

AGENDA PACKET



Tuesday, October 15, 2019 at 3:30 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
Hainesport, NJ
Tuesday, October 15, 2019 – 3:30 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Chair/Secretary (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **September 17, 2019** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **September 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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. Executive Director's Report..... Pages 16-50
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Page 21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2018 Safety Incentive Program Awards.....Page 25
 - F. 2019 Optional Safety Budget.....Page 26
 - G. 2019 Wellness Incentive.....Page 27
 - H. EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. MEL Cyber Risk Management Plan Compliance Status.....Page 30
 - K. Statutory Bond Status.....Page 31
 - L. Skateboard Park Approval Status.....Page 32
 - M. Capehart & Scatchard Updates.....Pages 33-39
 - N. Employee Cyber Hygiene Training – MediaPro
 - O. Elected Officials Seminar - Save the Dates.....Page 40
 - P. 3rd Qtr. Attendance.....Page 41
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S.	New Member Activity	
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B.	Pivot Point Newsletters.....	Pages 94-95
C.	Cyber Risk Management Can Help.....	Pages 96-104
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A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
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E.	EJIF Allocation	
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	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Reports	
A.	Safety Committee Meeting Minutes – September 17, 2019.....	Pages 164-207
B.	Finance Committee Meeting – October 11, 2019.....	Verbal
C.	Strategic Planning Committee Meeting – October 15, 2019.....	Verbal

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

<p>The next meeting will be held on Tuesday, November 26, 2019 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVIII. Meeting Open to Public Comment

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

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

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

A. Professionals' Reports

1. Claims Administrator's Report

a. Review of PARs over \$10,000

2. Executive Director's Report

3. Safety Director's Report

4. Solicitor's Report

B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
September 17, 2019**

OPEN SESSION MINUTES

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

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul 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*
Debby Schiffer, *Wellness Director*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Cramer, seconded by Mr. Gural 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 July 16, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

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

The Closed Session minutes of the July 16, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the July 16, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

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

2018 Safety Incentive Program Awards – Mr. Forlenza noted a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact his office. He reminded the members that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Optional Safety Budget - Mr. Forlenza stated that a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated a report detailing the available balances for each member is attached for the members review. If you have any questions on how to collect your 2019 Wellness Incentive allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted that the JIF has budgeted \$500 for each member to help offset employment practice and/or cyber security related expenses and asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza noted a report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review, with only (2) members in compliance. Mr. Forlenza noted that the statewide loss ratio for cyber liability claims is in excess of 200% over the past few years. As a result, the insurer will be changing the coverage terms when the policy renews. Although the renewal terms are still being negotiated, it is likely that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. In addition, there is likely to be a 25% rate increase. 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.

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

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

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton
January 29, 2020 - Merighi's Savoy Inn, Vineland
February 6, 2020 - Auletto Caterers, West Deptford
March 24, 2020 - Merighi's Savoy Inn, Vineland

Mr. Forlenza noted the MEL is discussing NOT holding an online course for this seminar this year; however, the League of Municipalities will sponsor this seminar in November. Please check the MEL website for information on date and time.

New Member Activity – Mr. Forlenza noted that he met with New Hanover representatives for a JIF concept presentation on July 9, 2019. The meeting went very well, they are very interested in joining the JIF effective January 1, 2020.

Lastly, Mr. Forlenza noted the Annual Report cards were mailed to the non-renewing members over the last two weeks, and to please distribute to your governing body members and professional 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) for the months of August/September 2019.

Morgan v Township of Mansfield
Scheps v Township of Delran

MEL Helpline & Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only representatives permitted to access this service.

He noted that he has received approximately 15 calls since the implementation of the program, and believes the outcome of these calls resulted in claims not being filed. He also explained that should he not be particularly familiar with a question, he will get the caller in touch with one of the Defense Panel attorneys who are more specialized in a particular area.

Lastly, Mr. DeWeese asked the membership for their consideration of appointing an Additional Approved Associate from Pietras, Saracino, Smith, & Meeks as, unfortunately, one of the Assigned Defense Counsel members from this firm will be taking an extended medical leave of absence.

Mr. DeWeese then referenced a hand out of a Resolution and Resume of the requested Approved Associate Samuel Scimeca. The Committee had some concerns in regards to Mr. Scimeca's experience; however, Mr. DeWeese and Qual-Lynx assured the Committee that the Approved associate would be under the strict supervision of an Assigned Defense Panel member from this firm on all cases and his involvement in JIF files would be limited. With that said, the Committee agreed to approve the Resolution.

Chair Jack entertained a motion to approve Resolution 2019-37 Appointing an Additional Approved Associate.

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

Motion by Mr. Gural, seconded by Mr. Mascia, to approve Resolution 2019-37 as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp.
		Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas, Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.

Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, **Alternate, Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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 July and August 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 August/September included:

- *Water Spray Packs*
- *Beach Closures*
- *Blue Lights*
- *School Crossing Guards*
- *Hearing Protections: OSHA, and Ear Muffs or Plugs*

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

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 September which discussed how to combat the rising costs of WC claims through the use of the Transitional Duty Program. He noted:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. An assignment should last no longer than 6 months.
- Transitional Duty boosts moral, saves money, and the employee experiences faster recovery both physically and psychologically.

Mr. Roselli then discussed examples where the municipality saved money utilizing the TTD program.

At this time, Ms. Beatty emphasized the seriousness of tick bites/Lymes Disease/Rocky Mountain spotted fever and EEE from mosquito bites. Mr. Roselli reminded everyone to be sure to wear proper clothing, use bug repellent, and check yourself for any ticks or bug bites frequently. He noted you can visit www.cdc.gov/Ticks for additional preventive information.

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

WELLNESS DIRECTOR'S REPORT

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

- **Bordentown City** – presentation scheduled by Susie Procini on “10 Keys to a Healthy Life”
- **Delran** – Working on having ShopRite Dietitians (Hainesport & Burlington Twp) in to do demo on healthy breakfast options for busy people. Also to offer a smoothie tasting.
- **Lumberton** – offered employee chair massages in August
- **Medford** – Police Chief had a psychologist present to the officers and their families on mental wellness and resiliency. He also arranged for any officer interested in speaking anonymously with the psychologist on any issue to ensure mental health. I am now working on a follow up presentation to connect physical health to resiliency targeting exercise (body & mind), nutrition and possibly sleep.
- **North Hanover** – Lunch & Learn “Family Feud – Work Edition”. Nutrition-focused questions.
- **Palmyra** – looking to offer BP screening
- **Pemberton Township** – planning September Employee Health Fair.
- **Riverside** – looking to offer flu clinic and blood pressure screening program with Wegman’s in September or October.
- **Southampton** – working with ShopRite Medford to offer September presentation on healthy lunch ideas. Looking to offer one session for PW at their location and other for Administration at municipal building.
- Several ideas for the fall months include: Recipe Exchange, Potluck Lunch, Water Challenge, incorporate stretch breaks daily, crock pot challenge, team building, morale busting and sports themed activities.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on acute pain and chronic pain from surgery, dental work, burns, labor, back pain, headaches and arthritis.
- Exercise of the Month: Exercises and stretches that strengthen the back, stomach and leg muscles.
- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven’t planned any wellness activities for the end of this year, be sure to contact her for a meeting.

- Ms. Schiffer attended the WELCOA Summit in August and referenced her report included in the agenda packet. She noted one of the key elements of the conference was you want Wellness to be a culture; you can't introduce Wellness into a toxic environment.

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 July/August, 2019.

Lost Time v. Medical Only Cases

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

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	<i>2</i>	<i>0</i>	<i>14</i>
<i>Medical Only</i>	<i>13</i>	<i>9</i>	<i>90</i>
<i>Report Only</i>	<i>3</i>	<i>5</i>	<i>45</i>
<i>Total Intakes</i>	<i>18</i>	<i>14</i>	<i>149</i>
<i>Report Only % of Total</i>	<i>16.7%</i>	<i>35.7%</i>	<i>30.2%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>87:13</i>	<i>100.0</i>	<i>87:13</i>
<i>Average Days to Report</i>	<i>1.4</i>	<i>8.7</i>	<i>2.1</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>1,911</i>
<i>Transitional Duty Days Worked</i>	<i>1,036</i>
<i>% of Transitional Duty Days Worked</i>	<i>54.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>875</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>45.8%</i>

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

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>
<i>Bill Count</i>	<i>122</i>	<i>85</i>
<i>Original Provider Charges</i>	<i>\$176,803</i>	<i>\$63,959</i>
<i>Re-priced Bill Amount</i>	<i>\$53,860</i>	<i>\$31,712</i>
<i>Savings</i>	<i>\$122,943</i>	<i>\$32,248</i>
<i>% of Savings</i>	<i>69.5%</i>	<i>50.4%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>91.8%</i>	<i>91.8%</i>

<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.3%</i>	<i>92.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>100%</i>	<i>100%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>100%</i>	<i>100%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during August: 648 phishing emails were sent to members, with only 13 being clicked. This is 2.0% of the emails which is well below average. He stated he has 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 nineteen (19) municipalities are 100% compliant; seven (7) are 80-99% compliant; one (1) is 70-79% compliant, and one (1) is below 69% compliant.

