

Municipal Excess Liability Joint Insurance Fund

(hereinafter the "Fund" or the "MEL")

ESTABLISHING THE 2017 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Executive Committee the 2017 Plan of Risk Management shall be:

1. Insurance Coverages

The following coverages are provided to the Fund's member joint insurance funds.

- ☐ **Excess Workers' Compensation**
- ☐ **Excess Liability**
- ☐ **Non-Owned Aircraft Liability**
- ☐ **Crime** including **excess public employee coverage, excess public officials coverage** (Statutory Positions coverage insured commercially for primary coverage) and coverage for **Statutory Positions** insured on a primary basis with MEL where approved.
- ☐ **Optional Excess Public Officials/Employment Practices Liability**
- ☐ **Annual Aggregate Insurance for Certain Member JIFs**
- ☐ **Excess Property (effective December 31, 2016)**
- ☐ **Equipment Breakdown (effective December 31, 2016)**

2. Limits of Coverage

A. Excess Workers' Compensation

- Workers' Compensation: Statutory, less the member JIF's SIR
- Employer's Liability: \$7,000,000 less the member JIF's SIR.
- USL&H: Included in Workers' Compensation
- Harbor Marine/Jones Act: Included in Employer's Liability
- Incidental Foreign Workers Compensation: Included
- Communicable Disease Coverage: Included

B. Excess Liability

- **Excess Limit:** \$3,250,000 Per Occurrence and Annual Aggregate combined single limit, excess of the **MEL Excess Limit**. The aggregate does not apply to Business Automobile Liability.
 - 1) \$35,000,000 per occurrence and annual aggregate in the event of an occurrence involving multiple member entities for any occurrence other than Certified Acts of Terrorism; and
 - 2) \$10,000,000 per occurrence and annual aggregate in the event of an occurrence involving multiple member entities for Certified Acts of Terrorism.
- **MEL Excess Limit:** \$1,450,000 Per Occurrence combined single limit, excess of Commercial General Liability, Business Automobile Liability, Law Enforcement Professional Liability and Employee Benefits Liability.
- **Sublimits:** The following sublimits are part of, and not in addition to, the **MEL Excess Limit, Excess Limit and Optional Excess Limit:**
 - 1) **Fungus or Spores:** \$700,000
 - 2) **Disinfectants Release Hazard Coverage:** \$700,000
 - 3) **Dam and Reservoir:**
 - \$4,700,000 for any dam or reservoir owned, operated, maintained, constructed or controlled by any member entity;
 - Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - \$4,700,000 per occurrence for any member entity owned dams defined as Class III and Class IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - \$4,700,000 per occurrence for any Class III or Class IV member entity owned dam involved with a Class I or Class II member entity owned dam.
 - 4) **Garagekeepers Liability:** \$1,700,000 Per Occurrence.
 - 5) **Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release:** \$2,000,000 Per Occurrence and \$2,000,000 Annual Aggregate for all member entities.
 - 6) **Subsidence:** \$2,000,000 Per Occurrence and \$2,000,000 Annual Aggregate for all member entities.
 - 7) **Quasi Entities Coverage:** \$4,700,000 Per Occurrence.
 - 8) **Skateboard Facilities:** \$4,700,000 Per Occurrence.

9) **Riot, Civil Commotion or Mob Action:** \$4,700,000 Per Occurrence.

10) **Failure to Supply Utility:** \$4,700,000 Per Occurrence.

- **Optional Excess Limit:**

The MEL offers the following Optional Excess Limits, per occurrence and in the annual aggregate combined single limit, excess of the **Excess Limit**. The aggregate does not apply to Business Automobile Liability.

- 1) \$2,000,000;
- 2) \$5,000,000;
- 3) \$10,000,000; and
- 4) \$15,000,000.

\$50,000,000 per occurrence and annual aggregate in the event of an occurrence involving multiple member entities.

C. **Non-Owned Aircraft Liability**

The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

D. **Crime**

- **MEL Crime Excess Public Employees** - The MEL provides its member JIFs' excess public employee bond coverage limits of \$950,000 excess the member JIF's retention. Coverage includes employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer.
- **MEL Crime Statutory Position** - The MEL provides primary 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 the member local units' \$1,000 deductible.
- **MEL Crime Excess Public Officials** - The MEL provides excess employee dishonesty and faithful performance coverage 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.

