Recently released Safety Directors Bulletins
- Multiple Police topics
- MEL Safety and Educational Safety Meeting
- PEOSHA Advisory Committee Updates, as well as violations July – September 2019
- 2019 Wellness Program
- Calendars, Wellness and Safety
- 2020 Safety Kickoff Breakfast on Tuesday, March 3, 2020 at Old York Country Club in Chesterfield.

Concluding his report, Mr. Cramer asked if there were any questions. No questions were entertained.

Nominating Committee Meeting Minutes – November 7, 2019

Mr. Forlenza noted a copy of the 2020 Slate is in the agenda packet, and was previously introduced at the November meeting, and will be voted on at the January 2020 Reorganizational Meeting.

The 2020 Slate is as follows:

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**

MEL/RCF/EJIF REPORTS

Chair Jack noted there were no MEL/RCF/EJIF Reports this month.

MISCELLANEOUS BUSINESS

Chair Jack entertained the following Motions:

Authorize the Executive Director's Office to Bind EPL/POL Coverage with QBE Insurance for the 2020 Fund Year.

Motion by Mr. McMahon, seconded by Mr. Ingling, to accept the Motion as presented. All in favor. Motion carried.

Authorize the Executive Director's Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2020 Fund Year.

Motion by Mr. Ingling, seconded by Mr. Cramer, to accept the Motion as presented. All in favor. Motion carried.

Authorize the Executive Director's Office to Bind Cyber Liability Coverage with XL Insurance for the 2020 Fund Year.

Motion by Mr. McMahon, seconded by Mr. Ingling, to accept the Motion as presented. All in favor. Motion carried.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, January 21, 2020 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

Mr. Forlenza asked the RMC's that should one of their towns not be present at tonight's meeting, to please gather their Calendars and Annual Reports and deliver to them, as postage can be expensive, especially with the calendars.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-46

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

Motion by Mr. Cramer, seconded by Mr. Ingling, to Adopt ***Resolution #2019-46***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>Property</i>
<i>2019169455</i>	<i>2019177099</i>
<i>2020184520</i>	<i>2019177631</i>
<i>2018146395</i>	

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

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

ROLL CALL

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dan Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) abandonment of Subrogation claim(s) presented in Closed Session:

#2018146395

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

ROLL CALL

Grace Archer, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
Dan Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the December 17, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the December 17, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:27 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



2020 REVISED 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 **Vacant**
- #7 **Vacant**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020 - 01

CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY

BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

Meghan Jack, Riverside Township, Chairman

Glenn McMahon, Chesterfield Township, Secretary

BE IT FURTHER RESOLVED that the Chairman and Secretary shall serve for the Fund Year 2020 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2020**

BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2020 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

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

ALTERNATES

Executive Committee Alternate 1:	Paula Kosko , Hainesport Township
Executive Committee Alternate 2:	Grace Archer , Bordentown City
Executive Committee Alternate 3:	Mike Theokas , Bordentown Township
Executive Committee Alternate 4:	Amanda Somes , Bass River Township
Executive Committee Alternate 5:	David Matchett , Shamong Township
Executive Committee Alternate 6:	Vacant
Executive Committee Alternate 7:	Vacant

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-03

Appointing Professional Staff

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2020 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2020 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 21, 2020, that:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA, serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing January 1, 2020 and continuing until December 31, 2020 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2020 and continuing until December 31, 2020 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2020 and continuing until December 31, 2020 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and ending on December 31, 2020 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2020 and continuing until December 31, 2020 or until the next Reorganization of the Fund.

6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's Subrogation Attorney for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund
7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for their role in accepting and reporting EPL/POL claims for calendar year 2020 for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020 and continuing until December 31, 2020 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2020 and continuing until December 31, 2020.
14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.

17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2020, and continuing until December 31, 2020, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2020, and continuing until December 31, 2020, or until the next Reorganization of the Fund.
19. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
20. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
23. Wilmington Trust, with Dominick J. D'Eramo as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 or until the next Reorganization of the Fund.

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing

January 1, 2020, and continuing until December 31, 2020, in the amount of \$361,636 for calendar year 2020, as set forth specifically in the Agreement.

2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2020 and continuing until December 31, 2020 shall be compensated through the commission on the policy in the amount of \$20,349 each based upon 27 members.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and ending on December 31, 2020, in the amount of \$71,400 for calendar year 2020, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and ending on December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, in the amount of \$11,386 for calendar year 2020, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$25,594 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Keith Hummel its designated loss control representative, is hereby appointed Safety Director for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2020, and continuing until December 31, 2020 in the amount of \$133,968 for calendar year 2020, as set forth specifically in the Agreement.
9. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Susan Kopec as its designated representative, is hereby appointed as Right to Know Coordinator for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2020, and continuing until December 31, 2020 at a cost not to exceed \$30,862, for calendar year 2020, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Bowman & Company, LLP with James Miles as its designated representative is hereby appointed as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020 and continuing until December 31, 2020, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$19,247 for calendar year 2020, without the specific approval of the Commissioners, as set forth specifically in the Agreement.

11. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, in the amount of \$28,301 for calendar year 2020, as set forth specifically in the Agreement.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a flat fee in the amount of \$208,942 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 for their role in accepting and reporting EPL/POL claims for calendar year 2020, to be paid as set forth specifically in the Agreement.
13. Assetworks, with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a fee of \$14,762 based upon anticipated building counts for calendar year 2020, as set forth specifically in the Agreement.
14. Kristi Kristie, is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a fee of \$4,500 for calendar year 2020, to be paid as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020 in the amount of \$8,061, as set forth specifically in the Agreement.
16. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a fee of \$4,500 to be paid as set forth specifically in the Agreement.
17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.
18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with an allocated file fee of \$516 per file on the basis of the rate schedule as set forth specifically in the Agreement.
19. Bowman & Company, LLP with James Miles as its designated representative, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020 and continuing until December 31, 2020, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$11,232 for calendar year 2020, without the specific approval of the Commissioners, as set forth specifically in the Agreement.

20. Target Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a fee of \$30,227 for calendar year 2020, to be paid as set forth specifically in the Agreement.
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, with a fee of \$53,460 for calendar year 2020, to be paid as set forth specifically in the Agreement
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.
23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.
24. Wilmington Trust, with Dominick J. D'Eramo as its designated representative, is hereby appointed as Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2020, and continuing until December 31, 2020, on the basis of the rate schedule as set forth specifically in the Agreement.

Be It Further Resolved, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that notice of the appointments and the Agreements for professional or for extraordinary and unspesifiable services shall be published as required by law, and

Be It Further Resolved, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-04

**A RESOLUTION AWARDING CONTRACTS TO WORKERS' COMPENSATION
ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES**

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for Contracts for Assigned Defense Counsel and Approved Associates for three (3) one (1) year Contracts, and the responses to the RFQ were to be submitted to the Executive Director's Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nine (9) responses to the Workers' Compensation RFQ and all responses were referred to the BURLCOJIF Finance Committee for evaluation and scoring; and

WHEREAS, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 15, 2019, and through Resolution 2019-04, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

WHEREAS, the Executive Committee has determined that the same Contracts should be awarded for 2020, which is the second year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 21, 2020, that the following Law Firms and Attorneys are hereby designated as Workers' Compensation Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a one (1) year Contract in accordance with the RFQ under the "Fair and Open" process:

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Samuel A. Scimeca, Jr., Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire, Megan C. Davis, Esquire and Caitlin K. Carroll, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Thomas J. Walls, Jr., Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire, Dana M. Gayeski, Esquire and Andrea L. Schlafer, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of Workers' Compensation claims shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and they shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-05

A RESOLUTION AWARDING CONTRACTS TO GENERAL LIABILITY ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

WHEREAS, the BURLCOJIF, under the “Fair and Open” process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel and Approved Associates, and the responses to the RFQ were to be submitted to the Executive Director’s Office by September 28, 2018; and

WHEREAS, the BURLCOJIF received nineteen (19) responses to the General Liability RFQ; however, the response submitted by Louis Cappelli, Jr., Esquire of Florio Perrucci Steinhardt & Fader was received after the deadline for submissions. All responses were referred to the BURLCOJIF Finance Committee for their review and evaluation; and

WHEREAS, the BURLCOJIF Finance Committee reviewed and evaluated all responses that were received to the RFQ, and after a majority of the Committee individually completed the evaluation process, certain firms were recommended to be awarded Contracts for 2020; and

WHEREAS, based upon the recommendation of the BURLCOJIF Finance Committee, the Executive Committee of the BURLCOJIF, through this Resolution awarding Contracts for 2019 to General Liability Assigned Defense Counsel and Approved Associates; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 15, 2019, and through Resolution 2019-05, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

WHEREAS, the Executive Committee has determined that the same Contracts should be awarded for 2020, which is the second year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 21, 2020, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2020 under the “Fair and Open” process:

General Liability Claims:

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Larry B. Berg, Esquire, Matthew J. Behr, Esquire, Kara A. Pullman, Esquire and Ashley L. Toth, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinhold, Esquire and Stephen G. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Stephen E. Raymond, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
3. Parker McCay with John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire, and George M. Morris, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Katelyn M. McElmoyl, Esquire, Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
4. Capehart Scatchard with Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire, Gina M. Zippilli, Esquire and Ben Zieman, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Edward Kuhn, Esquire and Ryan Duffy, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that assignment of specific claims for defense of General Liability claims shall be made by the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund, and he shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

BE IT FURTHER RESOLVED that this Contract is being awarded following a “Fair and Open” process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-06

**A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY
AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL**

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2020, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

WHEREAS, the BURLCOJIF Fund Solicitor has reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the member municipalities of the BURLCOJIF in prior years, and he has determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF member municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 21, 2020, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 21, 2020, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
2. Louis Cappelli, Jr., Esquire of the Law Firm of Florio, Perrucci, Steinhardt & Fader.
3. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
4. John C. Gillespie, Esquire of the Law Firm of Parker McCay.
5. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the ACMJIF members which

are currently at a rate of \$160.00 per hour of attorney time; an Approved Associate at a rate of \$140.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, QBE Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the QBE Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund
at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-07

Adopting Procedures in Compliance with the Open Public Meetings Act

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, N.J.S.A. 10:4-6, *et seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 21st day of January 2020, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month.

	July 21, 2020
January 21, 2020	No August Meeting
February 18, 2020	September 15, 2020
March 17, 2020	October 20, 2020
April 21, 2020	November 24, 2020
May 19, 2020	December 15, 2020
June 16, 2020	January 19, 2021

as the date of its regular meetings and the meeting of January 21, 2021, shall serve as the 2021 Reorganization Meeting. Unless otherwise modified by Resolution, all meetings, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The Fund's 2020 Annual Planning Retreat will be held on April 21, 2020 at Café Madison, 33 Lafayette Street, Riverside, New Jersey at 8:30 AM. In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

2. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.

3. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
4. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
5. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

Burlington County Times
The Courier Post
6. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
 - d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-08

Adopting Fiscal Policies and Procedures

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 21, 2020, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2020 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 14, 2020 if payment is received by February 28, 2020. However, if payment is received after February 28, 2020, interest shall be charged retroactive to February 15, 2020.
2. Further, no interest shall be charged on the second installment after August 15, 2020 if payment is received by August 31, 2020. However, if payment is received after August 31, 2020, interest shall be charged retroactive to August 17, 2020.
3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
5. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2020 or the next Reorganization Meeting of the Fund.
6. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2020 or the next Reorganization Meeting of the Fund.
7. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the

Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.

8. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2020.
9. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson

Secretary

Treasurer

Executive Director or the Deputy Executive Director

10. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Janet Buggle, VP, Finance, Qual-Lynx Associates

(facsimile signature **not** authorized)

Alice Lihou, Senior Vice President Operations, Qual-Lynx Associates

(facsimile signature **not** authorized)

David S. Ruber, Controller, Qual-Lynx Associates

(facsimile signature authorized)

11. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
 - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
 - B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.
12. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
 - A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of N.J.S.A. 40A:5-14 and

N.J.S.A. 40A:5-15, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.

- B. All monies received from any source for the Burlington County Municipal Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
- C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
- D. All investments shall be in conformance with the provisions of N.J.S.A. 40A:5-15(b) and N.J.S.A. 40A:5-15.2. All deposits and payments shall be in compliance with the Fiscal Affairs Law, N.J.S.A. 40A:5-15 in regards to the deposit of monies for the Burlington County Municipal Joint Insurance Fund and investments, N.J.S.A. 40A:5-15 and N.J.S.A. 40A:5-15.

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-09

**Designating the Executive Director as the Public Agency Compliance Officer in
Accordance with the Affirmative Action Regulations Issued by the New Jersey Department
of the Treasury**

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 21, 2020, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

Paul A. Forlenza, MGA, RMC
Executive Director
Burlington County Municipal Joint Insurance Fund
P.O. Box 489
Marlton, New Jersey 08053
Telephone: 856-446-9100
Telefax: 856-446-9149

Be It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2020-10

Cash Management and Investment Policy

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2020, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 21, 2020, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2020:

I. CASH MANAGEMENT and INVESTMENT OBJECTIVES

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economics of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. PERMISSIBLE INVESTMENTS

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America, including securities of, or other interests in, any open-end or closed-end management type investment company or investment trust registered under the "Investment Company Act of 1940", 54 Stat. 847 (15 U.S.C. §80a-1 *et seq.*), purchased and redeemed only through the use of national or state banks located within this state, if the portfolio of that investment company or investment trust is limited to bonds or other obligations of the United States of America, bonds or other obligations guaranteed by the United States of America and repurchase agreements fully collateralized by bonds or other

obligations guaranteed by the United States of America, which collateral shall be delivered to or held by the investment company or investment trust, either directly or through an authorized custodian;

- b.) Bonds of any Federal Intermediate Credit Bank, Federal Home Loan Bank, Federal Land Bank, Federal National Mortgage Associates or of any United States Bank for Cooperatives which have a maturity date not greater than twelve (12) months from the date of purchase;
- c.) Bonds or other obligations, having a maturity date of not more than twelve (12) months from the date of purchase, approved by the Division of Investment of the Department of Treasury for investment by local units.
- d.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage back obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and provided that the investment is of a fixed rate of interest not dependent on any index or external factors.

No investment or deposit shall have a maturity longer than ten (10) years from the date of purchase.

III. AUTHORIZED DEPOSITORIES

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.15:9-14 et seq.* (GUDPA)

The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. AUTHORITY FOR INVESTMENT MANAGEMENT

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. PRESERVATION OF CAPITAL

Securities shall be purchased with the ability to hold until maturity.

VI. SAFEKEEPING

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

VIII. REPORTING

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. AUDIT

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. CASH FLOW PROJECTIONS

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. CASH MANAGEMENT

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A. 40A:5-15*.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020 - 11

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2020 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. Glenn McMahon, Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul A. Forlenza, MGA, RMC**, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION NO. 2020-12

Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2020 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2020 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
 - **Excess Workers' Compensation**

- **Excess General Liability**
 - **Non-Owned Aircraft Liability**
 - **Excess Auto Liability**
 - **Optional Excess Public Officials & Employments Practices Liability**
 - **Optional Excess Liability**
 - **Excess Property including Boiler and Machinery**
 - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.
- 2.) **The limits of coverage.**
- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
 - USL&H – Included in workers Compensation
 - Harbor Marine/Jones Act - Included in employers liability
 - Incidental Foreign Workers Compensation - included
 - Communicable Disease Coverage - included

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is subject to a \$3,000,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is included in the MEL's excess General Liability \$3,000,000 excess \$2,000,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General

Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.

- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of the \$2,000,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park
Delanco Township Skateboard Facility

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.

- The Fund covers \$15,000/\$30,000/\$5,000 for underinsured/Uninsured Motorists Liability.
 - The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$2,000,000 layer are not subject to the aggregate limitation.
 - The JIF provides PIP limits of \$250,000.
 - The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.
- e.) **Public Officials Liability. (POL)**
- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
 - For member local units without approved EPL Loss Control/Risk Management Programs:
 - 20% surcharge on the local units annual assessment (premium) for this line of coverage.
 - By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

f.) Employment Practices Liability (EPL)

- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).
 - 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

g.) Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.

- The JIF, 100% commercially insured with QBE North America, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2019) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$400,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)
- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
 - \$52.5 million per location building & contents
 - \$1 million all outdoor property
 - \$2.5 million for pumping stations
 - Definition of Flood includes Storm Surge
- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Ammonia Contamination - \$5 million

- Spoilage - \$5 million
- Time Element – included in the policy limit.
 - Time element sub-limits include:
 - Extra Expense - \$10 million
 - Tenant Relocation - \$750,000
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$1 million (24 Hours)
 - Service Interruption - \$10 million
 - Loss of Rents - \$15 million
 - Delay in Completion -60 days
 - Extended Period of Liability – 365 days
 - Wind Turbine \$1 million per occurrence
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities – \$10,000,000
 - Power Generation Utilities – **NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$25 million
- Soft Costs - \$5 million
- Computer Systems Damage - \$1 million (Aggregate)
- Newly Acquired Locations – \$25 million per location
 - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million
- Expediting Expense - \$10 million
- Civil Authority -\$5 million (within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
 - Outdoor Property - \$10 million (Named Peril Only)
- Watercraft - \$1 million (PD Only) - 32' or less – ACV if not scheduled
- Vehicles - \$15 million (Property Damage only)

- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements – Excluded
- Off Premises Services Interruption - \$10 million
 - Excluding owned power generating utilities
- Protection & Preservation of Property-\$10 million per location (48 Hrs BI)
- Research & Development - \$10 million (12 months)
- Impounded Water - \$250,000 (30 days)

FLOOD AGGREGATE NOTE: In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$50,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It also drops down over the SFHA sub-limits contained in the Zurich policy of \$2.5 million.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$100,000,000.

- Property Deductibles
 - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention \$500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
 - Flood for locations wholly or partially within 100-year flood zone
 - Boiler and Machinery
 - Named Storm (Flood & Wind)
 - The standard member local unit deductible is \$1,000 per occurrence except for:

- Flood for locations wholly or partially within 100-year flood zone
 - Equipment Breakdown
 - Named Storm (Flood & Wind)
- Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention) (Property & Time Element Combined).
- Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$250,000 per occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.
- NOTE: For housing authorities the MEL self insures the layer of \$250,000 excess \$250,000 each building for housing authority buildings and \$400,000 excess \$100,000 each building for housing authorities contents damage.
- Named Storm” (Wind and Flood)

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located

east of the Garden State Parkway and any covered property in **Cape May County**.

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$500,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$1,000,000 per occurrence.

Locations: As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8.** (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich. Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
 - **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
 - **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
 - **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
 - Qualifying Period
 - Off Premises Service Interruption: 24 Hours
 - Computer Systems Damage: 48 Hours
 - Tenants Prohibited Access: 24 Hours
 - New Construction and Additions: 15 Days
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its

member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:

- 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
- 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).

- \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - \$10 million CSL and per member local unit annual aggregate and JIF annual aggregate excess of \$20 million.
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with AXA XL and Beazley, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$6,000,000 each third party claim / \$2,000,000 each first party claim / \$12,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$25,000 deductible each claim.
- p.) **Optional Individual Self-Insured Retentions** – None.
- q.) **Annual Aggregate Insurance** – \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) General Liability (all coverages) - \$300,000 CSL
 - c.) Employment Practices Liability – none 100% commercially insured with QBE North America
 - d.) Non-Owned Aircraft - none
 - e.) Automobile Liability
 - o PD & BI - \$300,000 CSL
 - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
 - o PIP - \$250,000 CSL
 - f.) Public Officials Liability – none. 100% commercially insured with QBE North America.
 - g.) Optional Directors and Officials Liability – none. 100% commercially insured with QBE North America.
 - h.) Property - \$100,000 per occurrence less member deductibles.
 - i.) JIF Blanket Crime - \$50,000 less member deductible
 - j.) Optional Excess Liability – none provided by MEL
 - k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
 - l.) Residual Claims Liability - none other than the risk of a RCF assessment.
 - m.) MEL Crime Policy – none (provided by MEL)
 - n.) Optional Excess POL\EPL – none (provided by MEL)
 - o.) Cyber Liability – none 100% commercially insured with AXA XL and Beazley
 - p.) Annual Aggregate Stop Loss Excess Insurance – none
- 4.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
- 5.) **The method of assessing contributions to be paid by each member of the Fund.**
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
 - b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
 - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
 - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
 - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
 - d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense

attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.

g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.

h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:

1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund

Administrator of the Burlington County Municipal Joint Insurance Fund; and

4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchase commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from AXA XL (Cyber), Beazley (Excess Cyber) and QBE North America (POL/EPL, Volunteer D&O).

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
 - d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted thereby eliminating the likelihood of any additional assessments from the RCF.
 - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve

data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- Property Claims - \$10,000 of Authority
- Workers Compensation Claims - \$10,000 of Authority
- Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an

expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.