Mr. Romero reported he has completed his visits in regards to the Cyber Risk Assessments and is in the process of sending reports out to all members in regards to their status in comparison to the Cyber Risk Management Plan.

Mr. Romero noted he will continue to send out phishing emails, but in a more sophisticated fashion, as the BURLCO JIF is doing really well, it's time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

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

Compliance with the Cyber Risk Management Plan

Mr. Romero stated there was a handout at everyone's seat. Mr. Romero referenced a handout with the most up to date info on the MEL Cyber Risk Management Program, noting two (2) member towns being compliant in either Tier 1 & Tier 2. A handful of towns are close, so he will be working with them to help them complete the compliance process.

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

TREASURER'S REPORT

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

Investment Interest

Interest received or accrued for the reporting period totaled \$49,477.72. This generated an average annual yield of 1.60%. However, after including an unrealized net gain of \$22,041.16 in the asset portfolio, the yield is adjusted to 2.32% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$2,357.40 as it relates to current market value of \$16,061,088.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,124,448.19.

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	\$65,195.82	\$119,865.38
Overpayment Reimbursements	\$0	
Salvage Receipts	\$3,300.00	

FY 2019 Premium Assessments: \$3,583,357.00

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

Delran Township	\$30,634.00
Chesterfield Township	\$1,090.00
Bordentown City	\$53,395.00
Bordentown Township	\$28,137.00
Westampton	\$10,235.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,256,221.71 to a closing balance of \$19,781,846.04 showing an increase in the fund of \$2,525,624.33.

Loss Run Payment Register – July & August 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 \$331,084.15. The claim detail shows 471 claim payments issued.

Bill List – Ratification of August 2019

For the Executive Committee's consideration, Mr. Tontarski presented the August 2019 Bill List in the amount of \$98,222.00 which was included in the agenda packet.

Bill List – September 2019

For the Executive Committee's consideration, Mr. Tontarski presented the September 2019 Bill List in the amount of \$86,349.82 which was included in the agenda packet.

Chair Jack entertained a motion to approve the July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00, and approve the September 2019 Bill List in the amount of \$86,349.82 as presented

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

Motion by Mr. Ingling, seconded by Mr. McMahon, to approve the *July and August 2019 Loss Run Payment Register, ratify the August 2019 Bill List in the amount of \$98,222.00 and approve the September 2019 Bill List in the amount of \$86,349.82* as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**

Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting July 16, 2019

Ms. Burger stated that the Committee met on July 16, 2019 and a verbal report was given at that time. She also noted a copy of the meeting minutes was included in the agenda packet.

Finance Committee Meeting August 29, 2019

Mr. Hatcher stated that the Committee met on August 29, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He asked everyone to please review the *Interim Financials* as of 6/30/19, and noted the Fund's Net Current Surplus of \$11,008,179 which is an increase of \$278,302 since 3/31/19. He then referenced each Fund Year's budget from 2015-2019 and stated the total surplus in the Closed Year account is \$6,886,447.00.

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

Mr. Hatcher noted the Committee reviewed the 2020 Budget, inclusive of Excess Premiums. He noted that the MEL is being cautious in anticipation of the Firefighters WC Legislation and the Sexual Molestation and Abuse Legislation.

Mr. Hatcher explained that although the BURLCO JIF has been a good performer in the EPL/POL line with a five year loss ratio of 39.5%, their annual premium is not covering the amount of exposures in the JIF. He noted the carrier is looking to transition how the Statewide premium is allocated. He noted phasing in the increased costs over 3-5 years so as to not dramatically impact the budget. As a result, a 10% increase has been budgeted in EPL/POL to cover the estimated increase, however, it may need to be adjusted.

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

A thorough review of the vendors and their requests for the 2020 Budget, along with several Assessment Strategies for renewing and non-renewing members, were also reviewed.

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

MEL Fiduciary Disclosure

Mr. Forlenza stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review and is a memo put out each year simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

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

Resolution 2019-34

Mr. Hatcher stated that the Finance Committee recommended the release of \$750,000 in surplus to the members from Fund Years 2006-2014.

Chair Jack entertained a motion to approve Resolution 2019-34, Authorizing Refund of Closed Year Accounts (2006-2014) Surplus as presented

Motion by Mr. Gural, seconded by Mr. Ingling, to approve Resolution 2019-34 as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeffrey Hatcher, Delran Twp. Tom Pullion, Edgewater Park Twp Patrice Hansell, Fieldsboro Borough Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp.
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Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

MEL/RCF/EJIF REPORT

MEL Report

Chair Jack noted the MEL met on September 4, 2019 and their report was included in the agenda packet. Ms. Jack also indicated a memo in regards to the MEL Pre-renewal, and the proposed preliminary Municipal Budget was also included and was self-explanatory.

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

RCF Report

Mr. Matchett noted the RCF met on September 4, 2019 and their report was included in the agenda packet and was self-explanatory.

EJIF Report

Chair Jack noted the EJIF met as well on September 4, 2019 and their report was included in the agenda packet and was self-explanatory, but she noted the EJIF if lowering their premium for the upcoming year.

Chair Jack asked if there were any questions in regards to all three reports. No questions were entertained.

MISCELLANEOUS BUSINESS

Mr. Forlenza asked for Authorization for the Executive Directors office to execute the required process for the destruction of Claims files.

Motion by Mr. McMahon, seconded by Mr. Cramer to Approve Resolution 2019-35, Authorizing the Executive Director to Execute the Required NJ Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services forms for the Destruction of Claims Files as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Tom Pullion, Edgewater Park Twp Patrice Hansell, Fieldsboro Borough Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough
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Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: Daniel Hornickel, **Pemberton Township**

Motion carried by majority vote.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 15, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ. There will be no August meeting.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2019-36

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. Gural, seconded by Mr. McMahon, to Adopt **Resolution #2019-36**. 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. Gural seconded by Mr. McMahon, to reopen the public portion of the meeting.
All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019148581	2017097398	2020178774
20191726278	001251800	2019176692
2018128624	2018145140	
2020178113		
MLT-2020179427		
2018143403		
001194915		
001242159		
2020178657		
001252073		
2018126840		

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

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

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
 Rich Wolbert, **Beverly City**
 Rich Wright, *Alternate*, **Bordentown City**
 Mike Theokas, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Mike Templeton, **Delanco Twp.**
 Tom Pullion, **Edgewater Park Twp**
 Patrice Hansell, **Fieldsboro Borough**
 Brandon Umba, **Lumberton Twp.**
 Kathy Burger, **Medford Twp.**
 Jerry Mascia, **Mt. Laurel Twp**
 Mary Picariello, **North Hanover Twp.**
 John Gural, **Palmyra Borough**
 Debbie Vallari, *Alternate*, **Pemberton Borough**
 Daniel Hornickel, **Pemberton Township**
 Meghan Jack, **Riverside Twp.**
 David Matchett, **Shamong**
 J. Paul Keller, **Springfield Twp.**
 Doug Cramer, **Tabernacle Twp.**
 Steve Ent, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claims presented in Closed Session.

#2018126840
#2019176692

Motion by Mr. Wolbert, seconded by Mr. Ingling, to authorize to Abandon Subrogation as presented.

ROLL CALL *Yeas* Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:46 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: October 15, 2019
Re: **Executive Director's Report**

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

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

B. Certificates of Insurance (pg. 21)

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of August 31, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of August 31, 2019 was **\$11,260,141.**

D. Regulatory Filing Checklists (pgs. 23-24)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2018 Safety Incentive Program Awards (pg. 25)

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

F. 2019 Optional Safety Budget (pg. 26)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

G. 2019 Wellness Incentive Program Allowance (pg. 27)

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

H. EPL/Cyber Risk Management Budget (pg. 28)

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. Please note that the deadline for claiming or encumbering these funds is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

I. Employment Practices Liability Compliance – (pg. 29)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. MEL Cyber Risk Management Plan Compliance (pg. 30)

A report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

K. Statutory Bond Status (pg. 31)

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

L. Skateboard Park Approval Status (pg. 32)

The MEL has established a process, outlined in MEL Coverage Bulletin **2019-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

M. Capehart & Scatchard Updates (pgs. 33-39)

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

N. Employee Cyber Hygiene Training - MediaPRO

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many other important subjects. Members must provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

O. Elected Officials Seminars – Save the Dates (pg. 40)

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

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

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

February 6, 2020 - Auletto Caterers, West Deptford

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

P. 3rd Qtr. Attendance (pg. 41)

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

Q. Land Use Training (pgs. 42-50)

At your seat is a handout supply of Land Use Liability Training Booklets. Please give them to your Municipal Clerk for distribution. Included with the Booklets is a memorandum and certification. The Clerk is asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. If you have any questions regarding the training process, please contact the Executive Director's office.