E. Optional Excess Public Officials/Employment Practices Liability

The MEL offers Optional Excess Public Officials/Employment Practices Liability excess of the \$2,000,000 limit in member local unit's policy with QBE as follows:

- \$1,000,000
- \$2,000,000
- \$3,000,000
- \$4,000,000
- \$8,000,000

F. Optional Annual Aggregate Stop Loss - The MEL offers Optional Annual Aggregate Stop Loss CSL excess of 125% of the member JIF's actuarial projected loss funds where required.

G. Excess Property

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

- Flood for locations wholly or partially within 100-year flood zone
- Equipment Breakdown
- Named Storm

The MEL retains and provides excess equipment breakdown coverage limits of \$50,000 less member entity deductible of \$5,000 (Property & Time Element combined).

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

\$125,000,000	Per Occurrence – Property Damage and Time Element Combined
\$100,000,000	Aggregate – Earth Movement
\$100,000,000	Aggregate – Flood (includes Storm Surge)
Included	Named Storm
\$10,000,000	Extra Expense
\$750,000	Tenant Relocation Expenses
\$15,000,000	Leasehold Interest
\$15,000,000	Loss of Rents
\$1,000,000	Wind Turbine
Excluded	Power Generating Utilities
\$2,500,000	Computer Systems Damage
Excluded	Contingent Time Element
\$25,000,000	Debris Removal
\$2,500,000	Fine Arts
\$250,000	Fire Department Service Charge
\$250,000	Aggregate – Land and Water Contaminant Cleanup, Removal and Disposal
Excluded	Land Improvements
\$10,000,000	Miscellaneous Personal Property, Outdoor Property
\$10,000,000	Miscellaneous Unnamed Location
\$10,000,000	Off Premises Service Interruption (excludes Utilities)
\$50,000	Asbestos Removal
\$1,000,000	Transit
\$10,000,000	Valuable Papers and Records
\$25,000,000	New Construction and Additions
\$5,000,000	Soft Costs

\$1,000,000	Watercraft (Property Damage Only)
\$15,000,000	Vehicles
\$10,000,000	Bridges and Dams
\$10,000,000	Piers, Wharfs, Docks, Boardwalks and Bulkheads
\$10,000,000	Transmission and Distribution Lines <i>1 mile radius for overhead transmission</i> <i>5 mile radius for underground transmission</i>
\$1,000,000	Clogging/Blocking of Pipes
Included	Equipment Breakdown
\$5,000,000	Equipment Breakdown – Ammonia Contamination
\$5,000,000	Equipment Breakdown – Spoilage
Excluded	Earth Movement – Zones 1 and 2
\$2,500,000	Per Location – Flood, Special Flood Hazard Area (SFHA) and Pumping Stations
\$1,000,000	Per Occurrence – Flood, Outside Building or Structure
Excluded	Flood – Buildings on Pilings, Special Flood Hazard Area (SFHA) Zones V, VE and V1-30
Excluded	Named Storm – Zones 1 and 2
365 Days	Extended Period of Liability
90 Days	Newly Acquired Property
168 Hours	Earth Movement
120 Hours	Named Storm
Included	Terrorism/TRIA

• **Deductibles**

\$500,000	Per Occurrence (Property Damage & Time Element)
\$50,000	Equipment Breakdown (Property Damage)
\$50,000	Equipment Breakdown (Time Element)
\$500,000	Flood, SFHA – Buildings
\$500,000	Flood, SFHA – Time Element
\$500,000	Flood, SFHA – Contents
\$250,000	Flood, SFHA – Housing Authority/Non-Profit Buildings
\$100,000	Flood, SFHA – Housing Authority/Non-Profit Contents
\$100,000	Flood, SFHA – Housing Authority/Non-Profit Time Element

\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment, and all property located outside building or structure, but not defined as Outdoor Property (Property Damage)
\$500,000	Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment, and all property located outside building or structure, but not defined as Outdoor Property (Time Element)
1%	Named Storm: Covered Property in Atlantic, Ocean, Monmouth and Burlington Counties East of the Garden State Parkway and all Covered Property in Cape May (Property Damage)
1%	Named Storm: Covered Property in Atlantic, Ocean, Monmouth and Burlington Counties East of the Garden State Parkway and all Covered Property in Cape May (Time Element)
\$500,000	Named Storm – Minimum, Per Location (Property Damage & Time Element) Covered Property in Atlantic, Ocean, Monmouth and Burlington Counties East of the Garden State Parkway and all Covered Property in Cape May
\$1,000,000	Named Storm – Maximum, Per Occurrence (Property Damage & Time Element) Covered Property in Atlantic, Ocean, Monmouth and Burlington Counties East of the Garden State Parkway and all Covered Property in Cape May

- **Other Special Provisions**

- **Cape May Convention Center**

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Cape May Convention Center.