- In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.
- Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- **General** - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- **Fund Commissioners** - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.

- Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
 - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;

- v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
 - vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
 - vii.) Attend the majority of meetings of the Fund's Executive Committee; and
 - viii.) Analyze and recommend insurance coverages not offered through the Fund.
- Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:
- a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
 - b.) "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

- Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects

the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,
 - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v.) Maximization of total return, consistent with acceptable risk levels,
 - vi.) Investment of assets in accordance with State and Federal laws and regulations,
 - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
 - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
 - ix.) Stability in the value of the JIF's economic surplus.

- ☐ Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which

lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is

owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Finance, Nominating, Strategic Planning, and Safety Committees.

This Resolution was duly adopted by the Burlington
County Municipal Joint Insurance Fund at a public
meeting held on January 21, 2020

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIRMAN

ATTEST: _____

SECRETARY

DATE: _____



Coverage Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Finance Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive

Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
 - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
 - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
 - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
 - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Nominating Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.

Safety Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

Safety Committee Bylaws

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Strategic Planning Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

RESOLUTION 2020 - 13

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

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

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

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2020 is amended to include this designation of a Certifying and Approving Officer, and

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

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 21, 2020

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____
CHAIR SECRETARY

DATE: _____

RESOLUTION NO. 2020 - 14

**RESOLUTION AUTHORIZING THE BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND'S PARTICIPATION IN THE NEW JERSEY
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM**

Whereas, the Burlington County Municipal Joint Insurance Fund (hereinafter the "BURLCO JIF") is a member the of the Municipal Excess Liability Joint Insurance Fund (hereinafter the "MEL")

Whereas, the MEL provides excess property coverage underwritten by Zurich Insurance Company to various member Joint Insurance Funds; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Property Damage deductible of 1% of the value per the Schedule of Values for the "Location" where the direct physical loss or damage occurred, per "occurrence"; and

Whereas, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Time Element deductible of 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the "Occurrence" by use of the facilities at the "Location" where the direct physical loss or damage occurred and all other "Locations" where Time Element loss ensues, per "occurrence"; and

Whereas, the above deductibles (hereinafter the "NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM") are subject to a minimum deductible of \$500,000 for Property Damage and Time Element, combined, per Location, and a maximum deductible of \$1,000,000 per occurrence; and

Whereas, for purposes of this resolution, a "Named Storm" means: Any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent; and

Whereas, a "Named Storm" also includes "Storm Surge"; and

Whereas, for purposes of this resolution, covered property shall not include vehicles; and

Whereas, the Atlantic, Burlington, Central, FIRST, Mid Jersey, Monmouth, NJPHA, and Ocean JIFs have members subject to this deductible; and

Whereas, the Board of Fund Commissioners of the BURLCO JIF recognizes that its members could bear a financial hardship in event of a “Named Storm” as a result of this deductible; and

Whereas, the MEL has agreed to act as a lead agency to administer an agreement between member JIFs subject to this deductible.

Now, Therefore Be It Resolved that the Board of Fund Commissioners of the BURLCO JIF resolve to enter into an agreement with other members JIFs subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year; and
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision; and
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

Be it further resolved that a copy of this Resolution be provided to the BURLCO JIF Executive Director’s office, the BURLCO JIF Underwriter, the MEL Executive Director, the MEL Underwriting Office.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

CHAIR

ATTEST: _____

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020 - 15

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to a total of (4) four Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to the PRIMA Conference or AGRIP Conference during Fund Year 2020 for the purpose of attending a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the BURLCO JIF has certified that funds are available from the 2020 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

WHEREAS, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conference, and;

WHEREAS, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, including seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conferences.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive

Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

AGRIP CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession
 - Committee Chairs
4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

CONFERENCE REIMBURSEMENT GUIDELINES

1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: January 21, 2020
Re: **Executive Director's Report**

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A. AJG Risk Management Services – Disclosure Statement (pg. 97)

A Disclosure Statement for AJG Risk Management Services, Inc. is enclosed for your review. We ask that this information be made a part of the minutes for the January 2020 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 98-99)

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

C. Certificates of Insurance

A summary of the Certificates of Insurance issued during December 2019 is a handout.

D. Financial Fast Track Report (pg. 100)

The Financial Fast Track Report as of November 30, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of November 30, 2019 was **\$10,784,305**

E. Regulatory Filing Checklists (pgs. 101-102)

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.

F. 2018 Safety Incentive Program Awards (pg. 103)

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.**

G. 2019 Optional Safety Budget (pg. 104)

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.**

H. 2019 Wellness Incentive Program Allowance (pg. 105)

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.

I. EPL/Cyber Risk Management Budget (pg. 106)

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.

J. Employment Practices Liability Compliance – (pg. 107)

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.

K. MEL Cyber Risk Management Plan Compliance (pg. 108)

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.

L. Statutory Bond Status (pg. 109)

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.

M. Skateboard Park Approval Status (pg. 110)

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.

N. Capehart & Scatchard Updates (pgs. 111-118)

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

O. Elected Officials Seminars – Invite/RSVP (pgs. 119-120)

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. Police Command Staff Training (pgs. 121-122)

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The training dates are scheduled as follows:

February 5, 2020 – Merighi's Savoy Inn

April 21, 2020 – Auletto Caterers, Deptford

September 22, 2020 – O'Connors, Eastampton

October 15, 2020 - Merighi's Savoy Inn, Vineland

Q. 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.

R. 2020 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 4, 2019. Please note that the first installment is due by February 14, 2020. If you have any questions, please contact Tracy Forlenza at 856-446-9143.

S. AGRiP/PRIMA 2020 Conferences

This year BURLCOJIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed out later this month.

T. 2019 Attendance Records (pg. 123)

A report detailing attendance records through the end of the 2019 Fund Year is attached for your review.

U. Safety Breakfast Kickoff/Safety & Claims Coordinator Roundtable

The Fund is scheduled to hold its Annual Safety Breakfast on March 3, 2020 at Old York Country Club in Chesterfield, beginning at 8:30 AM. A Save the Date will be emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants shortly. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend. Invites with additional information will be emailed to all Safety Coordinators, Claims Coordinators,

and Wellness Coordinators within the next few weeks.

V. Land Use Training Certification (pg. 124)

On or about October 11th, a supply of Land Use Liability Training Booklets were mailed 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. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

W. 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.

X. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.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.

Y. New Member Activity

Nothing to Report.



Insurance | Risk Management | Consulting

Public Entity & Scholastic Division
6000 Sagemore Drive, Suite 6203
PO Box 530
Marlton, New Jersey 08053
856-446-9100

TO: Fund Commissioners
Burlington County Municipal Joint Insurance Fund

FROM: Paul A. Forlenza, MGA, RMC
Senior Program Administrator, Risk Program Administrators, Gallagher, Inc.

DATE: January 21, 2020

RE: Disclosure Statement- Fund Administration & Insurance Placement

Arthur J. Gallagher Risk Management Services, Inc., has served as Administrator for the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. Beginning in 2019, this office was rolled into a new division of Gallagher called Risk Program Administrators. Risk Program Administrators presently confines its practice to providing professional pool administration, limited insurance placement services, and consulting service to large individual and pooled public entity self-insureds.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. Finally, beginning January 1, 2013, Arthur J. Gallagher Risk Management Services, Inc. began placing Cyber Liability Insurance for the Fund. In this capacity, Arthur J. Gallagher Risk Management Services, Inc. is compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage and 2.50% of written premiums for placing Cyber Liability Insurance for the Fund.

In addition, Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the New Jersey Municipal Excess Liability Residual Claims Fund and as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that the only revenue derived from the Burlington County Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the insurance placements listed above on behalf of the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 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
Bass River	1,900.00					1,900.00									1,900.00	0.00	
Beverly	2,475.00					2,475.00									2,475.00	0.00	
Bordentown City	2,975.00													2,975.00	2,975.00	0.00	11/25/19
Bordentown Twp	2,525.00							100.00					2,425.00		2,525.00	0.00	
Chesterfield	2,400.00					2,400.00									2,400.00	0.00	
Delanco	2,150.00					2,150.00									2,150.00	0.00	
Delran	2,775.00												2,775.00		2,775.00	0.00	
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	
Florence	3,025.00					3,025.00									3,025.00	0.00	
Hainesport	2,650.00					2,650.00									2,650.00	0.00	
Lumberton	2,775.00				2,775.00										2,775.00	0.00	
Mansfield	2,475.00					2,475.00									2,475.00	0.00	
Medford	3,600.00					3,600.00									3,600.00	0.00	
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00	
North Hanover	2,475.00					2,475.00									2,475.00	0.00	
Palmyra	2,475.00					2,475.00									2,475.00	0.00	
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00	
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00	
Riverside	2,725.00								1,409.69				1,315.31		2,725.00	0.00	
Shamong	2,650.00					2,650.00									2,650.00	0.00	
Southampton	2,225.00					2,225.00									2,225.00	0.00	
Springfield	2,400.00								2,400.00						2,400.00	0.00	
Tabernacle	2,650.00												1,479.08		1,479.08	1,170.92	11/18/19
Westampton	2,475.00							880.00							880.00	1,595.00	11/06/19
Woodland	1,900.00														0.00	1,900.00	10/09/19
Wrightstown	2,400.00					2,400.00									2,400.00	0.00	
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	\$2,975.00	\$61,184.08	\$6,640.92	

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	53.41	1,595.00	0.00	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													1,409.70	1,409.70	185.30	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	\$1,463.11	42,655.51	8,639.49	

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													500.00	500.00	0.00	10/30/19
Beverly	750.00														0.00	750.00	11/29/19
Bordentown City	750.00												204.43	350.00	554.43	195.57	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					195.80	461.05	288.95	11/19/19
Delran	1,000.00												580.00	420.00	1,000.00	0.00	11/25/19
Edgewater Park	750.00					210.00	231.30				95.88			212.82	750.00	0.00	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				781.00	1,000.00	0.00	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													319.79	319.79	430.21	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	350.00	500.00	0.00	11/18/19
Westampton	750.00												120.00		120.00	630.00	11/06/19
Woodland	500.00											104.06		395.94	500.00	0.00	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	\$3,525.35	14,596.11	6,653.89	

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



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



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2021-2022 Employment Practices Liability (EPL) Plan of Risk Management.** Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

Among a myriad of topics of importance to Police personnel, this year's training will touch upon recently enacted legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session. **Please see the attached documentation for specific times and locations.**

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.
You need only attend one of the sessions. Choose One:

Dates and Locations: Please indicate your choice

_____ **Wednesday, February 5, 2020 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Wednesday, April 1, 2020 at Auletto Caterers, Deptford**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Tuesday, September 22, 2020 at O'Connors, Eastampton**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Thursday, October 15, 2020 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

.....
Please Print Clearly

Municipality _____ **Contact Name:** _____

Phone: _____ **Fax:** _____ **E-Mail** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Forward Completed Registration Form to:

Carol Mason

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: Carol_Mason@riskprogramadministrators.com

2019 BURLCO Meeting Attendance

Municipality	Name	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	FC	FC	FC	FC	FC	FC	Alt		FC	FC	N/A	N/A	8	1	11	73%	9%	82%
Beverly City	Wolbert/Hannah	FC	FC	FC	FC	FC	Alt	FC		FC	FC	FC	N/A	9	1	11	82%	9%	91%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	FC		Alt	N/A	Alt	FC	7	2	11	64%	18%	82%
Bordentown Twp.	Theokas/Elsasser	FC	FC	Alt	FC	Alt	FC	FC		FC	Alt	FC	FC	8	3	11	73%	27%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	Alt	FC	FC	FC	Alt		FC	N/A	FC	N/A	7	2	11	64%	18%	82%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	N/A	FC		FC	FC	N/A	FC	8	0	11	73%	0%	73%
Edgewater Park Twp.	Pullion/Treusch	N/A	N/A	N/A	FC	FC	N/A	FC		FC	N/A	Rep	N/A	4	0	11	36%	0%	36%
Fieldsboro	Hansell, P./Lewis.C	Rep	FC	N/A	FC	FC	N/A	N/A		FC	N/A	N/A	FC	5	0	11	45%	0%	45%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		N/A	FC	Alt	FC	9	1	11	82%	9%	91%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	Alt	FC	FC		N/A	FC	FC	FC	8	1	11	73%	9%	82%
Lumberton Township	Umba/Januseski	FC	N/A	FC	FC	FC	FC	N/A		FC	FC	FC	FC	9	0	11	82%	0%	82%
Mansfield Township	Fitzpatrick/Magee	FC	Alt	FC	FC	FC	FC	FC		N/A	FC	N/A	N/A	7	1	11	64%	9%	73%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	FC	FC	FC	FC	N/A		FC	FC	N/A	N/A	8	0	11	73%	0%	73%
North Hanover	Picariello/Wells	FC	Alt	N/A	Alt	N/A	FC	FC		FC	FC	N/A	FC	6	2	11	55%	18%	73%
Palmyra Borough	Gural/Pearlman	Alt	N/A	N/A	FC	Alt	FC	N/A		FC	Alt	FC	N/A	4	3	11	36%	27%	64%
Pemberton Borough	Mull/Vallari	Alt	Alt	FC	N/A	Alt	FC	FC		Alt	N/A	Alt	N/A	3	5	11	27%	45%	73%
Pemberton Twp.	Gonzalez/Brown	FC	N/A	FC	Alt	N/A	FC	FC		FC	FC	FC	FC	8	1	11	73%	9%	82%
Riverside Township	Jack/Lewis	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	N/A	FC		FC	N/A	FC	N/A	8	0	11	73%	0%	73%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
Westampton Township	Ent/Brady	FC	FC	FC	FC	FC	Alt	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC	FC		FC	N/A	FC	FC	10	0	11	91%	0%	91%
27		23	20	21	24	23	20	21	27	22	18	18	16	200	24	297	67%	8%	75%
		85%	74%	78%	89%	85%	74%	78%	100%	81%	67%	67%	59%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

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: January 2, 2020

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

DECEMBER ACTIVITIES

LOSS CONTROL SURVEYS

- City of Beverly Police Department – Conducted a Loss Control Survey on December 11
- Township of Chesterfield Police Department – Conducted a Loss Control Survey on December 23
- Township of Pemberton – Conducted a Loss Control Survey on December 16
- Township of Springfield – Conducted a Loss Control Survey on December 17
- Borough of Wrightstown – Conducted a Loss Control Survey on December 12

JIF MEETINGS ATTENDED

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

MEL MEDIA LIBRARY

The following members used the MEL Media Library during December. 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 December

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 December. 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.

- December 3 – Bulletin – Best Practices for Managing Snow Emergencies
- December 16 - Did You Know? – MSI Training Schedule – BURLCO JIF, January 2020.
- December 17 - UPDATED Bulletin – Domestic Violence for Public Employers Act
- December 19 - NEW Bulletin – First Amendment Audit Best Practices

UPCOMING EVENTS

- Claims Meeting – January 21
- Fund Commissioner Meeting – January 21

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 January, February, and March 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
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
1/6/20	Borough of Lindenwold #1	BBP	7:30 - 8:30 am
1/6/20	Borough of Lindenwold #1	Fire Safety	8:45 - 9:45 am
1/7/20	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	BBP	10:45 - 11:45 am
1/8/20	Pennsauken SA #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/8/20	Borough of Woodstown #1	DDC-6	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
1/9/20	Township of Jackson	HazCom w/GHS	10:45 - 12:15 pm
1/9/20	Township of Jackson	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/9/20	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/10/20	Township of Upper Deerfield	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
1/13/20	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
1/13/20	Township of Middletown #6	Sanitation/Recycling Safety	8:00 - 10:00 am
1/14/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 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	Township of Long Beach #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/15/20	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/15/20	Borough of Eatontown #2	Heavy Equipment Safety	8:00 - 11:00 am
1/15/20	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
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
1/16/20	Township of Medford #2	Snow Plow/Snow Removal Safety	10:30 - 12:30 pm
1/16/20	Township of Medford #2	LOTO	8:00 - 10:00 am
1/17/20	Township of Carneys Point #1	Accident Investigation	8:30 - 10:30 am
1/17/20	Borough of Berlin	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/17/20	Borough of Belmar	Forklift Operator Train-the-Trainer	8:30 - 3:00 pm w/lunch brk
1/21/20	Brick Township MUA #2	CMVO	8:30 - 12:30 pm
1/22/20	Township of Washington (Gloucester)	LOTO	11:00 - 1:00 pm
1/22/20	Township of Washington (Gloucester)	Dealing with Difficult People	8:30 - 10:30 am
1/22/20	Township of Marlboro #3	DDC-6	8:30 - 3:00 pm w/lunch brk
1/22/20	City of Ventnor	Excavation/Trenching/Shoring	9:30 - 1:30 pm
1/23/20	South Monmouth Regional SA	Shop & Tool Safety	10:45 - 11:45 am
1/23/20	South Monmouth Regional SA	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
1/24/20	Township of Upper Deerfield	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	Township of Upper Deerfield	LOTO	8:30 - 10:30 am
1/24/20	Borough of Berlin	Fast Track to Safety-2020	8:30 - 12:30 pm
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
1/27/20	Township of Stafford	PPE	8:30 - 10:30 am
1/28/20	City of Cape May #4	Shop & Tool Safety	10:45 - 11:45 am
1/28/20	City of Cape May #4	Snow Plow/Snow Removal	8:30 - 10:30 am
1/28/20	Borough of Atlantic Highlands #1	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
1/28/20	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/29/20	Borough of Eatontown #2	Back Safety/Material Handling	10:15 - 11:15 am
1/29/20	Pennsauken SA #3	Hearing Conservation	10:45 - 11:45 am
1/29/20	Borough of Eatontown #2	Dealing with Difficult People	8:00 - 10:00 am
1/29/20	Pennsauken SA #3	PPE	8:30 - 10:30 am
1/30/20	Township of Pennsville #1	Shop & Tool Safety	10:15 - 11:15 am
1/30/20	Township of Pennsville #1	Hoists, Cranes, Rigging Safety	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	LOTO	12:00 - 2:00 pm
1/31/20	Township of Little Egg Harbor #1	LOTO	8:00 - 10:00 am
1/31/20	Township of Bordentown	CDL-Drivers Safety Regulations	9:00 - 11:00 am
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
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 Lavallette #1	Fast Track to Safety-2020	9:00 - 1:00 pm
2/5/20	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 pm
2/5/20	Borough of Eatontown #2	Fire Extinguisher	8:00 - 9:00 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/5/20	Borough of Avalon #4	Playground Safety Inspections	8:30 - 10:30 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	Hearing Conservation	9:15 - 10:15 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/6/20	Borough of Beach Haven #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
2/6/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/6/20	Deptford Township MUA	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/6/20	Borough of Beach Haven #2	Hoists/Cranes/Rigging Safety	8:00 - 10:00 am
2/6/20	City of Cape May #3	Office Safety	8:30 - 10:30 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Township of Middletown #6	Safety Coordinators Skills Training	9:00 - 1:00 pm
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/10/20	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	10:30 - 12:30 pm
2/10/20	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/10/20	Township of Hamilton #3	Jetter/Vacuum Safety	8:30 - 10:30 am
2/10/20	Township of Stafford	Dealing with Difficult People	9:00 - 11:00 am
2/11/20	Township of Brick #1	PPE	12:30 - 2:30 pm
2/11/20	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
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	Shop & Tool Safety	10:45 - 11:45 am
2/13/20	Township of Long Beach #1	Fall Protection Awareness	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 Belmar	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/14/20	Township of Upper Deerfield	Dealing with Difficult People	8:30 - 10:30 am
2/14/20	Borough of Berlin	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
2/19/20	Ocean County College #8	DDC-6	8:30 - 3:00 pm w/lunch brk
2/20/20	Township of Pennsville #1	Back Safety/Material Handling	10:15 - 11:15 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 Freehold	BBP	8:30 - 9:30 am
2/20/20	Township of Freehold	Back Safety/Material Handling	9:45 - 10:45 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/21/20	Township of Lacey #6	Flagger/Work Zone Safety	8:30 - 12:30 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
2/25/20	Borough of Woodstown #1	Fire Extinguisher	10:45 - 11:45 am
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
2/26/20	Township of Florence	Employee Conduct/Violence Prevention	10:15 - 11:45 am
2/26/20	Borough of Deal #3	Sanitation/Recycling Safety	7:30 - 9:30 am
2/26/20	Township of Florence	Fall Protection Awareness	8:00 - 10:00 am
2/26/20	Borough of Deal #3	Asbestos, Lead, Silica Overview	9:45 - 10:45 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	Fire Safety	10:15 - 11:15 am
2/28/20	Borough of Point Pleasant	Fire Extinguisher	11:30 - 12:30 pm
2/28/20	Borough of Point Pleasant	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 pm
3/2/20	Borough of Glassboro #1	Driving Safety Awareness	7:30 - 9:00 am
3/2/20	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
3/2/20	Borough of Glassboro #1	Fire Extinguisher	9:15 - 10:15 am
3/3/20	Township of Middletown #5	Asbestos, Lead, Silica Overview	11:15 - 12:15 pm
3/3/20	Township of Middletown #5	Landscape Safety	8:00 - 11:00 am
3/3/20	City of Sea Isle City #6	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/4/20	Borough of Wildwood Crest #3	PPE	10:00 - 12:00 pm
3/4/20	Evesham Township MUA	Back Safety/Material Handling	10:45 - 11:45 am
3/4/20	Township of Marlboro #3	CDL-Supervisors Reasonable Suspicion	11:00 - 1:00 pm
3/4/20	Borough of Wildwood Crest #3	Back Safety/Material Handling	12:30 - 1:30 pm
3/4/20	Township of Marlboro #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
3/4/20	Evesham Township MUA	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
3/5/20	Township of Gloucester	Fast Track to Safety-2020	8:00 - 12:00 pm
3/5/20	Borough of Lavallette #1	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/6/20	Borough of Somerdale	Hearing Conservation	10:15 - 11:15 am
3/6/20	Township of Toms River	Back Safety/Material Handling	10:45 - 11:45 am
3/6/20	Borough of Somerdale	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/6/20	Township of Toms River	LOTO	8:30 - 10:30 am
3/6/20	Township of Carneys Point #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/9/20	Township of Hazlet	LOTO	8:00 - 10:00 am
3/9/20	Township of Cherry Hill #4	CMVO	8:30 - 12:30 pm
3/9/20	City of Brigantine #3	Fast Track to Safety-2020	8:30 - 12:30 pm
3/10/20	Township of Barnegat #1	Fire Extinguisher	10:00 - 11:00 am
3/10/20	Township of Gloucester	Jetter/Vacuum Safety	8:30 - 10:30 am
3/10/20	Township of Barnegat #1	Back Safety/Material Handling	9:00 - 10:00 am
3/11/20	Two Rivers Water Reclamation Authority	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/11/20	Township of West Deptford	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
3/11/20	Township of West Deptford	Hearing Conservation	2:15 - 3:15 pm
3/11/20	Township of Upper Deerfield	CEVO-Fire-Evening	6:30 - 10:30 pm
3/11/20	Deptford Township MUA	LOTO	7:30 - 9:30 am
3/11/20	Two Rivers Water Reclamation Authority	PPE	8:00 - 10:00 am
3/11/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/11/20	Deptford Township MUA	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/12/20	City of Cape May #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
3/12/20	Borough of Atlantic Highlands #1	Fast Track to Safety-2020	12:00 - 4:00 pm
3/12/20	Borough of Tuckerton #2	Playground Safety Inspections	8:30 - 10:30 am
3/12/20	City of Cape May #4	Jetter/Vacuum Safety	8:30 - 10:30 am
3/13/20	City of Somers Point #1	Fire Extinguisher	10:30 - 11:30 am
3/13/20	Borough of Tinton Falls	Hearing Conservation	7:00 - 8:00 am
3/13/20	Borough of Tinton Falls	Back Safety/Material Handling	8:00 - 9:00 am
3/13/20	City of Somers Point #1	BBP	8:00 - 9:00 am