R. Website (WWW.BURLCOJIF.ORG)

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

S. New Member Activity

New Hanover Township has submitted an application for membership in the BURLCOJIF effective January 1, 2020.

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

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Paid in 2020	Total Paid	Remaining Balance	Encumb. Funds	Lunch \$10PP
Bass River	1,900.00					1,900.00									1,900.00	0.00		NA
Beverly	2,475.00					2,475.00									2,475.00	0.00		NA
Bordentown City	2,975.00														0.00	2,975.00		NA
Bordentown Twp	2,525.00							100.00							100.00	2,425.00		NA
Chesterfield	2,400.00					2,400.00									2,400.00	0.00		NA
Delanco	2,150.00					2,150.00									2,150.00	0.00		NA
Delran	2,775.00														0.00	2,775.00		NA
Edgewater	1,975.00														0.00	1,975.00		
Fieldsboro Boro	1,900.00					1,900.00									1,900.00	0.00		NA
Florence	3,025.00					3,025.00									3,025.00	0.00		
Hainesport	2,650.00					2,650.00									2,650.00	0.00		NA
Lumberton	2,775.00				2,775.00										2,775.00	0.00		NA
Mansfield	2,475.00					2,475.00									2,475.00	0.00		NA
Medford	3,600.00					3,600.00									3,600.00	0.00		NA
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00		1,213.60
North Hanover	2,475.00					2,475.00									2,475.00	0.00		NA
Palmyra	2,475.00					2,475.00									2,475.00	0.00		NA
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00		NA
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00		NA
Riverside	2,725.00								1,409.69						1,409.69	1,315.31		NA
Shamong	2,650.00					2,650.00									2,650.00	0.00		NA
Southampton	2,225.00					2,225.00									2,225.00	0.00		NA
Springfield	2,400.00								2,400.00						2,400.00	0.00		NA
Tabernacle	2,650.00														0.00	2,650.00		NA
Westampton	2,475.00							880.00							880.00	1,595.00		NA
Woodland	1,900.00														0.00	1,900.00		NA
Wrightstown	2,400.00					2,400.00									2,400.00	0.00		NA
Total By Line	\$67,825.00	\$0.00	\$0.00	\$0.00	\$5,625.00	\$39,800.00	\$0.00	\$980.00	\$3,809.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,214.69	\$17,610.31		NA

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

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

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumbrance
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00								4,645.00						4,645.00	0.00	
North Hanover	1,595.00								997.61						997.61	597.39	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00						4,645.00								4,645.00	0.00	
Riverside	2,660.00								897.77						897.77	1,762.23	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00								995.00						995.00	0.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00							1,595.00							1,595.00	0.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,240.00	\$1,892.77	\$5,642.61	\$0.00	\$0.00	\$0.00	\$0.00	13,775.38	37,519.62	

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

**Burlington County Municipal Joint Insurance Fund
2019 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00			479.40			113.90	364.56							957.86	42.14	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									265.25					265.25	484.75	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00					210.00	231.30				95.88				537.18	212.82	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00							69.00		150.00					219.00	781.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00										365.00				365.00	1,135.00	
North Hanover	750.00									195.95					195.95	554.05	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00								928.18						928.18	71.82	
Shamong	500.00										247.28				247.28	252.72	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$210.00	\$345.20	\$433.56	\$928.18	\$611.20	\$708.16	\$0.00	\$0.00	\$0.00	3,715.70	17,534.30	

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

**Burlington County Municipal Joint Insurance Fund
2019 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														-	500.00	
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00														-	500.00	
Delanco	500.00														-	500.00	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00														-	500.00	
Florence	500.00														-	500.00	
Hainesport	500.00														-	500.00	
Lumberton	500.00														-	500.00	
Mansfield	500.00														-	500.00	
Medford	500.00						500.00								500.00	-	
Mt. Laurel	500.00								500.00						500.00	-	
North Hanover	500.00														-	500.00	
Palmyra	500.00														-	500.00	
Pemberton Boro	500.00														-	500.00	
Pemberton Twp.	500.00														-	500.00	
Riverside	500.00								500.00						500.00	-	
Shamong	500.00														-	500.00	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	
Woodland	500.00														-	500.00	
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$12,000.00	

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

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

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

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

Thursday, February 6, 2020 – Aulettos Caterers, West Deptford

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

Registration 5:30 PM

Dinner 6:00 PM

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

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

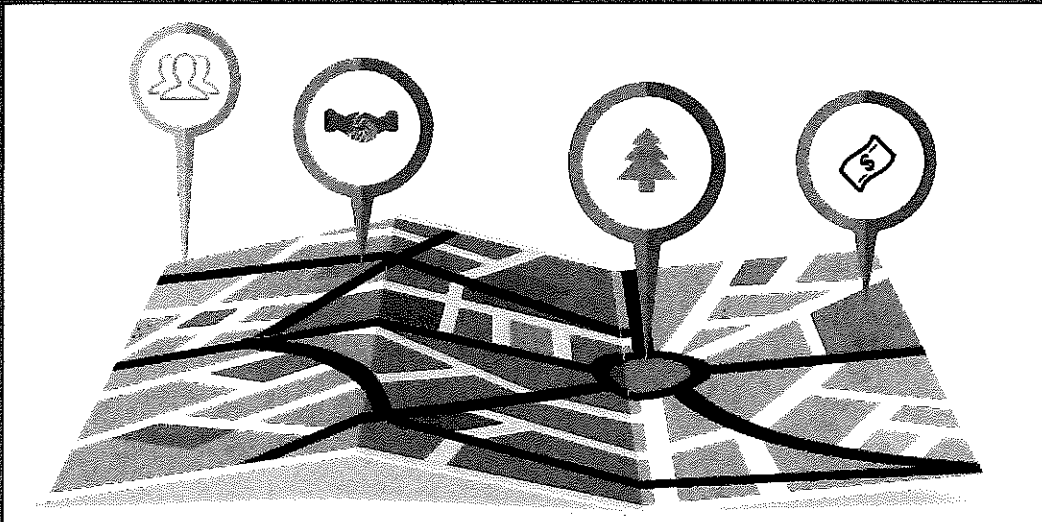
2019 BURLCO Meeting Attendance

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						8			
Bass River	Somes/Ireton	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Beverly City	Wolbert/Hannah	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	FC		Alt				6	1	8	75%	13%	88%
Bordentown Twp.	Theokas/Elsasser	FC	FC	Alt	FC	Alt	FC	FC		FC				6	2	8	75%	25%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Templeton/Browne	FC	FC	Alt	FC	FC	FC	Alt		FC				6	2	8	75%	25%	100%
Delran Township	Hatcher/Eggers	FC	N/A	FC	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Edgewater Park Twp.	Pullion/Treusch	N/A	N/A	N/A	FC	FC	N/A	FC		FC				4	0	8	50%	0%	50%
Fieldsboro	Hansell, P./Lewis.C	Rep	FC	N/A	FC	FC	N/A	N/A		FC				4	0	8	50%	0%	50%
Florence Township	Brook/Sahol	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC	FC	Alt	FC	FC		N/A				5	1	8	63%	13%	75%
Lumberton Township	Umba/Januseski	FC	N/A	FC	FC	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Mansfield Township	Fitzpatrick/Magee	FC	Alt	FC	FC	FC	FC	FC		N/A				6	1	8	75%	13%	88%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Mt. Laurel	Mascia/Tomczyk	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
North Hanover	Picariello/Wells	FC	Alt	N/A	Alt	N/A	FC	FC		FC				4	2	8	50%	25%	75%
Palmyra Borough	Gural/Pearlman	Alt	N/A	N/A	FC	Alt	FC	N/A		FC				3	2	8	38%	25%	63%
Pemberton Borough	Mull/Vallari	Alt	Alt	FC	N/A	Alt	FC	FC		Alt				3	4	8	38%	50%	88%
Pemberton Twp.	Gonzalez/Brown	FC	N/A	FC	Alt	N/A	FC	FC		FC				5	1	8	63%	13%	75%
Riverside Township	Jack/Lewis	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Ent/Brady	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
27		23	20	21	24	23	20	21	27	22	27	27	27	154	19	216	71%	9%	80%
		85%	74%	78%	89%	85%	74%	78%	100%	81%	100%	100%	100%						

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



This booklet is part of a program to acquaint local officials with Risk Management principles associated with Land Use Liability. It is designed to provide a general understanding of the legal principles pertaining to governmental operations. It is highly recommended that local officials seek the advice of their attorney to evaluate any particular case or circumstance.