- **Ocean City Music Pier**

- The policy insures direct physical loss or damage caused by a Covered Cause of Loss at the Ocean City Music Pier.

- **Bridges & Dams**

- Bridges and dams attached to an insured location, and the relating equipment, are covered, except for Flood, Earthquake and Named Storm.

- **Piers, Wharfs, Docks, Bulkheads and Boardwalks**

- All are covered, including any crossovers, floating docks and the buildings/structures thereon against the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

Utilities

- The following are covered:
 - Transmission and distribution lines situated beyond 1 mile radius of insured location for above ground transmission.
 - Transmission and distribution lines situated beyond 5 mile radius of insured location for below ground transmission.

Outdoor Property

- Outdoor Property means Covered Property not at an Insured Location and:
 - Outside a permanent building, or not wholly enclosed by walls and a roof; or
 - Inside a moveable container located outside a permanent building.
- Covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

Retaining Structures

- Retaining structures are only covered if attached to a scheduled location.
- Covered for all perils covered by the policy.

Underground Piping

- Excludes:
 - Underground piping beyond a 1,000 foot radius of a pump station, process plant, metering pit, well or similar

- operational location, which is owned, leased, used, occupied or intended for use by the member entity;
- Underground Storage Tanks and associated systems including piping;
 - Underground electric, data voice, digital, fiber optic or similar cable beyond a 1,000 foot radius of an insured location owned by the member entity; and
 - Underground gas pipelines.

Vacant and Historic Property

- Vacant Buildings:
 - Vacant Building: A building containing nothing; being without contents or occupants.
 - Except as noted below, the JIF will only provide “Named Perils” coverage on an “Actual Cash Value” basis for any vacant building.
 - The Underwriting Manager may provide “Replacement Cost” valuation with “All-Risk” coverage for any vacant building after the completion of a satisfactory inspection by the Underwriting Manager’s office and/or the insurers to verify building condition, security of the building, and status of utilities.
- Historic Property:
 - Historic Property: Any property appearing in the local register of Historic Places, National Historic Landmarks Program, or National Register of Historic Places.
 - Cost to replace, repair or restore using the same materials, workmanship and architectural features and details that existed before such loss provided they are available. If any materials or workmanship needed to replace, repair or restore a building or structure are not available, the cost to

use materials and/or workmanship that will permit the replacement, repair or restoration of the building to a condition that most closely resembles the condition which existed immediately before the loss occurred will be utilized.

- If there is an ordinance or law in effect at the time of loss that regulates zoning, land use or construction of a historic building (such as a Historic Preservation Act or other similar regulation), if that ordinance or law affects the repair or rebuilding of the historic building, and if you:
 - ✓ Repair or rebuild the building or structure as soon as reasonably possible, then you will receive Replacement Cost valuation on the damaged and undamaged portions of the building, the cost to demolish and clear the site of the undamaged portion of the building, and the increased cost to repair or rebuild the building to the same general size in accordance with the minimum standards of such ordinance or law;
 - ✓ Do not repair, rebuild or replace the building or structure, then you will receive Actual Cash Value valuation on the damaged and undamaged portions of the building, plus the cost to demolish and clear the site of the undamaged portion of the building.
- With respect to properties that qualify for "National Historic Landmark" status, the Insured shall have the sole discretion as to the means by which said property shall be repaired, rebuilt or replaced, but not to exceed the actual costs which would have been incurred in order to comply with "National Historic Landmark" status requirements.

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) – \$2,000,000 less member JIFs' SIRs and its member local units' SIRs.
- B. General Liability (all coverages) - \$1,750,000 less member JIF's SIR and it's member local unit SIR.
- C. Non-Owned Aircraft – None
- D. Automobile Liability - \$1,750,000 less member JIF's SIR and it's member local unit SIR.
- E. Directors and Officers Liability – none
- F. Optional Excess Liability – none
- G. Public Officials/Employment Practices Liability – none
- H. MEL Crime Excess Public Employees - \$1,000,000 less member JIF's retention and member local unit deductible.
- I. MEL Crime Excess Public Officials - \$1,000,000 for loss in any one occurrence less the greater of the following deductibles:
 - 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.