DATE	LOCATION	TOPIC	TIME
3/13/20	Township of Berlin #2	DDC-6	8:30 - 3:00 pm w/lunch brk
3/13/20	Borough of Tinton Falls	BBP	9:00 - 10:00 am
3/13/20	City of Somers Point #1	Fire Safety	9:15 - 10:15 am
3/16/20	Borough of Glassboro #1	Flagger/Work Zone Safety	7:30 - 11:30 am
3/16/20	City of Northfield #1	Dealing with Difficult People	8:30 - 10:30 am
3/16/20	Township of Middletown #6	CEVO-Police	8:30 - 12:30 pm
3/17/20	Borough of Avalon #4	Fire Extinguisher	10:45 - 11:45 am
3/17/20	City of Camden	Dealing with Difficult People	11:00 - 1:00 pm
3/17/20	Township of Manchester	Hearing Conservation	11:30 - 12:30 pm
3/17/20	Township of Manchester	HazMat Awareness w/HazCom w/GHS	8:00 - 11:00 am
3/17/20	City of Camden	BBP - Administrator Training	8:30 - 10:30 am
3/17/20	Borough of Avalon #4	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/18/20	Township of Southampton	Fire Extinguisher	10:15 - 11:15 am
3/18/20	City of Ventnor	Fire Extinguisher	10:45 - 11:45 am
3/18/20	Township of Upper Deerfield	CEVO-EMS-Evening	6:30 - 10:30 pm
3/18/20	Township of Manalapan	Fast Track to Safety-2020	8:30 - 12:30 pm
3/18/20	Township of Southampton	Hearing Conservation	9:00 - 10:00 am
3/18/20	City of Ventnor	Fire Safety	9:30 - 10:30 am
3/19/20	Township of Pennsville #1	Heavy Equipment Safety	8:00 - 11:00 am
3/19/20	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/19/20	Jackson Township MUA	DDC-6	8:30 - 3:00 pm w/lunch brk
3/20/20	Brick Township MUA #2	Landscape Safety	8:30 - 11:30 am
3/20/20	Borough of Berlin	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/20/20	Borough of Stone Harbor #1	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
3/23/20	Borough of Magnolia	Sanitation/Recycling Safety	10:15 - 12:15 pm
3/23/20	City of Ocean City #1	CDL-Drivers Safety Regulations	10:30 - 12:30 pm
3/23/20	Borough of Deal #3	Heavy Equipment Safety	7:30 - 10:30 am
3/23/20	City of Ocean City #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/20	Borough of Magnolia	Driving Safety Awareness	8:30 - 10:00 am
3/24/20	Township of Jackson	Employee Conduct/Violence Prevention	10:30 - 12:00 pm
3/24/20	Township of Jackson	Shift Briefing Essentials	8:30 - 10:00 am
3/24/20	Township of Washington (Gloucester)	DDC-6	8:30 - 3:00 pm w/lunch brk
3/25/20	Borough of Eatontown #2	DDC-6	8:00 - 2:30 pm w/lunch brk
3/25/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/26/20	Township of Lacey #6	PPE	10:15 - 12:15 pm
3/26/20	Township of Lacey #6	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
3/26/20	Borough of Stone Harbor #1	CSE-Permit Required w/Equipment Demo	8:00 - 12:00 pm
3/27/20	City of Bordentown	Landscape Safety	12:30 - 3:30 pm
3/27/20	City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/27/20	Evesham Township #4	Sanitation/Recycling Safety	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
3/27/20	City of Somers Point #1	Hearing Conservation	9:45 - 10:45 am
3/30/20	Township of Manchester	Dealing with Difficult People	9:00 - 11:00 am
3/31/20	Borough of Avon #2	Flagger/Work Zone Safety	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	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 – JANUARY 2020

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
 - CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENER BY SHOVELING?
 - PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
 - PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
 - DISCUSS FOOTWEAR WITH EMPLOYEES
 - PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
 - MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
-
- EMPLOYEE ENTERING BUILDING AFTER HAVING BEEN OUT SHOVELING AND SLIPPED ON FLOOR UPON ENTERING. HE SUFFERED A TORN ROTATOR CUFF AND HAD 2 SHOULDER SURGERIES. TOTAL INCURRED ON THE CLAIM IS \$186,000.
 - EMPLOYEE SLIPPED ON BLACK ICE WHILE WALKING ACROSS THE PARKING LOT. SHE SUFFERED A ROTATOR CUFF TEAR AND TORN TENDON IN THUMB WHICH EACH REQUIRED SURGERY. TOTAL INCURRED ON THE CLAIM IS \$179,000

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 21, 2020 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY ACTIVITY & PLANNED EVENTS

Work to set up wellness-planning meetings with all the member towns. Schedule the first meeting sometime over the course of the next two months. Goal is to formulate a plan for implementing effective wellness initiatives and allocating wellness funds early in the year to avoid last minute spending or worse yet, losing your funds all together!

Reminder: 2019 Wellness Funds Encumbered:

The FINAL Date to claim encumbered Wellness Funds is February 1st, 2020. Please try to have all receipts and vouchers to Tracy Forlenza at RPA (Tracy_Forlenza@RiskProgramAdministrators.com) by Jan 31st.

January Targeting Wellness Newsletter

In this first newsletter of the year (note I have entitled it "Targeting Wellness: Good News for Good Health") I focus not on setting resolutions but on changing our minds to change habits which in turn will change our life. Habits are those acquired behavior patterns that are regularly followed until it has become almost involuntary. However, every unwanted habit can be changed no matter how difficult or ingrained it may seem. In this edition, you will find the following topics discussed:

- The Power of Habits
- Steps to take to change any habit
- What is a "keystone habit" and how can it affect other habits
- How your beliefs influence habits

The "[Recipe Corner](#)" offers an easy lunch option as well as a 30-minute dinner for any weeknight meal.

I created an "[Intention Calendar](#)" to go along with our efforts to change habits so we can live a healthier life and become the best version of ourselves! To help you get a clearer picture of those areas in your life that may need more attention, I included the "[Wheel of Life](#)" as January's challenge.

2020 Vision:

1. **First Planning Meeting** – Schedule a wellness-planning meeting with all interested municipalities/Wellness Committees by end of February 2020. Please also include wellness on your Safety Committee Meeting Agenda.
2. **Goal** – Have at least one Wellness Event/Initiative/Challenge a quarter in an effort to create consistency and a "culture of wellness".
3. **Wellness Committee** – No matter what size municipality you manage, I encourage you implement a small Wellness Committee who can meet with me either quarterly or at least two times this year.
4. **Employee Interest Assessment**- If it has been awhile since our last Employee Interest Survey, it may be a good time to distribute another as we prepare for planning Wellness Activities for 2020. Even encouraging each employee to put an idea in a centrally located "Suggestion Box" would be great. Please let me know if you are interested and I can help you formulate a few questions to ask.
5. **Workplace Wellness Initiatives** – I have provided a list of ideas, which you can select from or use to inspire your own ideas. Print and share with your employees to get their input on what they might like to see us offer this year. I also included a few ideas on what "prizes, rewards, incentives" to offer.

Have a bias toward action – let's see something happen now. You can break that big plan into small steps and take the first step right now." Indira Gandhi



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

Intake	December-19	December-18	2019 Year End	2018 Year End
# of New Claims Reported	11	12	214	219
# of Report Only	4	4	64	62
% Report Only	36.4%	33.3%	29.9%	28.3%
# of Medical Only	6	7	130	118
# of Lost Time	1	1	20	39
Medical Only to Lost Time Ratio	86:14	88:12	87:13	75:25
Average # of Days to Report a Claim	3	0.5	2.2	2.3

Nurse Case Management	December-19	December-18
# of Cases Assigned to Case Management	17	17
# of Cases >90 days	13	15

Savings	December-19	December-18	2019 Year End	2018 Year End
Bill Count	103	185	1695	1743
Provider Charges	\$574,922	\$259,289	\$2,885,529	\$2,723,543
Repriced Amount	\$155,854	\$119,987	\$922,044	\$1,080,012
Savings \$	\$419,068	\$139,302	\$1,963,485	\$1,643,531
% Savings	72.9%	53.7%	68.0%	60.3%

Participating Provider Penetration Rate	December-19	December-18	2019 Year End	2018 Year End
Bill Count	95.1%	97.8%	94.9%	94.0%
Provider Charges	99.4%	99.3%	96.8%	96.4%

Exclusive Provider Panel Penetration Rate	December-19	December-18	2019 Year End	2018 Year End
Bill Count	98.7%	94.9%	97.6%	90.2%
Provider Charges	99.9%	98.5%	96.8%	95.2%

Transitional Duty Summary		2019 Year End	2018 Year End
% of Transitional Duty Days Worked		58.1%	39.5%
% of Transitional Duty Days Not Accommodated		41.9%	61.5%

Cyber Risk Management Monthly Executive Report

January 2, 2020

Media Pro Training

JIF	Team Name	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Beverly City	12	12	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

24 Municipalities are 100% complete.

2 Municipality are 90-99% complete

1 Municipalities are 80-89% complete

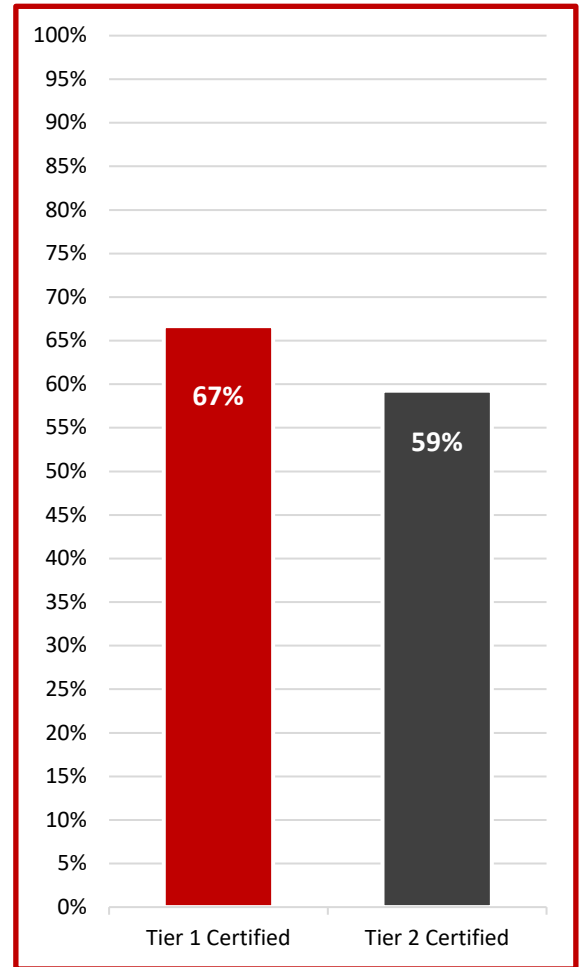
Phishing Report

Phishing Data was not available as of 1/2/2020 and will be provided as a handout.

MEL's Cyber Risk Management

BURLCO JIF

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	12/10/2019	12/27/2019
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	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	11/1/2019
Riverside Township	12/18/2019	12/18/2019
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		



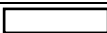



Total # of Municipalities	27	
Tier 1 Certified	18	67%
Tier 2 Certified	16	59%

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:



Burlington JIF - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	2019-12-17 14:15:14
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2019-12-05 14:15:09
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2019-12-21 14:15:10
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2019-12-06 14:15:06
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2019-12-21 14:15:10
Burlington	Delran Township	10.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2019-12-13 14:15:13
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	2019-12-08 14:15:14
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2019-12-24 15:15:12
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	2019-12-09 14:10:11
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	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2019-12-09 14:10:11
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	khoffman@southamptonnj.org	2019-12-12 14:15:07
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2019-12-12 14:15:07
Burlington	Tabernacle Township	5.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2019-12-18 14:15:13
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2019-11-20 14:42:23

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

[ISO 27701 and ISO 27001—Better Together](#)

Have **Questions?**

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

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

Sample of Monthly Detail Report



Sample City - Monthly Report

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

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

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

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

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

January 12, 2020

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 22,551.50. This generated an average annual yield of 1.45%. However, after including an unrealized net gain of \$ 5,904.89 in the asset portfolio, the yield is adjusted to 1.82% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$15,353.10 as it relates to current market value of \$ 16,092,260.54 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,133,292.88.

Our asset portfolio with Wilmington/Trust consists of 5 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 146.62 w/YTD Total \$ 135,266.27 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 4,668.39
E-JIF FY 2019 Dividend \$ 42,957.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 326,842.85. The claims detail shows 247 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$149. Interest Allocated)

Delran Township	\$30,801.00
Chesterfield Township	\$ 1,099.00
Bordentown City	\$69,509.00
Bordentown Township	\$28,290.00
Westampton Township	\$10,291.00
E-JIF Allocation	\$79,894.11

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 \$ 19,006,998.85 to a closing balance of \$ 18,370,180.99 showing a decrease in the fund of \$ 636,817.86. 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 - JANUARY 2020**

	Payee	FY 2020	FY 2019	FY 2018	JIF Appropriation	Description
1	PERMA	7,075.25			Prof Services/Claims Admin.	Jan, Feb, March 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	30,136.00			Prof Services/Administration	Jan 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.		190.03		Misc/Postage/Copies/Faxes	Dec 2019 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	23.44			Misc/Office Supplies	Frames for resolutions; pd on PF amex
5	The DeWeese Law Firm, P.C.	5,950.00			Prof Services/Attorney	Jan 2020 Fees
6	Qual-Lynx	17,412.00			Prof Services/Claims Admin.	Jan 2020 Fees
7	Joyce Media	375.00			Misc/JIF Website	Jan 2020 Fees
8	Kris Kristie	375.00			Misc/Recording Secretary	Jan 2020 Fees
9	J. A. Montgomery Risk Control Services	11,164.00			Prof Services/Safety Director	Jan 2020 Fees
10	J. A. Montgomery Risk Control Services		1,106.00		Application Fees	New Member Survey-New Hanover
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Service	Jan 2020 Fees
12	Secure Data Consulting Services, LLC	4,455.00			Prof Services/Technology Risk Serv Dir	Jan 2020 Fees
13	Tom Tontarski	949.00			Prof Services/Treasurer	Jan 2020 Fees
14	Conner Strong & Buckelew	672.00			Prof Services/Underwriting Mgr	Jan 2020 Fees
15	Debby Schiffer	2,519.00			Wellness Program	Jan 2020 Fees
16	NJ Municipal Environmental JIF	120,931.00			EJIF	1st installment 2020
17	ARC Reprographics		3,087.90		Misc/Printing	2019 Annual Reports; Inv#276539
18	Courier Times		36.56		Misc/Legal Notices	December mtg location change
19	Iron Mountain	75.20			Misc/Record Retention Service	Inv#CGXS176 Storage 1/1-31/20; Service 11/26/19-12/23/19
20	Office Depot	185.85			Misc/Office Supplies	Calendar Env (split) Inv#413726999001,423892748001,423893417001
21	Praetorian Digital		9,500.00		Training/Police On-Line Training	Online police training-annual contract

22	Wildwood Convention Center	100.00			Training/Training	Deposit for 4/7/2020 Mgr & Supervisor training
23	Bass River Township		500.00		Wellness Program	Chair massages
24	City of Bordentown		350.00		Wellness Program	gym challenges and prizes
25	City of Bordentown		53.41		Optional Safety Budget	PW/PD safety gear
26	City of Bordentown			2,975.00	Safety Incentive Program	Holdiaiy party and gear 1/7/20
27	Delanco Township		1,409.70		Optional Safety Budget	Safety equipment
28	Delanco Township		195.80		Wellness Program	Police lunch and learn
29	Delran Township		420.00		Wellness Program	chair massages
30	Edgewater Park Township			629.62	Safety Incentive Program	Special recognition award
31	Lumberton Township		781.00		Wellness Program	healthy snacks, gc for wellness basket, chair massage and
32	Borough of Palmyra		319.79		Wellness Program	Yoga mat, employee massages
33	Tabernacle Township		350.00		Wellness Program	Portion control presentation
34	Woodland Township		395.94		Wellness Program	massages, sneaks, trackers, WW, hello fresh
	TOTAL	\$202,397.74	\$19,428.13	\$3,604.62		

JIF Bill List Total	\$225,430.49
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***Safety Committee Meeting Minutes
December 17, 2019 at 1:30 pm
Ramblewood Country Club
Mt. Laurel, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Ramblewood Country Club, Mount Laurel, New Jersey December 17, 2019. The meeting was called to order at 1:32 p.m.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**
Grace Archer, **Bordentown City**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Mary Picariello, **North Hanover Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J Gallagher**
Sheila Ortiz, Account Representative, **Arthur J Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Amanda Somes, **Bass River Township**
Richard Wolbert, **Beverly City**
Mike Templeton, **Delanco Township**
Tom Pullion, **Edgewater Park Township**
Michael Fitzpatrick, **Mansfield Township**
John Gural, **Palmyra Borough**

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

I. MINUTES OF SEPTEMBER 17, 2019 SAFETY MEETING (E-mailed 12/03/2019)

A copy of the September 17, 2019 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Mr. Miola asked if there were any questions. No questions were entertained.

II. THIRD QUARTER SAFETY DIRECTOR’S LOSS CONTROL REPORT

Mr. Garish handed out an abridged version of the Safety Director’s Third Quarter Report for the Committee’s review. He briefly reviewed the report with the Committee.

Mr. Garish reported that through September 30, 2019, the BURLCO JIF members have participated in 883 total Instructor-led Learning Events through the MSI. This is an increase of 305 Learning Events since the second quarter and an increase of 384 Learning Events during this same time-period in Fund-Year 2018. In addition, to traditional Instructor-Led training, 246 online classes have been taken through the MSI as of September 30, 2019. This is an increase of 106 Learning Events since the second quarter and a decrease of 167 Learning Events during this same time last year. Mr. Garish mentioned that there may be times where a member town does not report their training into the MSI. Furthermore, a decrease in Learning Events does not necessarily mean that members are not taking training courses. Often members take the on-line courses in a group setting. He noted that during their loss control visits, his office will ensure that each town is conducting training for their employees.