FOR MORE INFORMATION OR QUESTIONS, CONTACT:

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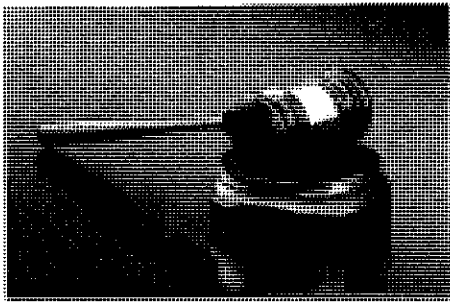
Land Use Liability

Introduction

The basic principle of land use law is that no person has the right to use property in a fashion that threatens public safety or is so obnoxious that it materially impairs the rights of adjacent property owners. However, government does not have the right to adopt regulations that effectively prohibit all reasonable use of private property. Striking the right balance between these two sometimes contradictory legal tenants can be the difference between sensible well thought out land development and lengthy expensive litigation.

Delays in winning approvals are a normal part of the land use process and usually do not give rise to liability suits. The appeal of a denied application is to the Superior Court for injunctive relief, which is a court order that requires the municipality to take action or prohibits the municipality from taking action.

- **Land use is a quasi-judicial function and has the same broad immunities afforded to a court. (i.e. a Judge or Prosecutor)**
- **Land use disputes rarely become liability claims against municipalities because of the broad immunities extended to governmental decision makers.**
- **In fact, individual members of land use boards have the same protections from lawsuits as judges.**
- **However, these immunities do not apply when a land use board violates an applicant's civil rights.**
- **In these situations, monetary damages can be awarded to the applicant including legal fees.**



Land use suits are expensive to defend because of the attorney "fee-shifting" component in the law. If you lose a normal liability case, you pay the plaintiff and you pay your attorney's bills. In a "fee shifting" case, you pay the plaintiff, you pay your attorney, AND you pay the plaintiff's attorney. Further, the plaintiff's attorney is not paid a percentage of the award, but rather a fee based on the number of hours spent on the case PLUS an additional amount to compensate the attorney for the risk of losing the case. As a result, plaintiff's attorneys often build up the

number of hours if they believe they have a good chance of winning. It is not usual for the plaintiff's attorney to be awarded an amount far higher than the award to the plaintiff.

Real Life Lessons

Case 1: Board Member Immunity

It is common for the town to be held liable even when the board members are personally immune. For example, in one case an experienced developer received a Superior Court order instructing the town to approve a project after considerable delay. The planning board willfully ignored the court ruling and rejected the application anyway. The developer sued both the town and members of the planning board personally. While the town agreed to a substantial settlement, the developer refused to settle the case against the board members.

RESULT

The jury found three members personally liable, awarding damages of \$5,000 against each. But on appeal, the Appellate Court ruled that these board members were immune from personal liability even in this rare instance, because the members firmly believed they were making the right decision.

HOWEVER....

This immunity can be nullified in cases where the board member has a conflict or is acting in self-interest. In another case, a religious institution applied for variances to build a school in a residential zone. A board member lived in a nearby development and coached her neighbors on what questions they should ask at the hearing. She did not recuse herself from the deliberations. As a result of this behavior, the court ruled that she was not entitled to personal immunity.

Case 2: Conflicts of Interest and Safe Harbor

Conflicts of interest can be tricky and every land use board member should complete a course on the NJ Local Official's Ethics Act. Fortunately, the law includes a safe harbor defense under most circumstances if you are acting upon and with the advice of an attorney.

TO BE ELIGIBLE FOR THE SAFE HARBOR DEFENSE:

- The advice must be received prior to your action and the individual who offered the advice possessed authority or responsibility with regard to ethical issues.
 - This is normally the municipal attorney or the board attorney.
 - Simply relying on your personal attorney or a friend is not sufficient.
- Further, the individual seeking the advice is required to make full disclosure of all pertinent facts and circumstance prior to taking action, and the individual must comply with the advice, including all the restrictions.

Case 3: Inverse Condemnation Cases

Under the 5th Amendment to the Federal Constitution, government must compensate a property owner if regulations become so prohibitive that it constitutes a de facto taking. Inverse Condemnation cases can be complicated and expensive to litigate. In 2006, the New Jersey Supreme Court ruled that in deciding inverse condemnation cases, courts must ask if the regulation effectively eliminates all economically productive use of the land. After answering this question, the courts must go further and determine if the regulation unduly interferes with legitimate investment-backed expectations of the property owner depending on various factors.

RESULT

In the case decided by the Supreme Court, the owner of an otherwise conforming lot in a single family zone was prevented from starting construction by the NJ DEP because of flood plain regulations. The DEP decided that the property can only be used for open space, parkland or a parking lot. The court ruled that this went too far and was really a governmental taking of private property.

Case 4: Religious Cases

There has been extensive litigation in recent years under the Religious Land Use and Institutionalized Persons Act, known as "RLUIPA." Unanimously adopted by Congress in 2000, this act provides that "no government shall impose land use regulation that creates a substantial burden on religious exercise unless in furtherance of a compelling governmental interest that is the least restrictive way of accomplishing that objective." These applications can be controversial. And if not handled properly, will not only result in litigation but the U.S. Attorney's Office along with their own planners will get involved.

In a recent case, a Muslim congregation proposed to build a conforming mosque and educational center on a site of a former hotel. Within two months, the Council adopted a revised zoning ordinance that required a church to seek a conditional use variance if it proposed to be located in a residential zone. The town argued that the area in question had winding roads and there were other properties where the mosque could locate, although these properties were substantially more expensive. The mosque argued that its consultant found that traffic would not be a problem and that the area already had educational and other similar uses.

RESULT

The Federal court was swayed by how quickly the council moved to change the zone. As a result of the decision, the town paid \$2.5 million to purchase another property for the mosque and the township's insurer paid the mosque's legal bills that amounted to \$5 million.



Case 5: Adult Bookstores and Movie Theaters

Under the first amendment, government cannot regulate the content of speech, but under some circumstances can regulate the side effects. In one case, the U.S. Supreme Court overturned a zoning ordinance that prohibited adult book stores and theaters because the zoning ordinance allowed a broad range of other uses in its commercial zone. Therefore, the court decided that this ordinance singled out a particular type of speech.

HOWEVER....

Just a few years later, the same court upheld a zoning ordinance that prohibited adult theaters within 1000 feet of a residential zone. In this case, the court ruled that municipalities can take into consideration the higher crime rate around these establishments and use the zoning code to establish a buffer from residential areas so long as there are still places within the municipality where these establishments can locate.

Municipalities must be careful before adopting any zoning or building regulation that has the effect of controlling speech.

Case 6: Selective Enforcement

While all law enforcement is inherently selective, it is illegal to make that selection based on criteria that amounts to illegal discrimination. For example, a group of Orthodox Jewish residents attempted to create an enclosed "Eruv" zone so that they could push or carry objects outside their homes on the Sabbath. Eruv's were originally built with ropes and wooden poles, but today an Eruv can be established by running plastic string between utility poles. Where this has been done, the string is high and out of sight. The utility company agreed but after bitter controversy, the town decided to stop the plan by enforcing its 1954 ordinance that prohibits placing signs and the like on utility poles, fences, and other public places.

RESULT

The court ruled against the town on the grounds that the town's action constituted selective enforcement. The court found that officials ignored numerous other violations for years, such as signs for yard sales, lost animals, house numbers, directional signs to churches, and the like.

Other Helpful Information

Land Use Board Meeting Conduct

One common problem with controversial cases is that the hearings are often extremely disruptive and prejudice the rights of the applicant. In *White v City of Norwalk* a Federal Court held that: "In dealing with agenda items, the Council does not violate the first amendment when it restricts speakers to the subject at hand. While speakers cannot be stopped from speaking because the moderator disagrees with the viewpoint he is expressing, it certainly may stop him if his speech becomes irrelevant or repetitious." One of the important factors in this case is that the town established reasonable decorum rules by ordinance and consistently enforced these standards.



MAKE NOTE:

Establish the rules at the beginning of the year at the reorganization meeting.

- Under New Jersey Law, boards (but not the Governing Body) can limit comment to issues that are relevant to what the board may consider in reaching its decisions.
- The board can also insist on decorum.
- However, boards may not appear to be singling out an individual.
- Follow the advice of your board attorney.

Other Helpful Information

Meeting with Applicants

Board members must be careful about non-public meetings with applicants. The courts recognize that board members need to visit proposed development sites, but caution board members not go beyond the arguments and allegations advanced during the board's meetings.

- Further, the courts have emphasized that the knowledge gained from the visit should be placed on the record.
- For this reason, it is good practice to have the board attorney at site meetings and announce the date and time of the visit.
- Never meet with an applicant alone.