Note: This does not apply to the positions approved for coverage under the Statutory Position Bond.

- J. MEL Crime Statutory Position - \$1 million for loss in any one occurrence per position less the member local unit deductible.
 - K. Annual Aggregate Insurance – for Suburban Municipal JIF and First Responder Joint Insurance Fund. \$1,000,000 excess 125% of the member's actuarial projected loss funds.
 - L. Residual Claims Liability - none other than the risk of a RCF assessment.
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 total amount of each member's annual assessment is certified by majority vote of the Fund's Executive Committee at least one (1) month prior to the beginning of the next fiscal year (usually at the MEL's budget hearing at the League of Municipalities Convention in Atlantic City).
- 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 Executive Committee 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 Executive Committee.

6. **Procedures governing loss adjustment and legal expenses.**

- A. The Fund engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the MEL's attorney's office, as well as the claims department of the MEL's three major excess liability insurers/reinsurers (i.e. General Reinsurance Corporation and Munich Reinsurance America, Inc. for liability and Safety National Casualty Corporation 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. 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.

7. **Commercial Insurance Purchased**

- A. Excess Workers' Compensation - The MEL purchases an excess workers' compensation policy from Safety National as follows:
 - Workers' Compensation - Statutory
 - Employer's Liability - \$5,000,000 excess \$2,000,000
 - USL&H - Included
 - Harbor Marine/Jones Act Included
- B. Non-Owned Aircraft Liability - The MEL purchases a non-owned aircraft liability policy from Endurance American Insurance Company with limits of \$5,000,000.

- C. Excess Property and Equipment Breakdown (effective December 31, 2016) - The MEL purchases an excess property/Equipment Breakdown policy from Zurich American Insurance Company with limits of \$125,000,000.
- D. Excess Flood and Earth Movement (effective December 31, 2016) - The MEL purchases excess Flood/Earth Movement policies from numerous insurers with limits totaling \$50,000,000.

8. **Reinsurance Purchased**

The MEL has entered into a reinsurance treaty with General Reinsurance Corporation for Excess Liability and Munich Reinsurance America, Inc. for Optional Excess Liability.

A. Coverage

- Excess Liability – \$3,250,000.
- Optional Excess –
 - 1. \$2,000,000;
 - 2. \$5,000,000;
 - 3. \$10,000,000; and
 - 4. \$15,000,000.

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 Executive Committee 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 Executive Committee 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 member may apply to the Fund's Executive Committee 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 Executive Committee will decide on the former member's request after evaluating 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.

- 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.

C. The following shall be the payment schedule for assessments.

Mail Bill	Due Date	Amount Due
December 15th, 2016	January 31st	1st quarter
	April 30th	2nd quarter
	July 31st	3rd quarter
December 15th, 2017	January 31st	4th quarter plus any adjustments
	Etc.	

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

A. \$10,000.

B. With the advance approval of the Fund Attorney, 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 Commissioners at their next meeting.

- C. General Liability, Auto Liability, Workers' Compensation and Property: Any claim in excess of \$10,000 must be reviewed by the Fund's Executive Director/Administrator, and approved by the Board of Fund Commissioner/Executive Committee. The Board of Fund Commissioners has established a claims subcommittee comprised of at least three of its members to exercise this power. This subcommittee may meet telephonically when required.
- D. Public Officials and Employment Practices Liability: Any claim in excess of \$10,000 must be approved by the Fund Attorney and Executive Director. All such approvals shall be reported to the claims sub-committee at their next meeting.
- E. Property Claims from Super Storm Sandy: Authority to approve claims from Super Storm Sandy shall be exercised by a special claims committee comprised of one representative appointed by each of the following JIFs: Atlantic, Central, Monmouth, Mid Jersey, New Jersey Housing Authorities, Ocean and South Bergen. The Committee shall be chaired by the Fund Chairperson, or designee who shall only vote in case of a tie. The Special Committee shall have the following powers:
- Appoint Counsel and other professional support as needed
 - Establish timelines for the filing of claims
 - Take appropriate actions to maximize the recovery for the members from all sources
 - Apportion the aggregate recovery in an equitable manner among eligible flood claims.
 - Hear appeals in accordance with the FUND's bylaws.
 - Take necessary action to effectuate the review, determination and processing of such claims.

ADOPTED January 4, 2017