Mr. Garish mentioned that there have been 81-course requests for 2020 between nine (9) member towns. Of those 81 course requests, 60 have been accommodated. Those members are Bordentown City, Bordentown Twp., Delran, Florence, Hainesport, Medford, Pemberton Twp., Southampton and Tabernacle.

Mr. Garish indicated that Kwik Course Briefings were added to the MSI in 2018, these video briefings are designed to focus on one limited topic, in a short amount of time. They can be anywhere from three minutes in length to thirty minutes. Three briefings were added to the MSI in 2019, and additional topics are in the planning phase for 2020. Those coming in 2020 are: *Voluntary Use of Respirators; Responsibilities of RTK Coordinator and Confined Space Awareness.*

Mr. Garish then indicated that there were 25 video rentals from the MEL Media Library through September 30, 2019. This represents usage by only seven (7) member towns. He noted that the Executive Director's office has addressed their concerns to the MEL Safety & Education Committee due to the low demand for the MEL Media Library.

Mr. Garish asked the Committee if they had any questions pertaining to the Safety Director's Loss Control Report. There were no questions entertained.

(The Third Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

III. SAFETY INTERVENTION/MONITORING

This discussion did not take place during the meeting.

IV. BURLCO JIF LOSS RATIO REPORTS – September 30, 2019

Mr. Miola directed the Committee to a copy of the BURLCO JIF *Six Year Average Loss Ratio* reports valued as of September 30, 2019 included in the agenda packet. The report reflects a six-year period for Fund Years 2013-2018. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 71.8%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the Fund's *Self Insured Retention* (SIR) versus the loss funding portion of a member's assessment to pay these claims. Mr. Miola briefly reviewed the following reports included in the agenda packet with the Committee.

Mr. Miola stated that this data is used to create the Loss Ratio Snapshots, which were distributed to the membership at the November Executive Meeting.

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

V. MEL LOSS RATIO REPORTS – September 30, 2019

Mr. Miola directed the Committee to a copy of the BURLCO JIF *MEL Six Year Average Loss Ratio* reports valued as of September 30, 2019 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2013-2018. He indicated that the JIF's MEL Loss Ratio (Incurred vs. Loss Funds) as of September 30, 2019 is 81.6%. Mr. Miola stated that these figures represent incurred losses in the MEL layer, which is above the JIF's self-insured retention, for liability, workers compensation, and property claims.

Mr. Miola stated that this data is used to create the MEL Loss Ratio Snapshots. He indicated that September 30, 2018 MEL Loss Ratio Snapshots were distributed at the November Executive Committee Meeting.

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

VI. REGIONAL TRAINING SCHEDULE

Police Regional Training

Mr. Garish reported that one (1) Regional Training was held since the Committee's last meeting.

D.E.R Training: This training was held on October 8, 2019. Mr. Garish noted that feedback received was positive.

Mr. Garish made the Committee aware that this federal program has been around since the early 1980's. He made it clear that J. A. Montgomery did not create this program. This training is required for those that have larger vehicles that require a CDL License. Mr. Garish mentioned to the Committee that for the 2019 *Safety Incentive Program*; those members that were unable to attend the D.E.R Training in 2019 will not be penalized due to the class size limit. He mentioned that there will be two (2) additional classes available in 2020.

Mr. Garish reminded members about the *Clearing House*; which becomes effect on January 6, 2020 to conduct MVR Checks. If you have CDL operators, it is imperative that you register on the *Clearing House Portal*; the Portal will ask for a Dot #. However, Mr. Garish mentioned that municipalities are exempt from Dot #'s. Therefore, you can use your Tax ID number or you can simply call the hotline for assistance.

Mr. Garish asked the Committee for their feedback regarding new Regional Training Topics for 2020. Discussion ensued.

As a result, the following 2020 Regional Training Schedule was developed:

- Safety & Claims Coordinator Roundtable
- Health & Wellness / Recorded Webinar [carry-over from 2019]
- OPRA – [Dave DeWeese presented this topic two years ago]
- 1st Amendment Audits – building access
- D.E.R. Training (additional training offered from 2019)

Mr. Miola mentioned that if you Google "*1st Amendment Audit – Waterford Township*" there is a YouTube video that gives an example of what happened in their town and how they handled the situation.

Mr. Garish noted that there will be a heavy load of trainings for 2020 that include: Manager & Supervisor Training; Command Staff Training and Elected Officials.

Mr. Garish then asked the Committee if they were okay with the proposed 2020 Regional Training topics. The Committee agreed with the 2020 Regional Training Topics.

VII. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to a copy of five (5) Safety Director Bulletins that have been distributed since their last meeting.

- *Leaf Collection Time...An Important Reminder*
- *Minimum Age for Fire / EMS Drivers*
- *Best Risk Control Practices for Volunteer Youth Coaches*
- *New Jersey's Domestic Violence for Public Employers*
- *Best Practices for Snow Emergencies*

Mr. Garish indicated that there are no additional Safety Bulletins currently in the pipeline; however, his office will send the regularly scheduled Safety Bulletins that are distributed during the Winter & Spring months.

VII. SAFETY DIRECTOR'S MESSAGES

Mr. Garish noted that the following correspondences were e-mailed to members since the Committee's last meeting:

- *New NIOSH Resources for First Responders*
- *Indoor Air Quality Designated Persons*
- *CBD Oil*

VIII. S:ERVE

Mr. Garish discussed S:ERVE, the online driver training program available for Police, Fire and EMS. He explained that Safety National Insurance Company is our Workers Compensation reinsurer and they rolled out a new program; *Attention & Distracted Driving*. He noted that they recognize the connection between auto accidents and WC claims. This course is designated for drivers of all municipal agencies including CDL and non-CDL drivers and includes interactive graphics that will engage the adult learner.

Mr. Miola emphasized that the S:ERVE program is provided to our members free from Safety National; which is our workers compensation re-insurance carrier. He stated as result of these types of accidents employees are being injured resulting in workers compensation claims.

IX. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Garish referred the Committee to pages 47-48 of the agenda packet to a copy of the most recent Accredited / Reaccredited update. He noted that this report was pulled from the Origami System, as the Police Chief's Association website has not been updated.

Police One Academy

Mr. Garish mentioned that 18 agencies out of 19 members have signed up with a total of 14 agencies taking courses. He then referred the Committee to a listing of member's participation. 806-courses were completed as of December 12, 2019.

Police Luncheon

Mr. Garish mentioned that the Police Luncheon on *Preparing for the Department Defense* was held on October 1, 2019. He informed the Committee that the police luncheon was very well attended; as a result, his office will look to continue this program. Mr. Garish stated the idea behind the luncheon was to ensure the officers understand how the JIF defends them and to answer any basic questions related to lawsuits filed against them.

Law Enforcement Bulletins

Mr. Garish announced that two (2) law enforcement bulletins were emailed:

- Police Vehicles; Purchase options and deployment Bulletin 2019-01
- Blackhawk Gun Holster Recall Federal Cartridge – Recall notice DFC2 10/22/19

Police Ad Hoc Meeting

Mr. Hummel referred the Committee to a copy of the Police Ad Hoc Committee Meeting Minutes from the October 29, 2019 meeting. He indicated that the meeting was held in Avalon and was very well attended. Mr. Garish then briefly reviewed the minutes with the Committee. He commented that there were discussions about the 1st Amendment Group Video as discussed earlier in the meeting.

The next Police Ad Hoc Committee Meeting will be held in the Spring in 2020.

X. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to September's MEL Safety & Education minutes. He noted that the minutes are self-explanatory. These minutes are included so the members are aware of the statewide initiatives. He noted that the minutes from the December 13th meeting will be included in the next Safety Committee Meeting Agenda in the Spring.

Mr. Miola commented that during the meeting Mr. Forlenza addressed his concern with the MEL regarding the lower use of MEL Media Library. He commented that there has been a decline in use of the videos; therefore, does it make sense to continue the media library. As a result, Mr. Forlenza is wondering if the MEL could get around the copyright laws by loading the videos onto a secure portal on the MSI website. Mr. Forlenza stated that he is receiving legal opinion from the Attorney's at Conner Strong regarding the copyright laws. He will keep this Committee once hears back from Conner Strong.

Mr. Miola noted that the last MEL Safety & Education Meeting was for December 13, 2019.

XI. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 68-70 of the agenda packet. He then highlighted the *15 most Frequent Citations for period of July 1, 2019 through September 30, 2019* with the Committee. Mr. Saville mentioned that the most frequent cited were Circuit Breakers not labels, Fire Extinguishers not inspected monthly and Record Keeping.

Mr. Saville reported that PEOSH has (6) open penalty cases. He noted that one penalty resulted in a monetary fine of \$10,000.

Mr. Saville added that PEOSH five (5) year strategic plan continues still includes Public Works, Fire Departments, Utilities, Highway Departments and Nursing Homes.

Mr. Saville indicated that during the last PEOSHA Advisory Committee they showed a presentation from United Rentals on an Aerial Lift. He noted that United Rental has a virtual simulator to conduct training on how to use an Aerial Lift.

XII. WELLNESS INITIATIVE

Ms. Schiffer reviewed her activities throughout Fund Year 2018:

Presentations / Lunch & Learns

- Florence – Diabetes and Your Body
- Hainesport – Siting Disease
- Lumberton – Healthy Snack ideas & Exercises (taste testing's)
- Delanco – Mental First Aid (Jefferson Health)
- Medford Police – 3 sessions on Physical Well-Being and Resiliency
- Pemberton Borough – Stress Management

Challenges

- Florence – Are you a Maintainer or a Loser?
- Lumberton – Trivia Challenge from Newsletter

Gratitude

- Florence
- Palmyra
- Pemberton Township
- Delran
- Edgewater Park

Chair Massages (10)

- Tabernacle
- Palmyra
- Pemberton Borough
- Bordentown Township
- Lumberton
- Chesterfield
- Westampton
- Woodland
- Southampton
- Delran

Other activities:

- Wellness Boards have been created
- Active sitting discs (Hainesport)
- Reimbursements for wellness (Fieldsboro, Woodland)

Planning Meetings:

- Hainesport
- Southampton
- Edgewater Park
- Pemberton Township

Ms. Schiffer mentioned that the only two towns she has not heard from are Bass River and Springfield. The towns that she had minimal activity in the program were Mansfield, Wrightstown, Westampton, Shamong and Riverside Township. Ms. Schiffer indicated that most of the towns did really well in the beginning of the year and then efforts seem to peter out by the 3rd quarter. She stated that her goal is to develop a Wellness Committee in each town in 2020.

Wellness Budget

Mr. Miola referred the Committee to a copy of the 2019 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2019. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2020. He stated that this notice is included in the Executive Committee agenda packet on a monthly basis.

XIII. OPTIONAL SAFETY BUDGET

Mr. Miola directed the Committee to a copy of the 2019 Optional Safety Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2019. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2020. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis.

XIV. SAFETY INCENTIVE PROGRAM

2018 Program

Mr. Miola referred the Committee to a spreadsheet in the agenda packet depicting available balances from the 2018 SIP. The deadline to encumber or claim funds was November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

2019 Program

Member Status

Mr. Miola asked if all members will qualify for the 2019 Safety Incentive Program. Mr. Garish responded that all members qualified for awards under the SIP Program.

Outstanding Suggestions for Improvement

Mr. Garish reported that there are six (6) Outstanding *Suggestion for Improvement (SFI)* that are over two years or older. Those towns with OSFI's are Bordentown City, Chesterfield Township, Riverside Township and Springfield Township. Mr. Saville briefly reviewed these Suggestions for Improvement with the Committee:

- Bordentown Township – Old City Hall at the clock tower – Install steps to prevent inadvertent falls when moving from one height to another
 - Mr. Saville indicated that there is no activity at the clock tower
- Bordentown City – Old City Hall – wooden structure blocks the handrail, hinders access and egress from the attic.
 - Mr. Saville suggested removing this structure to allow access to the handrail and full width of the stairway.
- Bordentown Township – DPW – Observations show a possible lack of understanding in the identification of confined spaces and hazardous atmospheres. Provide training for all personnel and supervisors who engage in confined space entry.
- Chesterfield Township – New Municipal Building – The reception desk in the main office does not provide protection for anyone servicing the residents.
 - Mr. Saville suggested installing a barrier of sufficient height and composition to prevent access to employees and the office area. Also, install easily accessible emergency alarms for employees at the counter.

Ms. Hansell asked if there are JIF guidelines for office improvements. Mr. Miola responded that the JIF does not have specific office improvement guidelines. He commented that building architects that design buildings are not thinking about crime in this day in age. Mr. Miola recommends that when speaking with the architects it should be important to address safety concerns regarding some practical requirements when making building changes for the employees to feel safe.

He also suggested reaching out to other member towns that have made office upgrades to their municipality. Mr. Hummel suggested contacting the Department of Homeland Security local office to see if they have any office requirements for municipalities.

- Riverside Township – Police Department – The emergency eyewash appeared to be inadequate.
 - Mr. Saville suggested that they hire a qualified plumber to ensure that the eyewash is capable of delivering a proper stream of water. Also, inspect monthly to prevent buildup of minerals, which could impede flow or cause damage to the eyes. He noted that the town is currently working with a plumber.
- Springfield Township – Central File – The central file was not easily accessible and available to review. The NJ Right to Know Act; N.J.S.A 34:5A-12, gives employees certain rights and access to information about hazardous chemicals in their workplace. Each New Jersey public employer must establish and maintain a Right-To-Know (RTK) Central File.

- Mr. Garish suggested this *Outstanding Suggestion for Improvement* be removed as they are receiving the Right To Know Program, which incorporates Central Filing electronically.

Mr. Saville stated that during safety visits the consultants will clarify the SFI's with members.

Budget & Awards

Mr. Forlenza then reviewed the 2019 BURLCO JIF Safety Incentive Budget. The Committee agreed to the expenses set forth in the budget. Mr. Forlenza noted that any cost overruns would be taken out of the Contingency line. The Committee agreed.

Mr. Forlenza reported that he received notice from Hardenbergh Insurance that New Hanover executed their contract to join the JIF effective January 1, 2020. Assuming they did execute their contract, Mr. Forlenza believes New Hanover Township would become a small size member under the Safety Incentive Program. He will keep this Committee informed once his office receives New Hanover Township's paperwork.

Mr. Forlenza mentioned that there are no changes in size categories for 2020.

2020 Safety Program

Mr. Garish referred the Committee to a copy of the "Draft" 2020 SIP program with a few changes that he would like to discuss with the Committee. He highlighted the following:

- Page 4: How the program works: ADD Bullet
 - Members will be required to complete the included "Self-Assessment" form regarding the Enhanced Safety Incentive Award by November 30, 2020. This will be utilized by the Safety Director's Office to determine successful participation in the Enhances Safety Incentive Award Program while allowing members to self-assess their current status prior to year-end for successful completion of the program.
 - Update: Westampton Township's size category to a "Medium" from "Large" member town.
- Page 5: Required Elements to Qualify for base program award: ADD Bullet #7
 - Members will complete the S:ERVE / Attention & Distraction Driving online training for employees who operate municipal vehicles. Participation will be verified by the Safety Director's Office through S:ERVE training platform.
- Page 5: Required Elements to Qualify for Enhanced Program Award: ADD
 - Bullet #1: throughout the year
 - Bullet #2- # A: Administrative
 - Bullet #3: Complete a minimum amount of required Job Safety Observations (JSO's) based on member size in a calendar year.
- Page 6: 2020 Optional Safety Incentive Award: ADD
 - If a Fund Commissioner did volunteer for a sub-committee and the sub-committee does not meet, they will be eligible for this award category. However, if a Fund Commissioner did not volunteer for a sub-committee and the Committee did not meet, then they are not eligible for this award category.
- Page 7: 2020 Safety Contract: ADD
 - We understand the Safety Best Practices and will continue to promote all elements.
- Page 9: Safety Best Practices: 1. Commitment and Accountability
 - Understand the BURLCO JIF Loss Control Policy
 - Understand the Roles and Responsibilities for the Safety Coordinator

Following a review of his recommendations, Mr. Garish asked the Committee if they approved of the suggested changes to the 2020 *Safety Incentive Program*. The Committee agreed.

Mr. Garish stated that the 2020 Safety Incentive Program will be distributed to the members on or about January 1, 2020.

XV. ANNUAL REIMBURSEMENT LETTER

Mr. Miola brought to the attention of the Committee that his office is beginning to deny requests for Wellness Funds. As a result, his office is in the process of developing a memo that will combine the OSB, Wellness, & EPL/POL reimbursement announcements and will explain each program and describe eligible reimbursements.

Mr. Forlenza stated that this should eliminate some of the confusion members may have. He noted that SIP awards letter will be sent after the Safety Breakfast. The Committee agreed with this approach.

XVI. 2020 SAFETY & WELLNESS CALENDARS

Mr. Miola stated that the Wellness Calendars will be distributed during today's Executive Committee Meeting. As a result, of a vendor issue, they will be distributed at the January Executive Committee Meeting.

XVII. 2020 SAFETY KICKOFF BREAKFAST

Mr. Miola told the committee that the Safety Kickoff Breakfast will be held on March 3, 2020. He reminded the committee that our office was asked to research a venue in a BURLCO JIF town. Ms. Ortiz reached out to Old York Country Club for pricing and referred the Committee to a pricing sheet and photos of Old York Country Club. She then reviewed the information.

Following a brief review, Mr. Miola asked the Committee for authorization to reserve the facilities for the 2020 Safety Breakfast. Ms. Hansell asked the Executive Director's office to see if Old York Country Club is willing to lower their per person cost to \$28.00 instead of \$30.00. The Committee agreed that if they are unable to lower the price, the Executive Director's office should reserve the facility.

Mr. Miola asked the Committee if they wanted his office to purchase door prizes for the Safety Breakfast. The Committee approved these expenditures for 2020.

Mr. Miola explained that, Ms. Schiffer and Mr. Hummel recommended a speaker for the 2020 Safety Breakfast; William D. Walsh a Police Lieutenant from the Voorhees Police Department. Ms. Schiffer indicated that she met Lieutenant Walsh a few years ago; when she completed her thesis on "Stress Management and the Effects of Shift Work in Police Departments". She mentioned that he recently presented to a TRICO JIF member town that suffered a horrific experience on "Stress and Trauma Awareness". Mr. Schiffer stated that Lieutenant Walsh spoke on ways to get through these types of experiences.

Mr. Miola then referred the Committee to a copy of Mr. Walsh's biography. He noted that the speaker's presentation will focus on stress; which is an issue experienced by many employees. Mr. Forlenza noted that the cost is \$2,100 that would split between all three JIFs and will include additional presentations later in the year. He asked the Committee for authorization to engage the speaker for the Safety Breakfast. The Committee authorized this expenditure.

Mr. Hummel noted that \$700 of the total cost contemplates a Regional Training for 2020.

XVIII. 2020 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Forlenza announced that the Safety & Claims Coordinator Roundtable will be held following the Safety Breakfast on March 3, 2020. He then asked the Committee if they would still like his office to purchase Safety and Claims Coordinator gifts. Mr. Forlenza suggested a cooler bag with the JIF logo. He asked the Committee if they are okay with the purchase of cooler bag. The Committee approved this expenditure for 2020.

XIX. NEXT MEETING

Mr. Forlenza asked Committee if we need to meet four (4) times per year, or can we meet three (3) times per year beginning in 2020 meaning we would meet every (4) months instead of every (3). Discussion ensued.

Following a brief discussion, the Committee agreed to meet (3) times in 2020.

There being no further business, the meeting adjourned at 3:05 p.m.

File: BURLCO/2019/Safety Committee
BURLCO/GEN/Safety Committee

Tab: 12/17/2019
Tab: 12/17/2019

**2019 Third Quarter
Safety Director's Report**

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control
231 Main Street
P.O. Box 2017
Toms River, New Jersey 08754

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2019 THIRD QUARTER SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2019 Contract Status

The third quarter Safety Director's Report covers service activities provided during July, August and September of 2019. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund.

Right to Know Inventory and Labeling Surveys for 2019 have been completed. Data entry and Central File Dropbox links are in process. The electronic distribution to all members of the Central File Dropbox has been completed for the surveys conducted in 2018.

Service visits to member towns will include but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested or performed by the Safety Director's Office.