Indemnification of Land Use Board Members

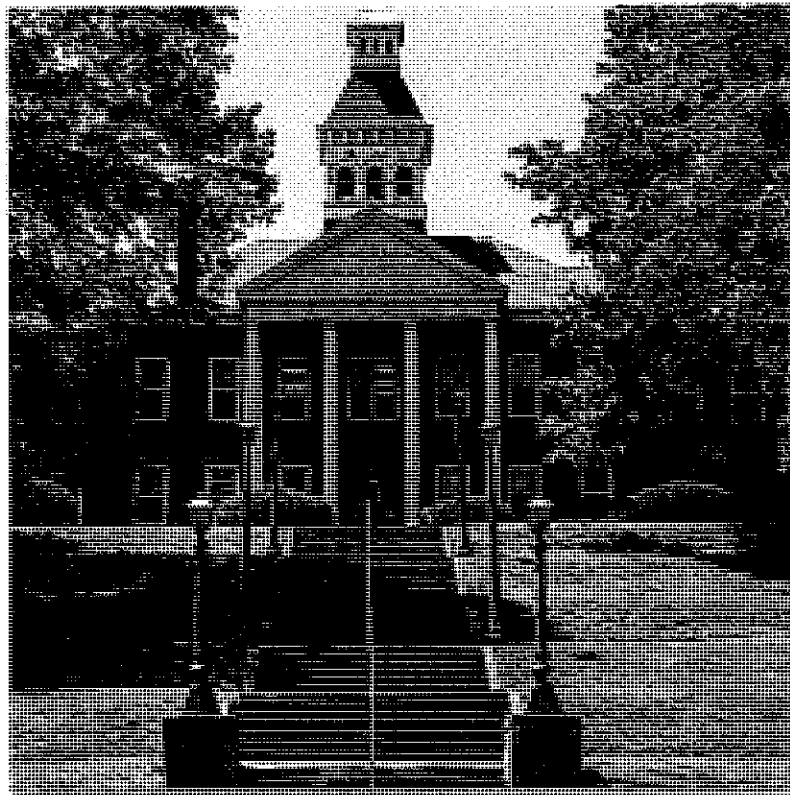
New Jersey law allows towns to defend and indemnify their officials and employees for claims that arise from the performance of their official functions. This can even include punitive damages and defense costs from criminal proceedings under some circumstances. The Governing Body's authority is broad.

However, there is no legal requirement that the Governing Body exercise this authority. This uncertainty can be avoided if the town adopts an indemnification ordinance. Most towns have these ordinances and they should be reviewed by the Land Use Board attorney in conjunction with the Governing Body's attorney.

Final Thoughts

Create an environment where your staff and attorney are encouraged to tell you what you should hear, and not necessarily what you or the public wants to hear.

- **If there is litigation, be guided by the attorney representing you.**
- **Do not meet with applicants or opponents to an application alone.**
- **Avoid saying anything that can be construed as bias, both at meetings and elsewhere.**
 - ◊ **Example: in one case a board member said at a contentious hearing: "We are not going to do anything that is contrary to the wishes of the public."**
 - ◊ **Comments like that make it very difficult to defend the board in court.**



For More Information or Questions, Contact:

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Visit our JIF Websites:

www.acmjif.org

www.burlecojif.org

www.tricojif.org



BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2019
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE SEPTEMBER 17, 2019 MEETING.

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: October 3, 2019

Service Team:

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

SEPTEMBER ACTIVITIES

LOSS CONTROL SURVEYS

- 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

JIF MEETINGS ATTENDED

- Claims Meeting – September 17
- Fund Commissioner Meeting – September 17
- Executive Safety Committee Meeting – September 17

MEL MEDIA LIBRARY

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

No videos were viewed during the month of September

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 September. 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.

- September 3 - You're Invited - Preparing for the Department's Defense - Law Enforcement Personnel
- September 5 - Bulletin – Best Practices for National Preparedness Month
- September 9 - Regional Training - Designated Employee Representative (DER) Training
- September 10 - New Law Enforcement Bulletin – Firearm and Holster Safety
- September 17 - Reminder - You're Invited - Preparing for the Department's Defense - Law Enforcement Personnel
- September 19 - S:ERVE & ADD Announcement - Newly Updated
- September 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, October 2019
- September 26 - You're Invited - D.E.R Training - October 2, 2019
- September 30 – Updated Bulletin - October 6 – 12 is Fire Prevention Week

UPCOMING EVENTS

- Designated Employee Representative (DER) Regional Training – October 8
- Claims Meeting – October 15
- Fund Commissioner Meeting – October 15

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

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

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

DATE	LOCATION	TOPIC	TIME
10/1/19	Township of Westampton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/1/19	Township of Westampton #3	Confined Space Awareness	10:45 - 11:45 am
10/1/19	Borough of Avalon #4	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
10/3/19	Township of Washington (Gloucester)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/4/19	Borough of Tinton Falls	Employee Conduct/Violence Prevention	7:30 - 9:00 am
10/7/19	Township of Long Beach #1	Fire Extinguisher	8:30 - 9:30 am
10/7/19	Township of Long Beach #1	Hearing Conservation	9:45 - 10:45 am
10/7/19	Evesham Twp. Fire District #1	Accident Investigation-Evening	7:00 - 9:00 pm
10/8/19	Township of Barnegat #1	PPE	8:30 - 10:30 am
10/8/19	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/8/19	City of Ocean City #1	PPE	8:30 - 10:30 am
10/8/19	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
10/9/19	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
10/9/19	City of Bordentown	CMVO	8:30 - 12:30 pm
10/9/19	Evesham Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/9/19	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
10/9/19	City of Ventnor	Shop & Tool Safety	10:45 - 11:45 am
10/9/19	City of Pleasantville #1	Office Safety	1:00 - 3:00 pm
10/10/19	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/10/19	Borough of Stone Harbor #1	Fast Track to Safety	8:30 - 12:30 pm
10/11/19	Sea Isle City #6	Sanitation/Recycling Safety	8:30 - 10:30 am
10/11/19	Sea Isle City #6	Fire Extinguisher	10:45 - 11:45 am
10/15/19	Cherry Hill Twp. BOE #6	Heavy Equipment	8:00 - 11:00 am
10/15/19	Cherry Hill Twp. BOE #6	Snow Plow/Snow Removal	11:30 - 1:30 pm
10/16/19	Two Rivers Water Reclamation Authority	Jetter/Vacuum Safety	8:30 - 10:30 am
10/16/19	Two Rivers Water Reclamation Authority	HazCom w/GHS	10:45 - 12:15 pm
10/16/19	Township of Burlington #3	BBP	9:45 - 10:45 am
10/16/19	Township of Burlington #3	Hearing Conservation	11:00 - 12:00 pm
10/16/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/17/19	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
10/18/19	Township of Little Egg Harbor #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
10/18/19	Township of Little Egg Harbor #1	BBP	10:45 - 11:45 am
10/18/19	Township of Mantua	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/21/19	Borough of Collingswood	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/21/19	Borough of Collingswood	Back Safety/Material Handling	10:45 - 11:45 am
10/22/19	Borough of Bradley Beach	Fall Protection Awareness	8:30 - 10:30 am
10/22/19	Borough of Bradley Beach	Fire Safety	10:45 - 11:45 am
10/22/19	Township of Gloucester	Snow Plow/Snow Removal	7:30 - 9:30 am
10/23/19	Borough of Eatontown #2	BBP	8:30 - 9:30 am
10/23/19	Borough of Eatontown #2	Fire Extinguisher	9:45 - 10:45 am
10/23/19	Borough of Eatontown #2	Hearing Conservation	11:00 - 12:00 pm
10/23/19	City of Pleasantville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/24/19	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/24/19	Township of Winslow	Shop & Tool Safety	10:15 - 11:15 am
10/25/19	Township of Stafford	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/25/19	Township of Stafford	Fall Protection Awareness	10:15 - 12:15 pm
10/25/19	Township of Delran	Fast Track to Safety	8:30 - 12:30 pm
10/25/19	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/29/19	Township of Pemberton	LOTO	8:30 - 10:30 am
10/29/19	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
10/29/19	City of Margate #6	Flagger/Work Zone	8:30 - 12:30 pm
10/30/19	Borough of Rumson	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
10/30/19	Township of West Deptford	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/30/19	City of Ocean City #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/30/19	City of Ocean City #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
11/1/19	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/6/19	Ocean County College #8	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
11/6/19	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/6/19	City of Ventnor	Heavy Equipment Safety	9:00 - 12:00 pm
11/7/19	City of Brigantine #3	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
11/7/19	City of Brigantine #3	PPE	10:15 - 12:15 pm
11/8/19	Township of Middletown #5	Heavy Equipment Safety	8:30 - 11:30 am
11/8/19	Sea Isle City #6	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/8/19	Sea Isle City #6	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/13/19	City of Margate #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/14/19	Township of Middletown SA	LOTO	8:00 - 10:00 am
11/14/19	Township of Middletown SA	Confined Space Awareness	10:15 - 11:15 am

DATE	LOCATION	TOPIC	TIME
11/14/19	Township of Middletown SA	Respiratory Protection	11:30 - 12:30 pm
11/15/19	Township of Little Egg Harbor #1	Fire Safety	8:30 - 9:30 am
11/15/19	Township of Little Egg Harbor #1	Fire Extinguisher	9:45 - 10:45 am
11/18/19	Township of Middletown #5	CMVO	8:30 - 12:30 pm
11/19/19	Borough of Deal #3	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/19/19	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/21/19	Borough of Stone Harbor #1	Heavy Equipment Safety	8:30 - 11:30 am
11/22/19	Township of Toms River	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/22/19	Township of Toms River	Fire Safety	10:45 - 11:45 am
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/4/19	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am
12/11/19	Borough of Lavallette #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/13/19	Township of Little Egg Harbor #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	Playground Safety Inspections	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	

LESSONS LEARNED FROM LOSSES

Monthly Newsletter – October 2019

SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique can greatly reduce the frequency of these claims. Many times an injury results from an employee simply not taking a moment to determine the best way to lift or move something, or to ask for help. The employee should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee removing sweeper head by himself caused severe lower back injuries. Several herniations were sustained and 2 back surgeries including a fusion were needed. The total incurred on this claim is well over \$300,000.

Example 2: Employee was lifting small engines in the engine workshop and strained their back in the process. A spinal surgery and injections were required and the total cost on the claim is over \$125,000. .

**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: October 15, 2019 at Hainesport Municipality
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

SEPTEMBER/OCTOBER ACTIVITY & PLANNED EVENTS

Presentations:

Bordentown City – "10 Keys to a Healthy Life" – September
Chesterfield – Stress Management workshop - October
Delran – Smoothie demo and healthy breakfast by ShopRite Hainesport and Burlington Twp Dietitians - September
Florence – Diabetes and Your Body - October
Hainesport – Move More Sit Less - October
Medford – How Physical Health Impacts Resiliency (Police Officers during Roll Call – 1 of 3) - October
Southampton – Healthy lunch ideas by ShopRite Medford Dietitian - September

Challenges:

Edgewater Park – Water challenge
Florence – water challenge; Year-long weight challenge (maintain or loss)

Employee Health Fair:
Pemberton Township

Other initiatives:

Weekly recipes for healthy tailgate ideas
Police Officers promote healthy lifestyle for self and residents by offering a free community workout at the Middle School
Gratitude Board and Gratitude Walls
Healthy snacks and Fresh Fruit

October Wellness Connection Newsletter

This month's newsletter is devoted to the *scary* topic of **SUGAR**, given Halloween candy is everyone! However, sugar does not only lurk in candy. It is added to almost everything that you find on the shelves and in the freezer section, which is *frightening!*

Did you know that the average American consumes anywhere from 150 to 170 pounds of sugar a year. That's about 30-60 teaspoons a day. Given one soda can have over 12 teaspoons, which is easier to achieve than you think.

In this month's version of Wellness Corner Connection, you will find information on the following:

- Sugar: The Brain Snatcher
- Breaking the Chains of Sugar Cravings
- Beware of Sugar Substitutes
- The Many Disguises of Sugar
- Can Sugar Trick Cancer Cells?
- Don't Be Tricked: Read the Label



Plus Recipes: Check out the hearty chili recipe, perfect for the cooler nights. And the clever treat made from apples and nut butter! It's scary cute!

The **Exercise of the Month** is a **Halloween Workout**. Always check with your doctor if you are new to exercise or have any conditions that may require modifying some of the moves. Please do not hesitate to reach out to me if you have questions or need recommendations on an alternate exercise. Be safe and have fun!



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

Intake	September-19	September-18	2019 September YTD	2018 September YTD
# of New Claims Reported	23	23	173	175
# of Report Only	6	9	50	54
% Report Only	26.1%	39.1%	28.9%	30.9%
# of Medical Only	17	13	107	90
# of Lost Time	0	1	16	31
Medical Only to Lost Time Ratio	100:00	93:07	87:13	74:26
Average # of Days to Report a Claim	0.2	2.5	2.9	3.1

Nurse Case Management	September-19	September-18
# of Cases Assigned to Case Management	21	20
# of Cases >90 days	16	14

Savings	September-19	September-18	2019 September YTD	2018 September YTD
Bill Count	102	99	1321	1294
Provider Charges	\$89,771	\$60,051	\$1,486,330	\$1,818,428
Repriced Amount	\$49,637	\$33,665	\$587,708	\$714,813
Savings \$	\$40,134	\$26,386	\$898,621	\$1,103,615
% Savings	44.7%	43.9%	60.5%	60.7%

Participating Provider Penetration Rate	September-19	September-18	2019 September YTD	2018 September YTD
Bill Count	98.0%	91.9%	95.2%	93.0%
Provider Charges	99.0%	97.5%	95.4%	95.2%

Exclusive Provider Panel Penetration Rate	September-19	September-18	2019 September YTD	2018 September YTD
Bill Count	96.6%	88.3%	97.3%	88.7%
Provider Charges	98.7%	77.9%	99.3%	94.2%

Transitional Duty Summary		2019 September YTD	2018 September YTD
% of Transitional Duty Days Worked		57.4%	Not Reported
% of Transitional Duty Days Not Accommodated		42.6%	

Cyber Risk Management Monthly Executive Report

October 7, 2019



Media Pro Training

JIF	Municipality	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Bordentown City	6	6	100
BURLCO	Bordentown Township	12	12	100
BURLCO	Chesterfield Township	13	13	100
BURLCO	Delanco Township	17	17	100
BURLCO	Delran Township	28	28	100
BURLCO	Edgewater Park Township	16	16	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Hainesport Township	9	9	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Mount Laurel Township	67	67	100
BURLCO	North Hanover Township	7	7	100
BURLCO	Pemberton Borough	4	4	100
BURLCO	Pemberton Township	43	43	100
BURLCO	Riverside Township	2	2	100
BURLCO	Shamong Township	10	10	100
BURLCO	Springfield Township	6	6	100
BURLCO	Tabernacle Township	11	11	100
BURLCO	Westampton Township	52	52	100
BURLCO	Woodland Township	7	7	100
BURLCO	Wrightstown Borough	4	4	100
BURLCO	Mansfield Township	50	49	98
BURLCO	Southampton Township	15	14	93
BURLCO	Palmyra Borough	39	34	87
BURLCO	Beverly City	12	10	83
BURLCO	Medford Township	132	104	78

22 Municipalities are 100% complete.

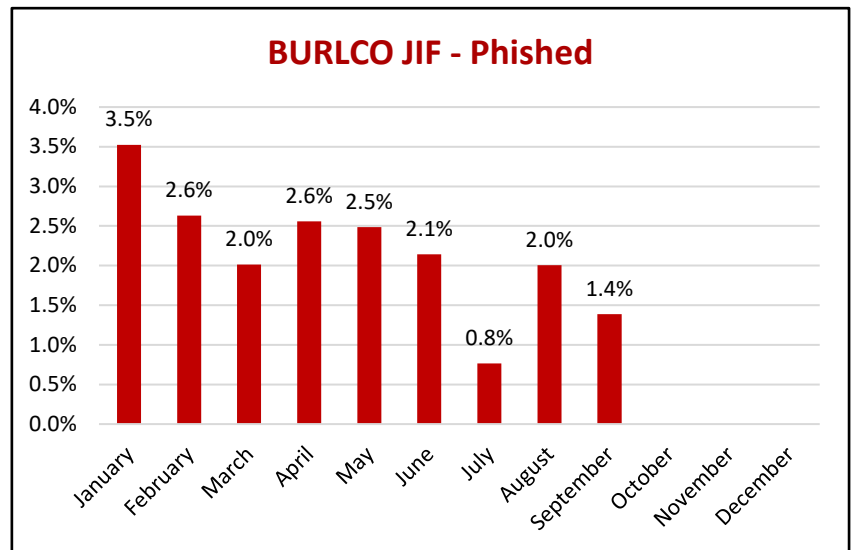
2 Municipality is 90-99% complete

2 Municipalities are 80-89% complete

1 Municipalities are 70-79% complete

Phishing Report

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



Phishing by Municipality

Municipality	Total Email	# of Clicked	% of Clicked
Bass River Twp	3	1	33%
Woodland Twp	5	1	20%
Springfield Twp	6	1	17%
Delanco Twp	15	1	7%
Westampton Twp	51	1	2%
Medford Twp	121	2	2%
Mount Laurel Twp	63	1	2%
Beverly City	9	0	0%
Bordentown City	3	0	0%
Bordentown Twp	10	0	0%
Chesterfield Twp	7	0	0%
Delran Twp	39	0	0%
Edgewater Park Twp.	17	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	28	0	0%
Hainesport Twp	7	0	0%
Lumberton Twp	15	0	0%
Mansfield Twp	50	0	0%
North Hanover Twp	6	0	0%
Palmyra Borough	37	0	0%
Pemberton Twp	38	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	8	0	0%
Southampton Twp	14	0	0%