Eight member Renewal Surveys were completed. The members renewing are Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside, and Southampton. During the surveys, all municipal operations are reviewed. Buildings more than 50 years old or of significant value are visited, and the following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

The J. A. Montgomery Risk Control Team consists of our Safety Director, Chief Keith Hummel (Ret.) and Loss Control Consultants, John Saville, and Robert Garish. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

Summary of Members Visited

- Township Bordentown – Conducted a Loss Control Survey on July 18
- Township of Pemberton – Conducted a Loss Control Survey on July 2
- Township of Pemberton – Conducted a Loss Control Survey on July 15
- Township of Florence – Conducted a Loss Control Survey on August 5
- Township of Hainesport – Conducted a Loss Control Survey on August 12
- Township of Lumberton – Conducted a Loss Control Survey on August 1
- Township of Lumberton Police Dept. – Conducted a Loss Control Survey on August 30
- Township of Pemberton – Conducted a Loss Control Survey on August 14
- Township of Westampton – Conducted a Loss Control Survey on August 13

- Township of Bass River – Conducted a Loss Control Survey on September 17
- Township of Delanco – Conducted a Loss Control Survey on September 11
- Township of Delran – Conducted a Loss Control Survey on September 12
- Township of Edgewater Park – Conducted a Loss Control Survey on September 17
- Township of Florence – Conducted a Loss Control Survey on September 24
- Township of Hainesport – Conducted a Loss Control Survey on September 24
- Township of Mansfield – Conducted a Loss Control Survey on September 4
- Township of Medford – Conducted a Loss Control Survey on September 4
- Township of Mount Laurel – Conducted a Loss Control Survey on September 5
- Township of New Hanover – Conducted a New Member Survey on September 26
- Township of North Hanover – Conducted a Loss Control Survey on September 26
- Borough of Palmyra – Conducted a Loss Control Survey on September 13
- Township of Westampton Police Dept. – Conducted a Loss Control Survey on September 9
- Township of Woodland – Conducted a Loss Control Survey on September 23

Law Enforcement Services

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. The first meeting occurred on April 20, 2019, with the next meeting tentatively scheduled for October 29, 2019.

Law Enforcement Consultative Visits will be provided by Chief Hummel (Ret.) to multiple agencies, with the goal of providing an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's office will continue to build strong relationships with the Law Enforcement Community.

Law Enforcement training and memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website.

PoliceOne Update:

- New Class Added "The Risk of Social Media"
- 15 hours of course time available annually, using 13 hours currently
- 12 Courses Currently:
 - Sexual Harassment
 - Ethics
 - De-Escalation / Minimizing Use of Force
 - Officer Well Being
 - Fitness & Nutrition
 - Cultural Diversity
 - Handling Robbery Calls
 - Interviews and Interrogations

- Cyber Security Threats
 - Protection from Ransomware and Phishing Attacks
 - Anti-Bias Training for Law Enforcement
 - The Risk of Social Media in the Workplace
- User Activity:
 - 18 of 19 Police Agencies enrolled to date
 - 14 Agencies actively taking courses (806 as of 12/12/19)

Regional Training / Safety Breakfast / Additional Training

Five Regional Training programs have been held in 2019.

- **Safety Breakfast** was held on March 5, 2019. Twenty-seven member towns were represented at the Safety Breakfast
- **Safety Coordinator/ Claims Coordinator / Wellness Roundtable** was held March 5, 2019, immediately following the Safety Breakfast. Twenty-seven member towns were represented at the Roundtable.
- **Excited Delirium Regional Training** was held on April 12, 2019. (Carryover from 2018). Two member towns were represented.
- **Back to Basics Regional Training** was held on May 16, 2019. Fourteen member towns were represented.
- **Practical Leadership Regional Training** was held on June 27, 2019. Seven member towns were represented.
- **Annual Retreat** was held on April 16, 2019. All members of the BURLCO JIF were represented.
- **DER Regional Training** – Was held on October 8, 2019. Additional courses will be added in 2020.

Safety Monitoring and Intervention Activity

The Safety Monitoring program is designed to identify members in need of extra attention. There are NO members of the BURLCO JIF on Safety Intervention or Monitoring at this time. J. A. Montgomery Risk Control will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

2019 Safety Incentive Program Update

The theme for the Safety Incentive Program is a “ZERO HARM WORKPLACE”; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying risk and avoiding the hazard through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We *Do* what is necessary to eliminate hazards each time. We *Check* to ensure it is being done and *Act* by following through with our plan.

Elements of the 2019 Safety Incentive Program Included but not limited to:

- Base Safety Program & Enhanced Safety Program. See *2019 Safety Incentive Program (SIP) for further details.*
- Submit 2019 Safety Committee meeting dates (1/31/2019) and return the 2019 Safety Contract (3/29/2019)
- Each member is required to send a delegate to the Safety Breakfast that was held on March 5, 2019.
- The Safety Coordinators/Claims Coordinator Roundtable held on March 5, 2019, immediately following the Safety Breakfast
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on April 16, 2019.
- Optional Safety Incentive Program award monies are available again in 2019. See *2019 Safety Incentive Program (SIP) for further details.* Amendment letter for Optional Safety Incentive Program was emailed to Member towns on July 17, 2019*
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the “six (6) C’s” Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2019 SIP*

- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member's program efforts. Maintenance of this file will assist in making sure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign, and walkway logs, etc.) Members will receive one visit within the 2nd/3rd quarter of 2019 by the Safety Directors Office that will be utilized to review the Safety Incentive Program and member's participation.
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

There are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership.

Additionally, "Fast Track" training programs that feature up to four (4) courses in a one-day session, are offered several times a year. The Fast Track program is designed to meet specific yearly mandated OSHA/PEOSH training. The Course Catalog and Class Request forms were made available on both the NJ MEL website and BURLCO JIF website. Available instructor-led training courses for upcoming months are routinely provided to the membership in the monthly Safety Director's Report. (See Appendix D)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute. Also, please utilize this to assign training administrators within your member town.

All member towns have a Training Administrator assigned.

Through September 30, 2019, BURLCO JIF members have participated in 883 total Instructor-led Learning Events through the MSI. This is an increase of 305 Learning Events since the second quarter and an increase of 384 Learning Events during this same time period in Fund-Year 2018. (See Appendix E)

In addition to traditional Instructor-led training, 246 online classes have been taken through the MSI as of September 30, 2019. This is an increase of 106 Learning Events since the second quarter and a decrease of 167 Learning Events during this same time period for Fund-Year 2018.

There have been eighty (81) course requests for 2020 between nine members. Those members are Bordentown City, Bordentown Township, Delran, Florence, Hainesport, Medford, Pemberton Township, Southampton, and Tabernacle. Sixty (60) of those course requests have been accommodated.

Kwik Course Briefings - Added in 2018 to the MSI, these video briefings are designed to focus on one limited topic, in a short time. They can be anywhere from three minutes in length to thirty minutes. Three briefings were added to the MSI in 2018, and additional topics are in the planning phase for 2019.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- GHS Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (Coming 2019/2020)
- Responsibilities of an RTK Coordinator (Coming 2019/2020)
- Confined Space Awareness (Coming 2019/2020)

MEL Media Library - There were twenty-five (25) video rentals from the MEL Media Library through September 30, 2019. This represents usage by seven (7) member towns. In 2018, we added 130 DVD's, and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

PLANNED SERVICES ACTIVITIES FOR Q4

- Continue member Loss Control Visits
- Continue designated Law Enforcement Visits
- Continue Promotion of PoliceOne training platform
- Conduct Police Chief Ad Hoc Committee Meetings
- Distribution of updated S:ERVE & ADD Programs
- Distribution of Safety Director Messages/Bulletins
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Review of Outstanding Suggestions for Improvement (OSFI)
- Continue emphasis on MSI Instructor-led /Online Training Programs
- Preparation of 2020 Safety Incentive Program / Regional Training

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Member	Si	REN	Service Consultar	Consultant Projected visits	Law Enforceme	1st visi	2nd visi	3rd vis	4th vis	5th vis	Consultant Projected visits
Bass River	S		JS	2		9/17	11/4				2
Beverly	M		JS	2	1	10/7	LE				2
Bordentown City	M	REN	JS	2		1/11-R	11/11				2
Bordentown Twp	L	REN	JS	3		2/8-R	2/8-R	7/18			3
Chesterfield	S		JS	2		5/7	10/16				2
Delanco	S		JS	2		2/13	9/11				2
Delran	L	REN	JS	3		2/13-R	2/13-R	9/12			3
Edgewater Park	M		JS	2		3/29	9/17	10/17 LE			2
Fieldsboro	S		JS	2		1/31-R	10/23				2
Florence	L		JS	2		8/5	9/24				2
Hainesport	S		JS	2		8/12	9/24				2
Lumberton	L	REN	JS	4	1	3/19 - R	3/19 - R	8/30 - LE	8/1		4
Mansfield	M	REN	JS	2		3/20 - R	9/4				2
Medford	XL		JS	4	1	2/21	9/4	10/3	11/4 LE		4
Mount Laurel	XL		JS	4	1	1/10	5/3	6/6	LE		4
North Hanover	M		JS	2	1	5/7 LE	10/4				2
Palmyra	M		JS	2	1	9/13	11/5- LE				2
Pemberton Boro	S	REN	JS	2		3/28 - R	10/10				2
Pemberton Twp	XL		RG	4	1	3/28-LE	7/2	7/15	8/15		4
Riverside	M	REN	JS	2		3/12-R	10/11				2
Shamong	S		JS	2		11/11					2
Southampton	M	REN	RG	2		6/14-R					2
Springfield	S		JS	2		11/11					2
Tabernacle	S		JS	2		1/8	6/6				2
Westampton	M		JS	2	1	1/22-R	8/13	9/9 LE			2
Woodland	S		JS	2		1/8	9/23				2
Wrightstown	S		JS	2		10/24	11/11				2
xxxTOTAL		8		64	8						64

APPENDIX B: REGIONAL TRAINING SUMMARY

<u>Burlington County Municipal Joint Insurance Fund</u>						
<u>Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019</u>						
2019 Regional Training Attendance						
	Size	Safety Breakfast & Safety/Claims Coordinators' RT 3/5/19	Back to the Basics- Public Works 5/16/19	Practical Leadership Strategies - Police 6-17-19	Designated Employee Representative Training 10-8-19 & Various Dates	Annual Retreat
Bass River	S	1				1
Beverly	M	1	1			1
Bordentown City	M	1	1	1	1	1
Bordentown Twp	L	1				1
Chesterfield	S	1	1			1
Delanco	S	1			1	1
Delran	L	1	1	1	1	1
Edgewater Park	M	1	1		1	1
Fieldsboro	S	1	1		0	1
Florence	L	1				1
Hainesport	S	1	1		1	1
Lumberton	L	1				1
Mansfield	M	1		1		1
Medford	XL	1	1	1	1	1
Mount Laurel	XL	1	1	1		1
North Hanover	M	1		1		1
Palmyra	M	1			1	1
Pemberton Boro	S	1				1
Pemberton Twp	XL	1	1		1	1
Riverside	M	1	1			1
Shamong	S	1	1		1	1
Southampton	M	1				1
Springfield	S	1				1
Tabernacle	S	1	1		1	1
Westampton	M	1	1	1	1	1
Woodland	S	1				1
Wrightstown	S	1				1
						1
Members represented		27	14	7	11	27

APPENDIX C: REGIONAL TRAINING PLAN



2019 Regional Training Plan

#1 Topic: Safety Breakfast / Safety and Claims Coordinators' Roundtable

Date/Time: March 5, 2019

Location: Indian Springs Country Club

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

In addition to the annual Safety Breakfast, we will highlight the 2019 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF website, such as the Supervisor's Investigation Report, Job Safety Observations, Safety Checklists, and MSI Learning Management System.

#2 Topic: Back to Basics

Date/Time: May 16, 2019 @ 9 AM – 11AM

Location: Hainesport Municipal Building

Target Audience: Public Works (Supervisory Position)

This program will address the most commonly overlooked regulatory issues such as but not limited to:

- Recordkeeping
- General Duty Clause
- Written Programs
- RTK
- Confined Space
- IAQ
- Inspections, Safety Committees, Job Safety Observations, Training

#3 Topic: Practical Leadership Strategies

Date/Time: June 27, 2019 @ 8:30 AM – 12:00PM

Location: Hainesport Municipal Building

Target Audience: Police / All Interested Personnel

This program will be based on the 21-Irrefutable Laws of Leadership. Leadership is about working with people; this program will help the target audience in developing effective leadership skills that will lead to developing a legacy of professionalism in your organization.

#4 Topic: Designated Employee Representative Training

Date/Time: October 8, 2019 @ 8:30 AM – 2PM

Location: Hainesport Municipal Building

Target Audience: Supervisory Personnel

NJDOT regulations require employers with even one Commercial Driver's License holder to identify a Designated Employer Representative or DER. The DER is the critical intermediary between the employer, the drug & alcohol testing agency, and the driver. In accordance with DOT regulations, Representatives must be trained on DOT regulations, testing procedures, and agency policies.

APPENDIX D: 2019 MSI COURSE LISTING

MSI Instructor-led Courses	MSI Online Courses
Accident Investigation	Aquatic Safety for Camp Counselors
Asbestos, Lead and Silica Industrial Health Overview	Avoid Back Pain
Back Safety / Material Handling	Bloodborne Pathogens
Bloodborne Pathogens	Bullying Prevent at Camp
Bloodborne Pathogens Administrator Training	Child Sexual Abuse Prevention at Camp
CDL – Drivers' Safety Regulations	Crossing Guard Training
CDL – Supervisors' Reasonable Suspicion	Crush Zone Training
Coaching the Emergency Vehicle Operator (CEVO) - Police	Cyber Security
Coaching the Emergency Vehicle Operator (CEVO) - Fire	Elected Officials - Land Use Liability
Coaching the Emergency Vehicle Operator (CEVO) - EMS	Elected/Appointed Officials- Utility/Sewer & Housing Authorities
Coaching the Maintenance Vehicle Operator (CMVO)	Driving – Emergencies & Natural Disasters
Coaching the School Bus Driver	Driving – Urban Driving
Confined Space Entry with Equipment Demonstration in Classroom	Fire Safety
Confined Space Awareness Training	Hazard Communication / Globally
DDC-6 - Defensive Driving	Harmonized System (GHS)
Driving Safety Awareness	New Employee Safety Orientation, Part 1
Employee Conduct and Violence Prevention in the Workplace	New Employee Safety Orientation, Part 2
Excavation, Trenching, and Shoring	Office Safety
Fall Protection Awareness	Playground Safety for Camp Counselors
Fast Track to Safety	Playground Safety Inspections for Public Works or Rec Dpts
Fire Extinguisher Safety	Safe Patient Lifting for Emergency Responders
Fire Safety	Smart Moves to Avoid Falling Down
Flagger and Work Zone Safety	The Professional Lifeguard
Forklift Operator Certification	Trip and Transportation Safety
Forklift Operator Evaluation Train-the-Trainer	
Hazard Communication / Globally Harmonized System (GHS)	
HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)	
Hazard Identification - Making Your Observations Count	
Hearing Conservation	
Housing Authority Safety Awareness Training for Facility Maintenance Personnel	
Employee Conduct and Violence in the Workplace	

MSI Instructor-led Courses	MSI Online Courses
Housing Authority Sensibility #1 -Employee Conduct and Violence in the Workplace	
Housing Authority Sensibility #2 - Conflict Resolution	
Housing Authority Sensibility #3 - Stress and Stress Management	
Jetter / Vacuum Safety Awareness	
Ladder Safety / Walking & Working Surfaces	
Landscape Safety	
Leaf Collection Safety Awareness	
Lock Out / Tag Out (Control of Hazardous Energy)	
Office Safety	
Personal Protective Equipment	
Playground Safety Inspections	
Safety Committee Best Practices	
Safety Coordinators' Skills Training	
Sanitation and Recycling Safety	
Schools: Chemical Lab Safety for Science Teachers	
Schools: Safety Awareness Training for School Custodians / Facilities Management	
Seasonal (Autumn/Winter) Public Works Operations	
Seasonal (Summer) Employee Orientation	
Shop and Tool Safety	
Snow Plow / Snow Removal Safety	
Special Event Management	
Toolbox Talk Essentials	

APPENDIX E: 2019 MSI ATTENDANCE 1/1/19 to 9/30/2019

MSI Attendance 1/1/19 to 9/30/19	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	3	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	47	0
BORDENTOWN TOWNSHIP (600)	82	0
CHESTERFIELD (531)	39	1
DELANCO (76)	8	2
DELRAN (77)	52	14
EDGEWATER PARK (78)	24	3
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	77	0
HAINESPORT (80)	18	24
LUMBERTON TOWNSHIP (81)	15	15
MANSFIELD TOWNSHIP B (82)	7	4
MEDFORD TOWNSHIP (83)	31	4
MOUNT LAUREL (576)	18	93
NORTH HANOVER (601)	0	0
PALMYRA (MELJIF_2_487)	0	13
PEMBERTON BOROUGH (642)	23	3
PEMBERTON TOWNSHIP (208)	294	14
RIVERSIDE (84)	2	0
SHAMONG (85)	15	2
SOUTHAMPTON (373)	34	25
SPRINGFIELD (456)	1	1
TABERNACLE (86)	40	18
WESTAMPTON (532)	43	1
WOODLAND (MELJIF_2_488)	0	4
WRIGHTSTOWN (636)	10	1
Burlico JIF Totals	883	246



COMMITTEE CHAIRS MEETING MINUTES

Wednesday, January 8, 2020

Via Conference Call

A meeting of the BURLCO JIF Committee Chairs was held on Wednesday, January 8, 2020 at 1:30 pm via conference call. The meeting began at 1:30 pm.

Those in attendance were:

Meghan Jack, Fund Chair, Riverside Township
Glenn McMahon, Chair, Strategic Planning Committee, Chesterfield Township
Jeff Hatcher, Chair, Finance Committee, Delran Township
Kathy Burger, Chair, Coverage Committee, Medford Township
Doug Cramer, Chair, Safety Committee, Tabernacle Township
Paul A. Forlenza, Executive Director, Arthur J. Gallagher
Paul J. Miola, Deputy Executive Director, Arthur J. Gallagher
Sheila Ortiz, Account Representative, Arthur J. Gallagher

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

I. Committee Chair Assignments

Mr. Forlenza welcomed everyone to the meeting and briefly reviewed the Committee Chair assignments for 2020 as follows:

Finance Committee, Jeff Hatcher, Delran Township
Safety Committee, Doug Cramer, Tabernacle Township
Coverage Committee, Kathy Burger, Medford Township
Strategic Planning Committee, Glenn McMahon, Chesterfield Township

He then stated that in the past the New Member Review Committee has been comprised of the Committee Chairs. He recommends that the New Member Review Committee continue to be composed of the Standing Committee Chairs. The Committee agreed.

II. Committee Charters

Mr. Forlenza noted to the Committee that each Sub-Committee's Charter was included in the agenda packet as a reference for this meeting. He indicated that the Charters will be approved as part of the 2020 Risk Management Plan at the January 21, 2020 Reorganization meeting. Each Committee will then review their Charter at their first meeting of the year.

III. Committee Participation Form

Mr. Forlenza stated that the Committee Participation Forms were e-mailed to Fund Commissioners and RMC's on December 5, 2019. Responses were due back to his office by December 16, 2020. He then referred the Committee members to a Volunteer Response Summary contained in the agenda packet.

III. Committee Membership Assignments

Mr. Forlenza stated that the Volunteer Response Summary depicts those members that sent in their sub-committee choices for 2020. He noted there are a few towns that did not respond. Ms. Ortiz mentioned that she received correspondence from Mr. Brook of Florence Township explaining why he did not submit a volunteer form. Mr. Brook will be retiring in either April or May of 2020. She indicated that Mr. Brook stated that his successor Steve Fazekas will be the new Fund Commissioner when he retires. A resolution appointing Mr. Fazekas as Fund Commissioner will be adopted. He asked that he be placed on a committee giving him an opportunity to learn about the BURLCO JIF. Mr. Forlenza asked the Committee if they were okay with this proposal. The Committee agreed with this.

The Committee Chairs discussed the current makeup of each Committee and selected Fund Commissioners to serve on each Committee for 2020 based upon their expressed preferences and the needs of the Fund. Risk Management Consultant's were also assigned to the Safety and Coverage Committees. The following Committee Membership Assignments are recommended:

Finance Committee: **Jeff Hatcher, Chair**, Delran Township
 Mike Theokas, Bordentown Township
 Paula Kosko, Hainesport Township
 Brandon Umba, Lumberton Township
 Kathy Burger, Medford Township
 Chris Ridings, Mount Laurel Township
 John Gural, Palmyra Borough
 Dave Matchett, Shamong Township
 Paul Keller, Springfield Township

Strategic Planning: **Glenn McMahon, Chair**, Chesterfield Township
 Mike Theokas, Bordentown Township
 Brandon Umba, Lumberton Township
 Kathy Burger, Medford Township
 John Gural, Palmyra Borough
 Daniel Hornickel, Pemberton Township
 Dave Matchett, Shamong Township
 Doug Cramer, Tabernacle Township

Safety Committee: **Doug Cramer, Chair**, Tabernacle Township
 Amanda Somes, Bass River
 Richard Wolbert, Beverly City
 Grace Archer, Bordentown City
 Mike Templeton, Delanco Township
 Tom Pullion, Edgewater Park
 Patrice Hansell, Fieldsboro Borough
 New Fund Commissioner, Florence Township
 Mike Fitzpatrick, Mansfield Township
 New Fund Commissioner, New Hanover Township
 Mary Picariello, North Hanover Township
 Kathy Hoffman, Southampton Township
 Steve Ent, Westampton Township
 Maryalice Brown, Woodland Township
 James Ingling, Wrightstown Borough

RMC's: **Mike Avalone**, Conner Strong & Buckelew
 Brian Monaghan, Insurance Agency Mgmt.
 Steve Walsh, EJA/Capacity Insurance
 Joe Henry, Hardenbergh Insurance

Coverage Committee: **Kathy Burger**, Chair, Medford Township
 Donna Mull, Pemberton Borough
 Kathy Hoffman, Southampton Township
 Doug Cramer, Tabernacle Township

RMC's: **Steve Walsh**, EJA Capacity Insurance
 Brian Monaghan, Insurance Agency Mgmt.
 Helen Goodwin, Hardenbergh Insurance Group

New Member Review: Committee Chairs

A copy of the 2020 Committee membership list is attached to these minutes. All appointments will be announced at the January 21, 2020 Reorganization meeting.

IV. 2020 MEL Committees

Mr. Forlenza referred the committee members to a copy of a memo in the Agenda Packet that depicts those members who served on MEL Committees for 2020 as follows:

Committee	Meeting Frequency	Current BURLCO Rep	Interest in Serving
MEL Executive Committee	Quarterly	Meghan Jack	
RCF Executive Committee	Quarterly	Dave Matchett	
E-JIF Executive Committee	Quarterly	Meghan Jack	
MEL Claims Review Committee	Before MEL Meeting	Meghan Jack	
RCF Claims Review Committee	Before RCF Meeting	Dave Matchett	
Safety & Education Committee	Quarterly	Doug Cramer	
Investment Committee	Semi-Annual	Tom Tontarski	
Legislative Committee	Quarterly		
Audit Committee	Semi-Annual		
Coverage Committee	As Needed	Kathy Burger	
Management Committee	As Needed		

Discussion ensued regarding representatives to the MEL Committees in 2020. Following a brief discussion, it was decided that Mr. Forlenza's office would send an email to the members asking if there is an interest of being a representative to the Legislative Committee, Audit Committee and Management Committee in 2020 as there are vacancies. The Committee agreed.

V. 2020 Conferences

A. 2020 Budget

Mr. Forlenza reminded the Committee Chairs that the number of conference attendance positions budgeted for 2020 is four (4).

Mr. Forlenza then briefly reviewed the 2020 PRIMA and AGRIP conference schedule:

- PRIMA – June 14 – June 17, 2020 – Nashville, TN
 - Dave Matchett has responded to attend
- AGRIP
 - March 1 – March 4, 2020 – Spring Conference – Orlando, FL (no responses for this conference at this time)
 - October 4 – October 7, 2020 – Fall Conference – Dallas, TX

Mr. Forlenza indicated that on December 16, 2019, Ms. Plavchak from his office e-mailed information on the AGRIP and PRIMA Conferences to those Fund Commissioners who have priority to attend. Mr. Forlenza asked that members respond as soon as possible if they are interested in attending on the aforementioned conferences.

Mr. Forlenza mentioned that the minutes from today's meeting would be included in the January Agenda for the January Reorganization meeting.

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

Hearing no additional comments from the Committee members, the meeting adjourned at 1:47 PM.

File:	BURLCOJIF/General/Committee Chairs	Tab: January 8, 2020
	BURLCOJIF/2020/Committee Chairs	Tab: January 8, 2020

2020 *STANDING COMMITTEES*

Committee	Members
Safety	Doug Cramer , Tabernacle Township
	Amanda Somes , Bass River
	Richard Wolbert , Beverly City
	Grace Archer , Bordentown City
	Erin Provenzano , Delanco Township
	Tom Pullion , Edgewater Park Township
	Patrice Hansell , Fieldsboro Borough
	New Fund Commissioner , Florence Township
	Mike Fitzpatrick , Mansfield Township
	New Fund Commissioner , New Hanover Township
	Mary Picariello , North Hanover Township
	Kathy Hoffman , Southampton Township
	Steve Ent , Westampton Township
	Maryalice Brown , Woodland Township
	James Ingling , Wrightstown Borough
Risk Management Consultants	Mike Avalone , Conner Strong & Buckelew
	Steve Walsh , EJA/Capacity Insurance
	Joe Henry , Hardenbergh Insurance Group
	Brian Monaghan , Insurance Agency Management
Coverage	Kathy Burger , Medford Township
	Donna Mull , Pemberton Borough
	Kathy Hoffman , Southampton Township
	Doug Cramer , Tabernacle Township
Risk Management Consultants	Steve Walsh , EJA Capacity Insurance
	Brian Monaghan , Insurance Agency Mgmt.
	Helen Goodwin , Hardenbergh Insurance Group

2020 *STANDING COMMITTEES*

Committee	Members
Finance	Jeff Hatcher , <i>Chair</i> , Delran Township
	Mike Theokas , Bordentown Township
	Paula Kosko , Hainesport Township
	Brandon Umba , Lumberton Township
	Kathy Burger , Medford Township
	Chris Ridings , Mount Laurel Township
	John Gural , Palmyra Borough
	Dave Matchett , Shamong Township
	Paul Keller , Springfield Township
Strategic Planning	Glenn McMahon , <i>Chair</i> , Chesterfield Township
	Mike Theokas , Bordentown Township
	Brandon Umba , Lumberton Township
	Kathy Burger , Medford Township
	John Gural , Palmyra Borough
	Daniel Hornickel , Pemberton Township
	Dave Matchett , Shamong Township
	Doug Cramer , Tabernacle Township
New Member Review	Committee Chairs



Municipal Excess Liability Joint Insurance Fund

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

Date: January 6, 2020

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: MEL January Report

Dennis Henry: Board adopted a Resolution honoring Dennis Henry, Fund Actuary. Mr. Henry was instrumental in helping the MEL and local affiliated JIFs in developing financial stability by budgeting appropriate funding for the risks faced by New Jersey public entities.

Richard Hirsh: Board presented outgoing Chairman and Secretary with engraved clocks expressing the MEL's appreciation of their services. Executive Director thanked Mr. Hirsh for his leadership and engagement in the operations of the MEL. Executive Director said the MEL established a practice to rotate the Chair position every 2 years; result has been consistent and exceptional leadership since inception.

2020 Reorganization - The MEL conducted its 2020 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Thomas Merchel	PMM Fund
Secretary	2	Joy Tozzi	Mid Jersey Fund
	3	Robert Law	Trico Fund
	4	Jon Rheinhardt	Morris Fund
	5	Charles Cuccia	South Bergen
	6	Richard Hirsh	Atlantic Fund
	7	Joseph Wolk	Camden Fund
	1	Joseph Catenaro	SubEssex Fund
	2	Thomas Nolan	Monmouth Fund
	3	Joseph D'Arco	NJSI
	4	Bernie Rutkowski	NJUA Fund
	5	Paul Tomasko	Bergen Fund
	6	John Clarke	NJPHA

7	Veronica Laureigh	Ocean Fund
	William Northgrave	Central Fund
	Megan Champney	Suburban Fund
	Cynthia Ege	PAIC
	Meghan Jack	Burlco Fund
	Mark Antozzeski	First Responders Fund

2020 MEETING SCHEDULE:

2020 Meeting Schedule		
March 27, 2020 (Friday)	Princeton Marriott at Forrestal	9:00 am
June 3, 2020 (Wed)	Forsgate Country Club	11:15 am
September 2, 2020 (Wed)	Forsgate Country Club	11:15 am
October 20, 2020 (Wed)	Forsgate Country Club	11:15 am
November 18, 2020 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 6, 2021 (Wed)	Forsgate Country Club	11:15 am

2020 Standing Committees Chairpersons

Management Committee	Thomas Merchel
Marketing Committee	Richard Hirsch
Coverage Committee	Joy Tozzi
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Fund Commissioners and Risk Management Consultants are encouraged to volunteer on standing committees.

2020 Fund Professionals & Professional Service Agreements – The MEL board awarded professional service agreements in accordance with a fair and open process for Fund years 2018, 2019 & 2020. Resolution reflected professional fees for 2020 and for the term of the contract.

Purchase of Excess Insurance – The Board of Fund Commissioners adopted resolutions confirming the placement of excess coverage, in accordance with updated procedures. The MEL commercial carrier for excess workers' compensation is Safety National, Brit is the excess liability and optional pol/epl carrier, Munich Reinsurance provides the optional excess liability and ACE provides the optional shared aggregate; Endurance American provides the

non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich. Underwriting Manager said the MEL will continue in its review of deductible and retention structure and noted that the property renewal is based on the MEL assuming a 10% coinsurance. Underwriting Manager also submitted renewal letter. Underwriting Manager said the commercial marketing is hardening and said the MEL carrier's were able to maintain capacity. Mr. Miola agreed and said Underwriting Manager did a great job with the renewal in light of market difficulty.

Underwriting Manager highlighted the MEL JIF's cyber security experience over the last two years and said the carrier renewed at a modest increase in premium and deductible relative to the JIFs' loss ratio.

Risk Management Plan - The Board of Fund Commissioners adopted the 2020 MEL Risk Management Plan. The plan has been amended to reflect excess rates and carriers for 2020.

Membership: The MEL and its affiliated local Joint Insurance Funds accepted eight new members as of January 1, 2020

Competitive Contracts - Professionals Services, Consulting and Software Firms: In June 2019, the Board adopted a resolution to procure professional services and/or software that was set to expire 12/31/19 for 1) Risk Management & Information System, 2) Management and Safety Training Consultant, 3) Marketing Consultant and 4) Marketing Manager.

Management Committee reviewed responses for Marketing Manager, Marketing Consultant and Risk Management Information Systems and recommends awarding to Princeton Communications, Acrisure and Origami, as reflected in the professional appointment resolution. MEL Safety & Education Committee respectively reviewed the Manager & Supervisory Training response and recommends awarding to LaMendola Associates, as reflected in the resolution. Summary of evaluations have been posted to the MEL's webpage.

The Board adopted resolutions awarded contracts as recommended.

Learning Management System: Board adopted a resolution authorizing the release of a competitive contract bid to procure this services for a 3-year term;

Annual Commissioner Retreat: The Board of Fund Commissioner's Annual Retreat has been scheduled for March 27, 2020 and will be held at the Princeton Marriott at Forrestal in Princeton NJ - beginning at 9:00 am. Registration and agenda will be distributed prior to the Retreat. Deputy Executive Director encouraged Commissioners to suggest topics to be addressed at the retreat.

Legislative Committee: The committee met on November 20, 2019; minutes of the meeting submitted to Board for information. Committee is scheduled to meet on February 13, 2020.

Safety & Education Committee: The committee met on December 13, 2019 (minutes distributed) and is scheduled to meet again on February 21, 2020

Cyber Task Force: This committee met on December 4, 2019; enclosed are the minutes for information. Task force is expected to work on a number of items during 2020.

Special Ad-Hoc Claims Minutes: Deputy Executive Director said the initial meeting of the Special Ad-Hoc Claims Committee was held on December 4, 2020 and was very well attended. Committee reviewed its mission, elected a Chair and reviewed claims handling and litigation management process; minutes of the meeting submitted for information.

Power of Collaboration: Copies of the latest in the series of “Power of Collaboration” ads that will appear in the League of Municipalities magazine was submitted. The first highlights the savings to MEL members and taxpayers since its inception (January Ad) and the second highlights the program to address the protection and safe treatment of minors (February Ad).

Claims Committee: The Claims Review Committee met on December 4, 2019 and is scheduled to meet immediately following today’s board meeting. Minutes of the December 4th meeting are enclosed under separate cover.

Fund Attorney: Fund Attorney provided the board with an overview of 2019 and noted it was a busy year, particular regarding legislative changes impacting members.



Edward Cooney, MBA
Vice President, Account Executive
Underwriting Manager

Major Accounts

P: 973-659-6424
E: ecooney@connerstrong.com

9 Campus Drive
Parsippany, NJ 07054
connerstrong.com

January 3, 2020

RE: *Municipal Excess Liability Joint Insurance Fund*
2020 Insurance Renewal

Dear Dave and Joe:

On behalf of the Underwriting Manager team for the MEL, we want to provide you a general summary of the 2020 insurance renewal and to confirm all coverages are bound. A full, detailed Confirmation of Insurance will be provided as we finish rectifying the renewal exposures and selections with your team.

The overall goal guiding us through the 2020 renewal is obtaining favorable renewals from all of our incumbent insurers, while appropriately marketing coverages.

Thank you for all of your efforts and assistance regarding this renewal.

Best regards,

A handwritten signature in black ink, appearing to read 'E. Cooney'.

Edward J. Cooney, MBA
Conner Strong & Buckelew, MEL Underwriting Manager

CC: Dave Grubb, *PERMA, MEL Executive Director*
 Joe Hrubash, *PERMA, MEL Deputy Executive Director*



Results by Line of Coverage

Property

The past three years brought about very significant and numerous natural disasters around the globe. Underwriting profits and net profits were significantly affected, and the market saw many adjustments to underwriting guidelines. In addition, capacity has shrunk, terms and conditions tightened and pricing has increased. Overall, underwriters need more premium and need to more appropriately underwrite risks, looking for the best accounts possible.

Despite the bad year in the macro market, the MEL has received a very favorable renewal this year, and over the past three years, far outperforming the market. Any typical commercial account would have seen on average 15% increases each of these years, even with no losses. The MEL has seen less than 10% over that entire period.

The MEL's incumbent primary insurer, Zurich, is offering a renewal with a 6% rate increase. This is the first time over the past three years Zurich is getting an increase. In addition, the MEL is taking a 10%/90% quota share on Zurich's layer.

We were expecting the insurers participating in the \$50,000,000 excess \$50,000,000 Flood/Earth Movement layer to increase their premium due to internal underwriting guideline adjustments from the global market, but not more than 15%. In the end, we were able to deliver about a 7% increase.

We marketed the program to achieve the best results for the MEL. In the end, no one could compete with Zurich's terms and pricing, and a few changes were made in the Excess Flood. Alternative markets included Chubb and RSUI.

Casualty

The incumbent reinsurers (Brit, Munich and Chubb) have continuously performed favorably in their partnerships with the MEL, and the MEL continues to receive favorable rates.

We saw a flat renewal for Brit, 4% increase for Munich and a small adjustment to the rate-on-line for Chubb. It's important to note for Munich, this is the first rate increase they have seen in many years with the MEL.

We marketed each of the programs, but competing insurers could not return competitive results as respects terms and pricing. Alternative markets included Genesis, Berkley and Liberty.





Results by Line of Coverage (cont'd)

Workers' Compensation

We are continuing into the second year of a two-year contract with Safety National. The result of this agreement was a two-year option with a 3.9% rate decrease from the prior agreement.

Non-Owned Aircraft

The aviation market has shaken up in 2018 and 2019, quickly departing from the soft market of the past few years. We marketed the incumbent program with Endurance in search of the best results. In the end, Endurance had the best option at about a 1% increase.





**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 6, 2020

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2020 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2020 Executive Committee and the 2020 Fund Professionals.

		<u>2020</u>
Chairman:	Bergen	Paul Tomasko
Secretary:	NJUA	Bernie Rutkowski
Executive Committee:	Burlico	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Morris	Jon Rheinhardt
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2020 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The EJIF Board awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for fund years 2018, 2019 and 2020. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2020.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Attorney	Fred Semrau, Esquire
Fund Treasurer	Charles Cuccia
Asset Manager	Wilmington Trust
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment (<i>As per the agreed pricing as a result of the 2018 RFQ process for the 2020 fund year. This will be a 1 year appointment.</i>)
Claims Administrator	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group
Qualified Purchasing Agent	The Canning Group (<i>As per the agreed pricing. This will be a 1 year appointment.</i>)

2020 STANDING COMMITTEES - Five standing committees were established for the 2020 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2020 by Ascot Specialty Insurance Company, through an intermediary, R-T Specialty in Hamilton. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage
COMPANY:	Ascot Specialty Insurance Company
LIMIT OF LIABILITY:	\$ 9,000,000 Pollution Incident Limit \$ 9,000,000 Aggregate Limit
SELF INSURED RETENTION:	\$3,000,000 Aggregate of All Losses Incurred

2020 MEETING SCHEDULE:

2020 Meeting Schedule		
March 27, 2020	Princeton Marriot at Forrestal	9:00 am
June 3, 2020	Forsgate Country Club	10:50 am
September 2, 2020	Forsgate Country Club	10:50 am
October 21, 2020	Forsgate Country Club	10:50 am
November 18, 2020	Sheraton Hotel-Atlantic City	12:00 pm
January 6, 2021	Forsgate Country Club	10:50 am



Municipal Excess Liability Residual Claims Fund

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

January 6, 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF 2020 Reorganization Meeting

Executive Committee Nominations: Two years ago the MEL Audit Committee made a recommendation from a Best Practices standpoint that the RCF Chair & Secretary positions be rotated in order to build a knowledge-base of the RCF and its critical operations. It was also recommended that the RCF Claims Committee be chaired by the Fund Chairman and include the Fund Secretary on the committee. The RCF Chair and RCF Claims Chair would serve 2-year terms at which point the Secretary would then assume the Chair position for both committees.

Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2020 Executive Committee and Alternates.

2020 Executive Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal
Robert Law, Trico JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2020 RCF Claims Committee:

RCF Claims Committee
Gregory Franz, South Bergen JIF, Chairman
Sherry Sims, NJPHA JIF
Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-20 Fund Professionals & Professional Service Agreements: The RCF board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq. for fund years 2018, 2019 and 2020. In October, the Board accepted a recommendation reflecting professional compensation for Fund Year 2020; annual amounts and estimated 3-year contracts amounts are reflected in Resolution 1-20 as per Local Finance Notice 2017-10.

The Board of Fund Commissioners confirmed the following:

2020 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Ferraioli, Wielkotz, Cerullo & Cuva, P.A.
Asset Manager	Wilmington Trust
Banking Manager	Investors Bank

Resolution 2-20 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 3-20 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2020 Meeting Schedule & 2021 Reorganization			
March 27, 2020	Princeton Marriot - Forrestal	9:00 am	
June 3, 2020	Forsgate Country Club	10:30 am	
September 2, 2020	Forsgate Country Club	10:30 am	
October 21, 2020	Forsgate Country Club	10:30 am	
January 6, 2021	Forsgate Country Club	10:30 am	

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The

RCF Claims Committee will also meet at PERMA's Camden office at 2 Cooper Street, Camden, NJ and via teleconference at 9:30AM on March 4, 2020, May 6, 2020, July 16, 2020 and December 2, 2020.

The Fund's newspaper is The Star Ledger (Newark). In addition, the MEL's webpage is designated for official notices – www.njmel.org.

Resolution 4-20 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 5-20 Risk Management Plan: The Board adopted the 2020 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 27, 2020 starting at 9:00AM and will be held at the Princeton Marriot at Forrestal located at 100 College Road East – Princeton, NJ08540. Registration information and agenda will be distributed prior to the Retreat. Executive Director asked Commissioners to provide on any items they would like addressed at the Retreat.

Claims Committee: The Claims Review Committee met on December 4, 2019 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

Executive Director reported the initial meeting of the Special Ad-Hoc Claims Committee was held on December 4, 2020. Committee reviewed its mission, elected a Chair and review claims handling and litigation management process.

Next Meeting: The next meeting of the RCF will be March 27, 2020 at 9:00AM at the Princeton Marriot – Forrestal located at 100 College Road East – Princeton, NJ08540.

JIF CRIME POLICY

DECLARATIONS

This policy consists of this Declaration Form, the Common Policy Conditions, the Crime General Provisions and the Coverage indicated as applicable.

[Joint Insurance Fund] (the "JIF")

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy.

Item A. MEMBER ENTITY: [FIRST NAMED INSURED]
[FNI Address]

Item B. POLICY PERIOD: [TERM]

Item C. COVERAGES, LIMITS OF INSURANCE AND DEDUCTIBLES:

#	Coverage	Limit of Insurance	Deductible
1	Loss of Assets	\$50,000	
2	Credit Card Forgery	\$50,000	
3	Loss of Employee Benefit Plan Assets	\$25,000	
4	Public Employee Dishonesty	\$50,000	

Item D. ENDORSEMENTS FORMING A PART OF THIS POLICY:

▪

Item E. CANCELLATION OF PRIOR INSURANCE:

By acceptance of this policy, you give us notice of canceling your prior policy(ies) or bond(s) numbered: _____ and each such cancellation is to be effective at the time this policy becomes effective.