Tabernacle Twp	11	0	0%
Wrightstown Borough	4	0	0%

MEL's Cyber Risk Management

Municipality	Site Visited or IT Review Date	GA Report Submitted Date	Tier 1 Compliance %	Tier 2 Compliance %	Document Review	Tier 1 Certification Submitted	Tier 2 Certification Submitted
Bass River Township	5/14/2019	7/11/2019	98%	82%		8/27/2019	8/27/2018
Beverly City	5/9/2019	7/18/2019	69%	86%			
Bordentown City	4/30/2019	9/15/2019	92%	68%			
Bordentown Township	4/18/2019	8/7/2019	81%	64%			
Chesterfield Township	5/7/2019	8/30/2019	83%	64%			
Delanco Township	4/29/2019	9/17/2019	92%	77%	10/3/2019		
Delran Township	5/22/2019	8/19/2019	92%	64%			
Edgewater Park Township	4/18/2019	9/16/2019	90%	79%	10/4/2019	10/4/2019	10/4/2019
Fieldsboro Borough	5/1/2019	9/16/2019	79%	64%			
Florence Township	4/30/2019	9/17/2019	90%	64%			
Hainesport Township	5/9/2019	9/16/2019	83%	79%			
Lumberton Township	4/17/2019	10/7/2019	77%	64%	10/7/2019		
Mansfield Township	5/14/2019						
Medford Township	5/1/2019	8/16/2019	75%	64%			
Mount Laurel Township	5/15/2019						
North Hanover Township	4/24/2019	9/10/2019	92%	55%	9/13/2019		
Palmyra Borough - Municipal	5/15/2019	8/19/2019	81%	77%		12/13/2018	
Palmyra Borough - PD	6/10/2019	8/19/2019	85%	82%			
Pemberton Borough	4/25/2019	8/20/2019	81%	61%			
Pemberton Township	5/7/2019	8/19/2019	90%	77%			
Riverside Township	5/2/2019	8/19/2019	92%	70%			
Shamong Township	4/29/2019	7/10/2019	92%	71%			
Southampton Township	4/26/2019	8/16/2019	81%	71%			
Springfield Township	5/13/2019						
Tabernacle Township	4/25/2019						
Westampton Township	4/26/2019	8/20/2019	81%	61%			
Woodland Township	4/17/2019						
Wrightstown Borough	4/24/2019						

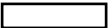



Total # of Municipalities	28	Note - Palmyra counts as 2, Borough & PD
Total # Visited	28	
Total # of Reports Submitted	22	
% of Municipalities Visited	100.0%	
% of Reports Submitted **	79%	** Submitted/Visited
Tier 1 Submitted	3	
% Tier 1 Submitted	11%	Document Review 4
Tier 2 Submitted	2	Document Review % 14%
% Tier 2 Submitted	7%	

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:

JIF	Municipality	Last Scanned	Severity
BURLCO	Beverly City	N/A	N/A
BURLCO	Fieldsboro Borough	N/A	N/A
BURLCO	Woodland Township	N/A	N/A
BURLCO	Delran Township	8/13/2019 14:15	10
BURLCO	Westampton Township	8/18/2019 14:16	6.8
BURLCO	Chesterfield Township	7/18/2019 14:16	5
BURLCO	Hainesport Township	5/25/2019 14:15	5
BURLCO	Lumberton Township	8/19/2019 14:20	5

BURLCO	Medford Township	8/19/2019 14:20	5
BURLCO	Shamong Township	8/19/2019 14:20	5
BURLCO	Tabernacle Township	8/19/2019 14:20	5
BURLCO	Mount Laurel Township	7/19/2019 14:40	4.8
BURLCO	North Hanover Township	8/18/2019 14:16	4.8
BURLCO	Pemberton Township	8/18/2019 14:16	4.3
BURLCO	Bass River Township	8/19/2019 14:20	2.6
BURLCO	Bordentown Township	6/22/2019 14:15	2.6
BURLCO	Delanco Township	6/23/2019 14:15	2.6
BURLCO	Edgewater Park Township	6/24/2019 14:15	2.6
BURLCO	Florence Township	8/19/2019 14:20	2.6
BURLCO	Palmyra Borough	8/19/2019 14:20	2.6
BURLCO	Southampton Township	8/18/2019 14:16	2.6
BURLCO	Bordentown City	8/18/2019 14:16	0
BURLCO	Mansfield Township	8/18/2019 14:16	0
BURLCO	Pemberton Borough	8/19/2019 14:20	0
BURLCO	Riverside Township	5/26/2019 14:15	0
BURLCO	Springfield Township	8/18/2019 14:16	0
BURLCO	Wrightstown Borough	9/10/2019 14:15	0

Sample of Monthly Detail Report

PivotPoint
SECURITY



Pleasantville City - Monthly Report

Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
Deprecated SSH-1 Protocol Detection	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp

SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
jQuery < 1.9.0 XSS Vulnerability	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

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

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

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

Have **Questions?**

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

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



Municipalities Must Not Be Afraid of Digital Revolution

TOM KEAN, JR., *Senate Republican Leader, District 21*

Government use of technology may often seem to be a double-edged sword. The systems that facilitate important transactions for residents, like those that process online property tax payments, can cause major disruptions when they fail.

One need only look at the Motor Vehicle Commission's challenges to understand this dilemma. An investment by the agency in developing and expanding its ability process license and registration renewals online has allowed more drivers to "Skip the Trip" and avoid the dreaded visit to the MVC. Those new capabilities are great when they work. They save many drivers the inconvenience of going to their local agency and waiting in line for hours. When the MVC's computer systems fail, however, it's a leading story in the news.

Does the potential for infrequent problems mean that the risk of implementing new technologies to better serve residents outweighs the benefits for the State and local governments? Far from it. Systems that work 99.9% of the time provide substantial value and convenience to the public.

Even with the possibility of unexpected downtime once in a while, how many people would suggest that the MVC abandon their online processing systems to go back to the old way of doing business? How many would prefer the guarantee of long lines and multi-hour waits in a crowded agency lobby? Probably none.

For municipal governments, the employment of technology invites greater civic engagement, increased transparency, and improved convenience for residents.

The web streaming and online archiving of council meetings, for example, allows more people to stay informed about important matters that impact their towns and neighborhoods. The posting of budgets and meeting minutes on municipal websites allows for greater transparency about local government operations for the public. And the ability to pay property tax bills online and potentially even file important forms and permits digitally allows busy residents the opportunity to act when they have the time.

The challenges of increasingly computerized government, however, are significant. City and municipal governments around the country are facing increased threats from bad actors who are looking to exploit government computer systems for profit. In 2017, for example, a pair of hackers from Iran managed to infect one New Jersey city's computers with so-called "ransomware," which shut down the city's network until a payment of \$30,000 was made to decrypt its computers. Other municipalities around New Jersey and the United States have been hit with similar

attacks, and we have signs that the costs are escalating.

Within a single week this June, a pair of cities in Florida approved ransom payments of \$460,000 and \$600,000 to hackers to regain control of their computer systems. When Baltimore's computers were attacked in May, a \$76,000 ransom was demanded. The city refused to pay, with the resulting damages reportedly topping \$18 million.

These attacks illustrate the importance of training every staff member about good cybersecurity habits, including not clicking links in email or opening unexpected attachments. They also demonstrate the need for municipalities to employ good data management policies, including the production of frequent backups of important files and databases.

At the State level, we've begun to explore how the use of blockchain technology can help modernize government systems, safeguard personal data, and protect local governments and their taxpayers from the growing frequency and escalating costs of cyberattacks.

Blockchain is most commonly known for its use in recording cryptocurrency transactions, such as those involving the exchange of bitcoins. It works as a form of distributed ledger, typically managed by a peer-to-peer network, which is virtually immune to malicious attack.

A new law that I sponsored with Senator Jim Beach was recently enacted creating the NJ Blockchain Initiative Task Force to explore how blockchain technology might be employed by governments across New Jersey.

The possibilities offered by this new technology are exciting. An application of blockchain in Brazil is helping to monitor public bidding on contracts. The United Kingdom's National Health Service has launched a blockchain system to protect and provide patients with access to their digital health records. Switzerland is using blockchain to create a hack-proof electronic voting system.

The key trait of blockchain technology that supports these varied applications is the cryptographically secure distributed ledger system that prevents unauthorized manipulation while protecting the integrity of stored data. For municipalities, blockchain technology may help to store important records and process transactions in a way that minimizes the disruption and cost of hackers.

Our State and local governments in New Jersey should not be afraid to be at the forefront of the digital revolution, but that requires us to explore and employ sufficient safeguards, like blockchain. While the threats of the online world may seem daunting for municipalities, as with the MVC, there's no going back to the old way of doing business. ♦

How Cyber Risk Management Can Help

Cyberattacks pose increasing challenges for public entities

EDWARD GEORGEY MBA, Vice President
Account Executive/Managing Director
Corner Strong & Rutledge, and MEL Underwriting Manager
JOSEPH HEBBASA, Deputy Executive Director, NJ

Only two years ago, cyber-attacks against public entities were rarer than tornadoes in New Jersey (less than 50 since 1835). A quick online search, and even conversations with colleagues who are not tech savvy, reveals a complete reversal of this trend that has cyber events growing exponentially more frequent and severe than ever before.