Item F. JOINT INSURANCE FUND: [JIF]

Item G. ASSESSMENT: \$[XXXX.XX]

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

COMMON POLICY CONDITIONS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

The words "**you**" and "**your**" used throughout this policy refer to the **Member Entity** shown in the DECLARATIONS and to other persons and organization for whom insurance is provided under this policy. The words "**we**", "**us**" and "**our**" refer to the **Joint Insurance Fund** providing this insurance shown in the DECLARATIONS.

Words and phrases in **bold** are defined in the policy.

A. CANCELLATION

Any cancellation of this policy is expressly subject to the requirements of the laws of the State of New Jersey and all rules and regulations adopted thereunder, including those regulations currently codified in N.J.A.C. 11:15-2 adopted by the New Jersey Commissioner of Insurance pursuant to the authority of N.J.S.A. 17:1-8.1, N.J.S.A. 17:1C-6 (e) and N.J.S.A. 40A:10-36 *et seq.* and as hereafter amended. This policy may be canceled by **you** by surrender hereof to **us** or any of **our** authorized agents and only in accordance with the requirements for withdrawal from the **JIF** as set forth in the aforesaid statutes, rules and regulations and the **JIF's** bylaws adopted thereunder. If **you** cancel, **your** liability for any further **Assessment** shall be computed in accordance with the aforesaid rules and regulations.

If **we** cancel, **we** shall mail to **you**, at the address shown in this policy, written notice stating when not less than 30 days thereafter such cancellation shall be effective. Subject to the aforesaid rules and regulations, this policy may also be canceled by not less than 10 days notice when the cancellation is being effected by reason of **your** nonpayment of **your Assessment**. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. If **we** cancel, earned **Assessment** shall be computed as provided in the aforesaid rules and regulations. **Assessment** adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned **Assessment** is not a condition of cancellation.

It is expressly recognized and agreed that **you** are required to be a member of the **JIF** as a condition of eligibility for this policy and that, in the event that **you** withdraw from or are terminated or expelled from the **JIF**, then this Coverage shall be canceled and terminated as of the effective date of **your** withdrawal, termination or expulsion. Any such withdrawal, termination or expulsion from the **JIF** shall be effectuated only in accordance with the **JIF's** bylaws and risk management plan as approved pursuant to the aforementioned authorizing statutes and rules and regulations.

B. ASSIGNMENT, CHANGES AND ENTIRE AGREEMENT

This policy contains all the agreements between **you** and **us** concerning the insurance afforded. The **Member Entity** shown in the DECLARATIONS is authorized on behalf of all insureds to agree with **us** on changes in the terms of this policy. No changes, modifications or assignment

Countersigned by:

[JIF] Executive Director

of interest of this policy shall be effective except when made by a written endorsement to this policy which is signed by the Executive Director of the **JIF**. Additionally, notice to any agent or knowledge possessed by any agent or by another person shall not effect a waiver or a change in any part of this policy or estop the **JIF** from asserting any right under the terms of this policy. Only a waiver expressly made in writing by an authorized JIF representative shall effect a change of the terms, conditions, rights and obligations under this policy.

C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit **your** books and records as they relate to this policy at any time during the policy period and up to three years afterward. **We** may do the same as to the books and records of any organization that is deemed to be insured under this policy.

D. INSPECTIONS AND SURVEYS

We have the right, but are not obligated to,:

1. make inspections and surveys at any time;
2. give **you** reports on the conditions **we** find; and
3. recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the Assessments to be charged. Such inspections are not safety inspections. **We** do not undertake any duty to provide for the health or safety of any person, and **we** do not represent or warrant that conditions:

1. are safe or healthful; or
2. comply with laws, regulations, codes or standards.

This CONDITION applies not only to **us**, but also to any rating, advisory, rate service or similar organization that makes insurance inspections, surveys, reports or recommendations on **our** behalf.

E. ASSESSMENTS

The **Member Entity** shown in the DECLARATIONS:

1. is responsible for the payment of all **Assessments**; and
2. will be the payee for any return **Assessments we** pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without **our** written consent.

H. DUTIES IN THE EVENT OF LOSS

1. Discovery of Loss

Discovery of loss by the **Insured** occurs when the risk manager, general counsel, business administrator or Chief Financial Officer/Treasurer or an official of the **Insured** first becomes aware of facts, which would cause a reasonable person to believe that a loss potentially covered by this policy has been or will be incurred, even though the exact amount or details of the loss may not then be known.

Subject to the terms and conditions of the policy, the **JIF** will pay the **Insured** for covered loss resulting directly from acts committed prior to the effective date of termination or cancellation of this policy (except when cancellation is due to non-payment of premium), which is discovered by the **Insured** during the policy period or

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within one year after the effective date of such termination or cancellation; provided, however, the one year extended period set forth herein to discover loss immediately terminates upon the effective date of any other fidelity and crime insurance obtained by the **Insured**.

2. Report to Law Enforcement

If **you** have reason to believe that any loss involves a violation of law, **you** must promptly report all details of the loss to the local law enforcement authorities and, when advised by law enforcement to do so, the Federal Bureau of Investigations.

3. Notification & Proof of Loss

Upon **your** discovery of loss or of a fact(s) which would cause a reasonable person to believe that such fact(s) would give rise to a loss, the **Member Entity** shall, on behalf of all **Insureds**:

- a. promptly give written notice to the **JIF** of such loss or fact(s) at the address stated in Item ___ of the Declarations, but not later than 60 days after discovery of the loss or fact(s);
- b. submit to examination under oath at **our** request and give **us** a signed statement of **your** answers;
- c. give **us** a detailed, sworn proof of loss within 120 days;
- d. provide all requested information and documents to **Us**; and
- e. cooperate with **Us** in all matters pertaining to the investigation and settlement of any loss or related claim..

If the loss is alleged to have been caused by the **Dishonesty** of any **Employee(s)**, and **you** are unable to identify the specific **Employee(s)** causing such loss, **you** shall nevertheless have the benefit of this policy, provided that the evidence submitted to **Us** reasonably proves that the loss was in fact due to the **Dishonesty** of **Your Employee(s)**.

4. Settlement of Loss

The **JIF** may, with the **Insured's** consent, settle any claim with the owner of such **Assets** comprising a loss. Any **Assets** for which **we** have made indemnification and any property that we pay for or replace shall become **Ours**.

5. Basis of Valuation

Subject to the applicable Limit(s) of Insurance, in no event shall the **JIF** be liable for more than:

- a. **Securities**: the actual cash value of **Securities** at the close of business on the day the loss was discovered, or the actual cost of replacing the **Securities** plus the cost to post any required loss instrument bonds, whichever is less,;
- b. **Money**: the face value of **Money**. If a foreign **Money** (not of the United States of America) is involved in a loss sustained by **you**, then for the purpose of any required calculation in the settlement of the claim, the rate of exchange shall be the rate as published in the Wall Street Journal on the date of discovery;
- c. **Reproduction of Books, Records and Data**: the cost of blank books, blank pages or other materials, plus the cost of labor and computer time for the actual transcription or copying of data maintained in any format or medium in order to reproduce books, records and data;

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- d. Inventory: the selling price of inventory held for sale or the cost of the inventory, plus 5%, whichever is less;
- e. Value of Services Provided by **You**: the actual cost to **you** of providing such services; or
- f. All other **Assets**: the replacement cost of **Assets** at the time of loss, or the actual cost of repairing the **Assets**, whichever is less, without deduction for depreciation. The replacement cost of other **Assets** if held by the **Insured** as a pledge, or as collateral for an advance or a loan, shall be considered not to exceed the value of the other **Assets** as determined and recorded by **you** when making the advance or loan, or in the absence of a record, the unpaid portion of the advance or loan, plus accrued interest at legal rates. If the lost or damaged **Assets** are not repaired or replaced, then the **Assets** will be valued on an actual cash value basis.

6. Agent Theft Obligation

It shall be a condition precedent to **our** obligation to pay any amount for **Agent Theft** that the **Insured** shall exhaust all remedies against the **Agent** and any other responsible parties and first be paid under all such **Agent's** contracts, indemnities or insurance, then **our** liability for **Agent Theft** shall be only the excess over the amount of such contracts, indemnities or insurance.

I. COMMON POLICY DEFINITIONS

The following Definitions shall apply to the coverage afforded by all Coverage Sections made a part of this policy:

- 1. **Agent** means a natural person, entity, firm, company, organization or association duly authorized by written contract to hold **Money** or **Securities** for the **Insured**.
- 2. **Agent Theft** means loss of **Money** or **Securities** resulting directly from **Theft** by an **Agent** in excess of the amount of the **Agent's** contracted indemnity obligation and any other insurance, bond or security applicable to the **Agent**.
- 3. **Assets** means **Money**, **Securities** or other tangible property owned by the **Insured** or held by the **Insured**, whether pursuant to a written contract or not. **Assets** do not include income, interest or dividends that was not in fact earned or that potentially could have been earned by the **Insured** on such **Money**, **Securities** or other tangible property.

Assets also means **Client Property**.

- 4. **Client** means an entity, firm, company, organization, association or individual for which the **Insured** provides goods or services pursuant to a written contract.
- 5. **Client Property** means **Money**, **Securities** or other tangible property:
 - a. owned or leased by **your Client**; or
 - b. that **your Client** holds for others, whether or not **your Client** is legally liable for the loss of such property;

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6. **Computer Fraud** means the unlawful taking of **Assets** under the direct or indirect control of a **Computer System** by means of:
 - a. the fraudulent accessing of such **Computer System**;
 - b. the insertion of fraudulent data or instructions into such **Computer System**; or
 - c. the fraudulent alteration of data, programs or routines in such **Computer System**.
7. **Computer System** means computer hardware, software, firmware and data stored thereon, which are linked together in any way, including network infrastructure, input, output, processing, storage and off-line media libraries. **Computer System** shall also include those written policies and procedures applicable to the security of a computer network.
8. **Consultant** means a natural person professional consultant under contract, either directly or through such **Consultant's** company or firm, with the **Insured** to provide solely expert or professional advice regarding the improved operation of the **Insured's** business ("**Consulting Services**"). **Consultant** shall not mean any individual or entity providing professional services, including but not limited to legal or accounting services, to the **Insured**, in whole or in part, other than **Consulting Services**.
9. **Counterfeit Paper Currency** means an imitation of a paper currency in actual use as a medium of exchange, and which is intended to deceive.
10. **Deductible** means that amount shown as deductible on the Declarations Page of this policy.
11. **Dishonesty** means the **Theft** by an **Employee** of the **Insured** acting alone or in collusion with others.
12. **Employee** means any natural person:
 - a. while in **your** service, and the first 90 days following termination (unless such termination is due to **Theft** or any other **Dishonesty** committed by the **Employee**);
 - b. whom **you** compensate directly by salary, wages or commissions; and
 - c. whom **you** have the right to direct and control in the performance of services for **you**; as respects **Client Property**, whom **you** have the right to direct and control in the performance of services for **your Client** at **your** direction.

Employee also means any natural person:

- d. employed by an employment contractor while that person is subject to **your** direction and control, and while performing services for **you**, excluding such person while having care and custody of **Assets** outside the **Premises**;
- e. while performing services for **you** that are usual to the duties of the **Employee**, whether or not compensated;
- f. while acting as a fund solicitor during any fundraising campaigns, whether or not compensated;
- g. while performing services for **you** as the chairman or member of any committee, whether or not compensated;

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- h. who is **your** director or trustee, while acting as a member of any of **your** elected or appointed committees to perform on **your** behalf specifically, as distinguished from general directorial acts;
- i. who is **your** Officer or Official, whether or not compensated, and whether or not performing duties usual to an **Employee**;
- j. who is a former **Employee**, director or trustee retained as a **consultant** while performing services for **you**;
- k. who is a student intern or guest intern pursuing studies or duties in any of **your Premises**;
- l. who is a trustee, officer, **Employee**, administrator or manager, except an administrator who is an independent contractor, of any Employee Benefit Plan insured under this policy;
- m. who is **your** director or trustee while handling **Assets** of any Employee Benefit Plan insured under this policy; and
- n. part-time and temporary **Employees** of the **Insured**.

Employee does not mean any:

- a. **Agent**, broker, factor, commission merchant, consignee, or independent contractor who performs services for the **Insured**;
- b. trustee, except while performing acts falling within the scope of the usual duties of an **Employee**;
- c. any person covered under the MEL Excess Crime Policy, Coverage Parts II and III;
- d. any natural person holding a position, which is required by New Jersey laws and statutes to be individually bonded, including, but not limited to, Treasurer, Tax Collector, Library Treasurer, Utilities Collector, Magistrate, Judge, Court Administrator, Court Clerk, and Chief Financial Officer who handles monies as part of their responsibilities for **you** that normally would be handled by other positions (such as Treasurer or Tax Collector).

13. **Financial Institution** means:

- a. a banking, savings or thrift institution; or
 - b. a stockbroker, mutual fund, liquid assets fund or similar investment institution;
- at which the **Insured** maintains a **Transfer Account**.

14. **Financial Instrument** means any check, draft, promissory note, bill of exchange, or similar written promise, order or direction to pay a sum certain in **Money**; provided, however, **Financial Instrument** shall not mean any written instructions to a **Financial Institution** to debit a **Transfer Account** and to transfer, pay or deliver **Funds** from said **Transfer Account** through an electronic funds transfer system.

15. **Forgery** means the unauthorized signing of another person's name upon, counterfeiting of or alteration of any **Financial Instrument** made or drawn by, upon, to the order of or for the benefit of the **Insured**. Additionally, mechanically or electronically reproduced signatures are treated the same as handwritten signatures.

16. **Funds** means a credit balance in a **Transfer Account** maintained by the **Insured** at a **Financial Institution**.

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17. **Funds Transfer Fraud** means fraudulent instructions issued to a **Financial Institution** to debit a **Transfer Account** and to transfer, pay or deliver **Funds** from said **Transfer Account** which instructions purport to have been duly issued by the **Insured** or by a person duly authorized by the **Insured** to issue such instructions but which have been fraudulently transmitted, issued, forged or altered by another.
18. **Impairment** means the:
- a. actual destruction or disappearance of **Money** or **Securities** owned or held by the **Insured**; or
 - b. the wrongful abstraction of **Assets** resulting directly from **Theft** by any natural person other than an **Employee**.
19. **Insured** means:
- a. the **Member Entity**;
 - b. the **Member Entity's** governing body, departments, units, commissions, or boards operating by **you** or under **your** jurisdiction and included within **your** fiscal budget on file with the Department of Community Affairs;
 - c. **Employees**;
 - d. any of the following approved for coverage by the **JIF Executive Committee** and listed by endorsement in this policy:
 - i. Special Improvement District or Business Improvement District;
 - ii. Fire District, non-profit First Aid Squad or Fire Company;
 - iii. any other governmental entity constituted as separate from the **Member Entity**, including any parking authority, transit authority, utility authority, board of education, college, airport authority, port authority, natural gas supplier, or housing authority.
20. **Loss of Assets** means the direct deprivation of the **Insured** of **Assets** resulting directly from **Agent Theft, Computer Fraud, Dishonesty, Forgery, Funds Transfer Fraud, Impairment, Social Engineering, Online Vendor** or **Non-Payment of Money Order/Counterfeit Paper Currency** that occurred prior to the date of termination or cancellation of this policy.
21. **Messenger** means:
- a. the **Insured**;
 - b. any **Employee** who is duly authorized by the **Insured** to have the care and custody of the insured property outside the **Premises**; and
 - c. any armored motor vehicle company under contract with the **Insured** to transport the insured property outside the **Premises**, but solely while transporting **Assets** of the **Insured** outside of the **Premises**.
22. **Money** means:
- a. currency, coins, bank notes and bullion in current use and having a face value; and
 - b. traveler's checks, registered checks and money orders held for sale to the public.
23. **Money Order** means any post office or express money order.
24. **Non-Payment of Money Order/Counterfeit Paper Currency** means the acceptance of any **Counterfeit Paper Currency** or a **Money Order** in good faith, in exchange for

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merchandise, **Money** or services, and in the event of acceptance of a **Money Order**, where the **Money Order** has also been issued or is purported to have been issued by any post office or express company, if such **Money Order** is not paid upon presentation.

25. **Online Vendor** means a third-party online registration service, including, but not limited to, online registration services for **Member Entity**-hosted event admissions.
26. **Premises** means the interior portion of any enclosed building occupied by **you** in conducting **your** business, including the office of the registrar or transfer agent.
27. **Securities** means all negotiable and non-negotiable instruments or contracts representing either money or property and includes revenue and other stamps in current use, tokens and tickets, and evidence of debt issued in connection with credit or charge cards which cards are not issued to you, but does not include **Money**.
28. **Social Engineering** means an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction directing a financial institution to transfer, pay or deliver **Funds** from a **Transfer Account**, communicated by the **Insured** or the **Employee**, and based upon an instruction received and relied upon by the **Insured** or the **Employee**, which was transmitted by a person purporting to be a director, officer, partner, member, sole proprietor or other **Employee** of:
- a. the **Insured**, who was authorized by the **Insured** to instruct another **Employee(s)** to transfer, pay or deliver **Funds**, or by an individual acting in collusion with such purported director, officer, partner, member, sole proprietor or other **Employee(s)**, but which was in fact fraudulently transmitted by someone else without the knowledge of the **Insured** or the **Employee**; or
 - b. a **Vendor** or **Client** of the **Insured**, or by an individual acting alone or in collusion with such purported director, officer or employee, but which was in fact fraudulently transmitted by someone else without the knowledge of the **Insured** or the employee; provided, however, **Social Engineering** shall not include any such instruction transmitted by an actual director, officer, partner, member, sole proprietor or employee of the **Vendor** or **Client** who was acting in collusion with any third party in submitting such instruction.
29. **Theft** means the unlawful taking to the deprivation of the **Insured** of **Assets** (other than any salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment). As respects **Client Property**, **Theft** also means the unlawful taking to the deprivation of **your Client** of **Client Property**.
30. **Transfer Account** means an account, maintained by the **Insured** at a **Financial Institution**, from which the **Insured** or the **Insured's** authorized representatives may cause the transfer, payment or delivery of **Funds** by means of any instructions.
31. **Vendor** means any entity, firm, company, organization, association or individual, which has a legitimate pre-existing arrangement or written agreement to provide goods or services to the **Insured**.

J. COMMON POLICY EXCLUSIONS

The coverage afforded by each Coverage Section made a part of this policy does not apply to:

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1. loss or damage caused by fire, other than loss of or damage to **Money, Securities, safes or vaults**;
2. loss resulting from **Theft** or any other fraudulent, dishonest or criminal act by the **Insured**, whether acting alone or in collusion with any other persons; however, this exclusion shall not apply to the Public Employee Dishonesty Coverage Section and loss to **Client Property**;
3. loss of potential income, including interest and dividends, of the **Insured**, a **Client** or any third party;
4. loss or damage arising out of war, whether or not declared, warlike action, civil war, insurrection, rebellion or revolution, or any act or condition incident to the foregoing;
5. loss resulting from the loss of or damage to manuscripts, books of account or records maintained in any format or medium; provided, however, this exclusion shall not apply to the cost of the manuscripts, books of account or records plus the cost of labor and computer time for the actual transcription or copying of data maintained in any format or medium in order to reproduce such manuscripts, books of account or records;
6. loss resulting from, arising out of, based upon, attributable to, related to, in connection with, or from, directly or indirectly, the loss of or damage to proprietary information, trade secrets, confidential processing methods, patents, service marks, trademarks, copyrights, or other confidential information or intellectual property of any kind or infringement of copyright, patent, service mark, trademark, trade secret or other intellectual property rights;
7. loss resulting from the surrendering of **Assets** away from the **Premises** or any other location resulting from a threat to do bodily harm to any person or damage to the **Premises** or **Assets** owned or held by the **Insured**; provided, however, this exclusion does not apply to loss resulting from **Impairment** while being conveyed by a **Messenger** when the **Insured** had no knowledge of any threat at the time of the incident;
8. loss, for which the proof of which is dependent solely upon a profit and loss computation or comparison, or a comparison of inventory records with an actual physical count; provided, however, where an **Employee** is involved, inventory records and actual physical count of inventory can be submitted as supporting documentation;
9. loss caused by any **Employee** from the time that an individual described in the Discovery of Loss section, not in collusion with the **Employee**, gains knowledge or information that the **Employee** has committed any **Theft** or fraudulent or dishonest act;
10. loss or damage to **Assets** while in the custody of any armored car company unless loss or damage is in excess of the amount recovered, recoverable or received by the **Insured** under:
 - a. the **Insured's** contract with the armored car company; and
 - b. any indemnity or insurance carried by the armored car company;
11. loss or damage resulting from **Impairment** of **Money** or **Securities** which benefits any party (other than the **Insured's** bank) acting in the capacity of a broker, factor,

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commission merchant, consignee, contractor or other agent or representative of the **Insured**, except an **Agent**;

12. loss or damage to other **Assets** while in the custody of any party other than the **Insured** or a **Messenger**;
13. the costs of defending any legal proceeding brought against the **Insured**, or the fees, costs or expenses incurred or paid by the **Insured** in prosecuting or defending any legal proceeding;
14. loss or damage resulting from nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;
15. fines, penalties, consequential damages, punitive damages, expenses as a result of regularly scheduled recurring or routine regulatory examinations, or compliance activities or non-monetary relief, including without limitation, injunctive relief, or other equitable remedies of any type for which the **Insured** is legally liable.
16. loss that is a result of **your** failure to procure, require and/or obtain adequate insurance, bond or similar indemnity or financial instrument from a third party vendor, whether or not required by law, statute, ordinance or resolution; provided, however, this exclusion shall not apply to loss of **Assets** from the use of **Online Vendors**, subject to the **Limit of Insurance** for **Online Vendor** in the Declarations of this policy.
17. loss that is an indirect or consequential result of any loss covered by this policy, including, but not limited to, payment of damages of any type for which **you** are legally liable and payment of costs, fees or other expenses **you** incur in establishing either the existence or the amount of loss under this policy, except where, under the Public Employee Dishonesty Coverage Section,

the cost to conduct an independent investigation of whether there was a loss was a requirement of a County or State agency.

In such case, **we** will pay for the costs, fees or other expenses **you** incur, not to exceed the **Limit of Insurance** for **Investigation Costs** stated in the Declarations of this policy. Such costs, fees or other expenses shall not include internal operating costs, internal fees or other internal expenses **you** incur.

18. resulting from seizure or destruction of property by order of governmental authority; and

19. loss resulting directly or indirectly from the:
 - a. **Theft**, disappearance or destruction of;
 - b. unauthorized access to;
 - c. unauthorized use or disclosure of; or
 - d. failure to protect any;

confidential, non-public, personal or personally identifiable information that any person or entity has a duty to protect under any law, rule or regulation, any agreement or any industry guideline or standard.

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K. LIMITS OF INSURANCE

Any payment under this policy for a covered loss shall not reduce **our** liability for other covered loss arising from unrelated acts, except as noted in the Declarations. The maximum liability of the **JIF** for any single loss shall not exceed the applicable Limit of Insurance amount stated in the Declarations. The Limit of Insurance shall be reduced by the Deductible amount stated in the Declarations.

The Limit of Insurance stated in the Declarations for a Coverage Section shall be the maximum liability of the **JIF** for all loss arising from a single act or series of related acts under such Coverage Section. In the event a loss triggers coverage under multiple Coverage Sections and all such Coverage Sections are subject to equal Limits of Insurance, then the most **we** will pay for all loss arising from any single act or series of related acts shall be an amount equal to one such Limit of Insurance regardless of the Coverage Sections under which payment is made. In the event a loss triggers coverage under multiple Coverage Sections that are subject to Limits of Insurance that are not equal, then the most **we** will pay for all loss arising from any single act or series of related acts shall be an amount equal to the highest applicable Limit of Insurance set forth in the Declarations for such Coverage Sections; provided, however, the lower applicable Limit(s) of Insurance for such Coverage Sections shall serve as a Sublimit(s) of Insurance for loss covered under the respective Coverage Section(s), and such Sublimit(s) of Insurance shall be part of, and not in addition to, the Limit of Insurance applicable to all loss arising from such single act or series of related acts.

Regardless of the number of years this policy is in force and the number of claims paid, **our** Limit of Insurance specified in the Declarations shall not be cumulative over multiple policy periods.

L. DEDUCTIBLES

Any payment for covered loss covered under this policy will be less the deductible amount set forth in the Declarations for the applicable Coverage Section.

L. OTHER INSURANCE

This policy does not apply to loss recoverable or recovered under other insurance or indemnity; however, subject to all of the terms, conditions and **Limits of Insurance** of this policy, if prior or other available insurance or indemnity is insufficient to cover the entire amount of the loss, then this insurance will apply to that part of the loss not covered by such prior or other available insurance or indemnity, other than any amount falling within the deductible or retention of such prior or other available insurance or indemnity. If the amount of any deductible or retention of such prior or other available insurance or indemnity is less than the **Deductible** of this policy, then the loss covered under this policy will be reduced by the amount of any deductible or retention amount applied to loss under such prior or other available insurance or indemnity. If the amount of any deductible or retention actually applied to loss under such prior or other available insurance or indemnity is greater than the **Deductible** amount under this policy, then no **Deductible** shall apply to the amount of loss under this policy. The **Limit of Insurance** for loss under this condition shall be the lesser of the **Limit of Insurance** of this policy or the limit of such prior or other available insurance or indemnity.

The deductible amounts stated in the Declarations are separate deductibles applicable to each Coverage Section. The application of a deductible to loss covered under one Coverage Section shall not reduce the deductible under any other Coverage Section. In the event a loss triggers coverage under multiple Coverage Sections, then as to such loss the highest applicable

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deductible set forth in the Declarations for such Coverage Sections shall be deemed the deductible applicable to all loss arising from a single act or series of related acts.

M. TERRITORY

This policy shall apply to loss incurred by an **Insured** anywhere in the world, unless prohibited by law.

N. SUBROGATION

In the event of any payment under this policy, **we** shall be subrogated to the extent of the payment to all of **your** rights of recovery. **You** shall execute all papers required and shall do everything necessary to secure and preserve those rights, including the execution of the documents necessary to enable **us** to effectively bring suit in **your** name. **You** shall do nothing after discovery of loss to prejudice the rights of recovery.

N. RECOVERIES

Recoveries (except from sureties, insurance, reinsurance or indemnity), less the actual cost of recovery, made after settlement of a covered loss will be distributed as follows:

1. First, **you** shall be reimbursed for covered loss exceeding the applicable **Limit of Insurance** and **Deductible**;
2. Second, **we** shall be reimbursed for the settlement made; and
3. Third, **you** shall be reimbursed for covered loss equal to the applicable **Deductible**.

Recoveries shall not include recovery from:

1. insurance or other indemnity taken for **our** benefit; or
2. **Securities** after duplicates of them have been issued.

O. JOINT INSURED

If more than one **Insured** is covered under this policy, the **Member Entity** shall act for itself and for every other **Insured** for all purposes of this policy. If any **Insured** or official of that **Insured** has knowledge of any information relevant to this policy, that knowledge is considered knowledge of every **Insured**. An **Employee** of any **Insured** is considered to be an **Employee** of every **Insured**. If this policy or any of its coverage sections is cancelled or terminated as to any **Insured**, loss sustained by such **Insured** is subject to coverage only if discovered no later than one year from the effective date of cancellation or termination. **We** will not pay more for loss sustained by more than one **Insured** than the amount **we** would pay if all the loss had been sustained by one **Insured**.

P. ACTION AGAINST THE JIF

You cannot bring an action against the **JIF**:

1. unless **you** have complied with all the terms of this insurance;
2. until 90 days after **you** have filed proof of loss with **us**; and
3. unless brought within 2 years from the date **you** discover the loss.

Q. HEADINGS

The headings of the various clauses and paragraphs of this policy and endorsements, if any, attached to this policy, are inserted solely for convenience or reference and are not to be deemed in any way to limit or expand the provisions to which they relate, and are not part of this policy.

R. CONSOLIDATION/MERGER

Countersigned by:

[JIF] Executive Director

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If through consolidation or merger with, or purchase of assets of, some other entity any additional persons become **Employees** or **you** acquire the use and control of any additional **premises**, any insurance afforded for **Employees** or **Premises** also applies to those additional **Employees** and **Premises**, but only if **you**:

1. give **us** written notice within 90 days following the effective date of such consolidation, merger or purchase; and
2. pay **us** the additional **Assessment** due for such consolidation, merger or purchase.

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JIF CRIME POLICY

LOSS OF ASSETS COVERAGE SECTION

1. INSURING AGREEMENT

The following Insuring Agreement shall apply only to the coverage afforded by this Loss of Assets Coverage Section:

Subject to all terms and conditions of the policy, the **JIF** will indemnify the **Insured** for the **Loss of Assets**, less any applicable **Deductible**, resulting directly from **Agent Theft, Computer Fraud, Dishonesty, Forgery, Funds Transfer Fraud, Impairment, Social Engineering, Theft by an Online Vendor or Non-Payment of Money Order/Counterfeit Paper Currency**, which is first discovered by the **Insured** pursuant to the Discovery of Loss provision of this policy.

2. EXCLUSIONS

Solely with respect to the coverage afforded by this Loss of Assets Coverage Section, coverage also does not apply to:

- a. loss or damage resulting from **Impairment** or **Computer Fraud** arising out of the giving or surrendering of **Assets** in any exchange or purchase, whether legitimate or fraudulent; provided however, this exclusion shall not apply to loss resulting directly from **Social Engineering**;
- b. loss resulting from **Impairment** or **Computer Fraud** which induces the **Insured** to make any purchase or sale, whether legitimate or fraudulent; provided, however, this exclusion shall not apply to loss resulting directly from **Social Engineering**;
- c. loss caused by **Forgery** or the alteration of **Assets** received by the **Insured** in purported payment for property or services sold and delivered on credit;
- d. loss or damage resulting from **Impairment** of other tangible property within the **Premises**, while the **Premises** are not open for business, except other tangible property found within a safe, vault, cash box, locked cash drawer or cash register;
- e. loss of computer time or use due to **Computer Fraud**;
- f. loss or damage resulting from **Funds Transfer Fraud** caused by a **Financial Institution**, or any electronic funds transfer system, or electronic data processor, except to the extent that it is excess of any indemnity or other insurance, bond or security provided for the benefit of customers of any of the aforesaid;
- g. loss resulting directly or indirectly from any authorized or unauthorized trading of **Assets**, whether or not in the name of the **Insured** and whether or not in a genuine or fictitious account; provided, however, this exclusion shall not apply to the amount of improper financial gain to the **Employee** caused by **Dishonesty**;
- h. loss caused by any **Agent** from the time the **Insured** or any owner, partner or officer not in collusion with the **Agent** shall have knowledge or information that the **Agent** has committed any **Agent Theft**, or fraudulent or dishonest act;

Countersigned by:

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- i. loss or damage resulting from **Credit Card Forgery**.
- j. loss resulting from **Theft** by an **Online Vendor** within the limits of any other contractual indemnity, insurance, bond or security that applies.

All other terms and conditions remain unchanged.

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

CREDIT CARD FORGERY COVERAGE SECTION

1. INSURING AGREEMENT

The following Insuring Agreement shall apply only to the coverage afforded by this Credit Card Forgery Coverage Section:

Subject to all terms and conditions of the policy, the **JIF** will indemnify the **Insured** for **Credit Card Forgery Loss**, less any applicable **Deductible**, resulting directly from **Credit Card Forgery**, which is first discovered by the **Insured** pursuant to the Discovery of Loss provision of this policy.

2. DEFINITIONS

Solely with respect to the coverage afforded by this Credit Card Forgery Coverage Section, the following additional Definitions shall apply:

- a. **Credit Card Forgery** means the unauthorized signing of another person's name upon or alteration of, on or in any written instrument required in conjunction with any credit card transaction involving a corporate credit card on the **Member Entity's** account and duly issued by a third party to the **Insured**, an **Employee**, or an **Employee's** spouse or child permanently residing with such **Employee**.
- b. **Credit Card Forgery Loss** means the direct deprivation of the **Insured** resulting directly from **Credit Card Forgery**.

3. EXCLUSIONS

Solely with respect to the coverage afforded by this Credit Card Forgery Coverage Section, coverage also does not apply to:

- a. loss or damage resulting from **Agent Theft, Computer Fraud, Social Engineering, Forgery, Funds Transfer Fraud, Impairment, or Non-Payment of Money Order/Counterfeit Paper Currency**.
- b. loss caused by the **Forgery** or alteration of **Assets** received by the **Insured** in purported payment for property sold and delivered on credit;
- c. loss in conjunction with any credit card issued by an **Insured**; or
- d. loss resulting directly or indirectly from any authorized or unauthorized trading of **Assets**, whether or not in the name of the **Insured**, and whether or not in a genuine or fictitious account.

4. SPECIAL CONDITIONS

Solely with respect to the coverage afforded by this Credit Card Forgery Coverage Section, as a condition precedent to the recovery of **Credit Card Forgery Loss**, you are required to:

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- a. produce the instrument or an affidavit from the **Insured** or the **Insured's** bank stating the amount and cause of such **Credit Card Forgery Loss**;
- b. have fully complied with all conditions and terms under which the credit card was issued; and
- c. produce the document or communication from the **Insured** providing the **Employee** with indemnity for any **Credit Card Forgery Loss** sustained in connection with any credit card duly issued to such **Employee's** spouse and/or children, which document or communication shall be dated prior to the date of a **Credit Card Forgery** in order for coverage to apply under this Coverage Section to any **Credit Card Forgery Loss** resulting from such **Credit Card Forgery**.

All other terms and conditions remain unchanged.

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

LOSS OF EMPLOYEE BENEFIT PLAN ASSETS COVERAGE SECTION

1. INSURING AGREEMENT

The following Insuring Agreement shall apply only to the coverage afforded by this Loss of Employee Benefit Plan Assets Coverage Section:

Subject to all terms and conditions of the policy, the **JIF** will indemnify the **Insured** for first-party **Loss of Employee Benefit Plan Assets** sustained by an **Employee Benefit Plan**, less any applicable **Deductible**, which is first discovered by the **Insured** pursuant to the Discovery of Loss provision of this policy, except to the extent modified below.

2. DEFINITIONS

Solely with respect to the coverage afforded by this Loss of Employee Benefit Plan Assets Coverage Section, the following additional Definitions apply:

- a. **Employee Benefit Plan** means the employee benefit plan(s) shown in an endorsement attached to this policy.
- b. **Employee Benefit Plan Assets** means **Assets** received, handled, administered or otherwise in the custody and control of fiduciaries or administrators of an **Employee Benefit Plan**.
- c. **Insured** shall also include an **Employee Benefit Plan**.
- d. **Loss of Employee Benefit Plan Assets** means the wrongful taking of **Employee Benefit Plan Assets** resulting solely and directly from the fraud or dishonesty of plan fiduciaries or administrators acting alone or in connivance with others as required by the provisions of 29 USC 1112. **Loss of Employee Benefit Plan Assets** shall not include defense costs or liability of the **Insured** from any claims, suits, actions, lawsuits or administrative, regulatory or legal proceedings.

3. SPECIAL CONDITIONS

Solely with respect to the coverage afforded by this Loss of Employee Benefit Plan Assets Coverage Section, the following special conditions shall apply to the recovery of **Loss of Employee Benefit Plan Assets**:

- a. If any **Employee Benefit Plan(s)** is insured under this Coverage Section jointly with any other entity, the **Insured** or the plan administrator must select a limit of insurance for this Coverage Section that is sufficient to provide a limit of insurance for each **Employee Benefit Plan** that is at least equal to that required if each **Employee Benefit Plan** were separately insured.
- b. If two or more **Employee Benefit Plans** are insured under this Coverage Section, any payment we make for covered **Loss of Employee Benefit Plan Assets** sustained by two or more **Employee Benefit Plans**, or of commingled

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Employee Benefit Plan Assets of two or more **Employee Benefit Plans** that arises out of the same loss, is to be shared by such **Employee Benefit Plans** in the proportion that the limit of insurance required for each **Employee Benefit Plan** bears to the total of those limits.

- c. Coverage as is afforded under this Coverage Section is limited to the first-party **Loss of Employee Benefit Plan Assets** sustained by an **Employee Benefit Plan** and shall not include defense costs or liability of the **Insured** from any claims, suits, actions, lawsuits or administrative, regulatory or legal proceedings.
- d. The **Limit of Insurance** shown in the Declarations for **Loss of Employee Benefit Plan** is the most **we** will pay for all loss arising from a single act or series of related acts, regardless of the number of **Insureds**, claims made or suits brought, or persons or organizations making claims or bringing suits.
- e. The discovery period for any loss sustained by an **Employee Benefit Plan** will be one year following the earlier of cancellation or termination of this policy or of such **Employee Benefit Plan** (except where cancellation of this policy is due to non-payment of premium, and in which event, the discovery period expires upon the date of cancellation).
- f. In the event of payment on account of **Loss of Employee Benefit Plan Assets**, **we** shall be subrogated to the extent of such payment to all of the rights of recovery of the **Employee Benefit Plan**, plan administrators and plan fiduciaries, including, but not limited to such rights:
 - i. against other **Insureds** for restitution or disgorgement of ill-gotten gains;
 - ii. against any other applicable insurance or indemnity; and
 - iii. as provided by any indemnification agreement provided by any third party for its acts and the acts of its employees.

If any limitation set forth in this Coverage Section is prohibited by law, such limitation is amended so as to equal the minimum limitation permitted under such law.

All other terms and conditions remain unchanged.

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

PUBLIC EMPLOYEE DISHONESTY COVERAGE SECTION

1. INSURING AGREEMENT

The following Insuring Agreement shall apply only to the coverage afforded by this Public Employee Dishonesty Coverage Section:

Subject to all terms and conditions of the policy, the **JIF** will indemnify the **Insured** for **Public Employee Dishonesty Loss** resulting directly from **Public Employee Dishonesty**, which is first discovered by the **Insured** pursuant to the Discovery of Loss provision of this policy.

2. DEFINITIONS

Solely with respect to the coverage afforded by this Public Employee Dishonesty Coverage Section, the following additional Definitions apply:

- a. **Public Employee Dishonesty** means dishonest acts committed by an **Employee**, whether identified or not, acting alone or in collusion with other persons with the manifest intent to:
 - i. cause **you** to sustain loss; and
 - ii. obtain financial benefit (other than **Employee** benefits earned in the normal course of employment);for such **Employee** or any person or organization intended by the **Employee** to receive such benefit.
- b. **Public Employee Dishonesty Loss** means **Loss of Assets** resulting directly from **Public Employee Dishonesty**.
- c. **Loss of Assets** is amended to include loss resulting directly from **Public Employee Dishonesty**.

3. EXCLUSIONS

Solely with respect to the coverage afforded by this Public Employee Dishonesty Coverage Section, coverage also does not apply to:

- a. loss caused by any **Employee** of **yours**, or predecessor in interest of **ours**, for whom similar prior insurance has been canceled and not reinstated since the most recent cancellation;
- b. damages for which you are legally liable as a result of the:
 - i. deprivation or violation of the civil rights of any person by an **Employee**; or
 - ii. tortious conduct of an **Employee**, except conversion of property of other parties held by **you** in any capacity;

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- c. loss caused by a Magistrate, Judge, Court Administrator or Clerk; provided, however, this exclusion does not apply to any of the other **Employees** of the municipal court;
- d. loss caused by a Municipal Treasurer, Treasurer, Tax Collector, Library Treasurer, Utilities Collector, Chief Financial Officer that performs the duties of a Treasurer or Tax Collector, or any other position required by statute to be bonded.

4. **CANCELLATION**

Solely with respect to the coverage afforded by this Public Employee Dishonesty Coverage Section, the following additional Cancellation provisions apply:

This insurance is cancelled as to any **Employee**:

- a. immediately upon discovery by **you** or any official or **Employee** authorized to manage, govern or control **your Employees**, of any act on the part of an **Employee**, whether before or after becoming employed by **you**, which would constitute a loss under the terms of this Coverage Section; and
- b. for all other cancellations, on the date specified in a notice mailed to **you**.

This insurance is for **your** sole benefit. No legal proceeding of any kind to recover on account of loss under this Coverage Section may be brought by anyone other than **you**.

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

ENDORSEMENT SCHEDULE OF EMPLOYEE BENEFIT PLANS

It is agreed that the definition of **Employee Benefit Plan** in the Loss of Employee Benefit Plan Assets Coverage Section of this policy means the **Employee Benefit Plan(s)** shown in the schedule below:

#	Name of Plan
1	Any Employee Benefit Plan sponsored by the Member Entity now existing or hereafter created or acquired and required to be bonded under the Employee Retirement Income Security Act (ERISA) of 1974, and any amendments thereto.

All other terms and conditions remain unchanged.

Countersigned by:

[JIF] Executive Director

JIF CRIME POLICY

ENDORSEMENT SCHEDULE OF INSUREDS

It is agreed that the definition of **Insured** in the **COMMON POLICY DEFINITIONS** of this policy means the **Insured(s)** shown in the schedule below:

#	Insured	Address	Effective Date
1			

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JIF CRIME POLICY

ENDORSEMENT SCHEDULE OF ADDITIONAL INSURED(S) / MORTGAGEES

It is agreed that the definition of **Insured** in the **COMMON POLICY DEFINITIONS** of this policy means the **Additional Insured(s)** shown in the schedule below:

#	Insured	Address	Effective Date
1	Any legal entity, as its interests may appear, which is subject to a written contract requiring such status prior to any loss.		

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[JIF] Executive Director