Verizon's 2019 Data Breach Investigations Report revealed that public entities topped the charts in 2018 for cyber-attacks, accounting for 16% of all breaches (out of the nearly 24,000 reported) and confidential information disclosed in over 300 of those incidents.

Cyber threats are quickly moving away from the category of something that "may happen" to something that "will happen," making it a higher priority for public entities to take active steps to prevent and prepare for cyberattacks.

Take a look at the current Cyber Statistics chart that illustrates an alarming rate of malicious emails, ransomware, and phishing incidents, and the skyrocketing costs involved with mitigating the devastation caused by cyberattacks.

Average ransom demands

Nationally ransom amounts range from hundreds of thousands of dollars to millions of dollars. Cyber criminals often demand ransom payments in Bitcoins or other cryptocurrencies. Today, each Bitcoin equals approximately \$11,000 U.S. dollars.

For New Jersey Public Entities, ransom demands received at the end of 2018 and into 2019 are hitting around \$300,000 each (25 bitcoins). These are only those that have been reported. So far, total losses paid have been nearly \$2,500,000 (please note, many claims are still developing).

These facts point to a few key weaknesses that need to be addressed to help protect public entities from the growing plague of cyberattacks.

Eye-opening facts

Still think you are safe? Take a look at these New Jersey public entity cyber facts from 2013 to present:

540% Increase in Cyber Attacks

- About **80 events have been reported**, and there are another 50 we are aware of that were not formally reported.
- Less than 5 events were reported in each year from 2013-2016, with a jump to 19 in 2017 (375%), 32 in 2018 (68%) and **already 17 this year**.

Most Frequently Breached Department

- First: Administration with **over 50 events reported**
- Second: Police are ranked second with nearly **20 reported events**

Most Common Attacks

- Ransomware leads the type of attack with **over 35 events reported**
- The most common attack vectors being **Phishing** and **Supply Chain** (i.e., vendor access to your system).

So, what do we need to do?

The Municipal Excess Liability Joint Insurance Fund (MEL JIF), representing 65% of the public entities in New Jersey, has developed a model Cyber Risk Management Program for members that cover five key areas:

- 1) Defensive Software
- 2) Employee Training
- 3) Data and Software Backups
- 4) Technology Management
- 5) Policies & Procedures

Since there can be a big disconnect between the lingo of the Information Technology world and municipal leaders, this simple checklist has been created to outline what needs to be done and can be used by both parties for benchmarking their cybersecurity action plans and posture.

Why Defensive Software?

Antivirus programs, antispam filters and firewalls are common and effective first lines of defense. Antivirus programs provide protection from nearly all known malicious programs, while antispam filters are effective at blocking the majority of malicious SPAM. Firewalls help monitor network traffic and blocking malicious traffic. Microsoft Office users should utilize "Protected Mode" which blocks malicious programs from running when the documents are opened.

IMPORTANT NOTE:

These defensive measures are only effective if activated and applied to the correct locations on your network.

By the way, those annoying pop-up boxes that appear at the bottom of your screen are often patches to security gaps found in your software. While some pop-ups may be security related make sure to check with your IT professional before hitting the update button.

Why Employee Training?

Imagine your computer network as a house. You have numerous access points

By the Numbers: Cyber Statistics for Public Entities

1 in every 302

emails are malicious
(Symantec ISTR 2019)

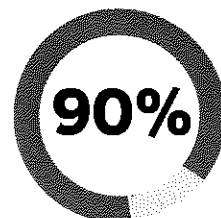
1 in 10

URLs are malicious
(Symantec ISTR 2019)

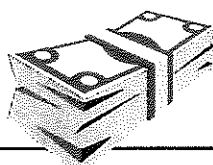
Successful ransomware attacks will occur every

11 seconds by 2021

(Cybersecurity Ventures 2019)



of successful hacks/breaches stem from phishing
(Cybersecurity Ventures 2019)



Ransom demands range from
\$100,000s to +\$1,000,000s

(NAS Cyber Report 2019)

such as doors and windows. Locks are installed on the doors and a security system protects the home by requiring the use of a passcode. If someone gets your key or passcode, they can get in. Or, if someone comes to your door and tricks you into letting them in, you have walked them past all of that security. And that is what we see most often with phishing emails which trick people into clicking on malicious links or programs. So, when an attacker makes it past the defensive software, it is up to your employees to be able to recognize potentially malicious emails, links and documents, report them and NOT click or open them.

Why Data and Software Backups?

If our computers fail, or if data is accidentally deleted, or if information is manipulated by an attacker, how do we recover? Backups! When the defensive software and employees fail to protect your network, backups are your "Extra Life." If backups are set up correctly and information is backed up at least weekly, you can theoretically wipe your entire computer and reload the uncompromised version of the data within the same week. It is equally important to have backups of software programs, so they can too be reloaded.

While this sounds simple, there are a few key issues that can compromise the backup:

- 1) Backups on the same network that was attacked.
- 2) Backups not performed frequently enough (i.e., once per year).
- 3) Information stored locally on individual computers—this is NOT backed up.
- 4) Failure to check backups regularly for viability.

Why Technology Management?

Just as you wouldn't expect your insurance broker to be the town engineer, don't expect your staff to be technology experts. Having professional and experienced technology support, either on staff or outsourced, is critical. Not only should they be able to manage your network, but they should also be the quarterback for managing your cybersecurity posture. In addition to the defense mechanism already described, the technology manager should do the following:

- 1) Address physical security for your servers.
- 2) Limit employee access privileges across the network.

Resource Center

Fortunately, there are a tremendous amount of free resources and links available both on the MEL JIF website, www.njmel.com, and through these organizations:

- New Jersey Cybersecurity Communications and Integration Cell (NJCCIC) www.cyber.nj.gov
- Stay Safe Online www.staysafeonline.org
- Center for Internet Security (CIS)/MS-ISAC www.cisecurity.org
- Stop.Think.Connect www.stopthinkconnect.org
- Cybersecurity and Infrastructure Security Agency (US-CERT/ICS-CERT) www.us-cert.gov

3) Password protect and encrypt confidential files/folders.

4) Require strong and regularly updated passwords.

FUN FACT:

The most commonly used password in cyber breaches is 123456.

Why Policies and Procedures?

Cyber Risk Management Practices are extremely effective, but they only work when everyone is aware of them and the rules and procedures are consistently followed.

Detail all of your technology plans in formal policies and procedures and show support from leaders by adopting them via resolution. In addition, an Incident Response Plan should be adopted that details exactly what to do and who is responsible for what during a cyber event. Countless times wrong and costly

decisions have been made because no one knew what to do, or who to call.

The MEL JIF's Cyber Risk Management Program is both easy to follow and very cost-conscious regarding recommendations. Some critical items will require investment, such as backups; but many are free, such as requiring strong and frequently changed passwords.

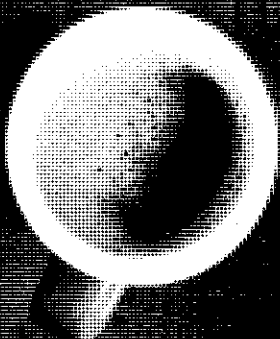
Cyber risk is no longer theoretical, and cyber risk management is not something you can just put on your "to do" list. Cyber risk management must become as common as Workers' Compensation safety or storm preparedness to keep our towns, municipalities, and public authorities safe. Take action now! 🚀

At the League Conference

For more information on this topic, attend, "Your IT Systems Have Been Compromised: Now What?" on Thursday, Nov. 21 at 10:45 a.m. in room 309.

Download Now!

Annual Conference App



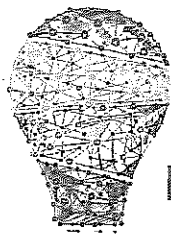
Session Schedule
Exhibit Floorplan
Search by CEU's
Search by Speakers



Get your app store to download

Look for





Attention Elected Officials

Are your municipality's technology management practices putting it (and you) at risk?

MARC PFEIFFER, Assistant Director, Bloustein Local Government Research Center, Rutgers University

Today's technology is solidly embedded in most things that municipalities do. What's more, the public now expects technology-based services from its local government. However, as we have seen in recent headlines, technology presents risks that require sound management and ongoing mitigation.

To be clear: the IT systems in every municipality in New Jersey and around the country are under attack from cyber-criminals who want to steal and extort money, steal and resell data, or use hacked networks to attack and harass other computer users. These criminal networks target every computer user, from individuals whose computer is their smartphone, to tablets and desktop computers used in homes, governments, and business networks of every size.

If you don't already know this, you haven't been paying attention. The news has been full of stories about cybersecurity breaches affecting Equifax, the NSA, and the cities of Atlanta and Baltimore, with more places added to the list each week. You may even have heard rumors that three dozen or more New Jersey municipalities have been the victims of successful hacker attacks in the last two years.

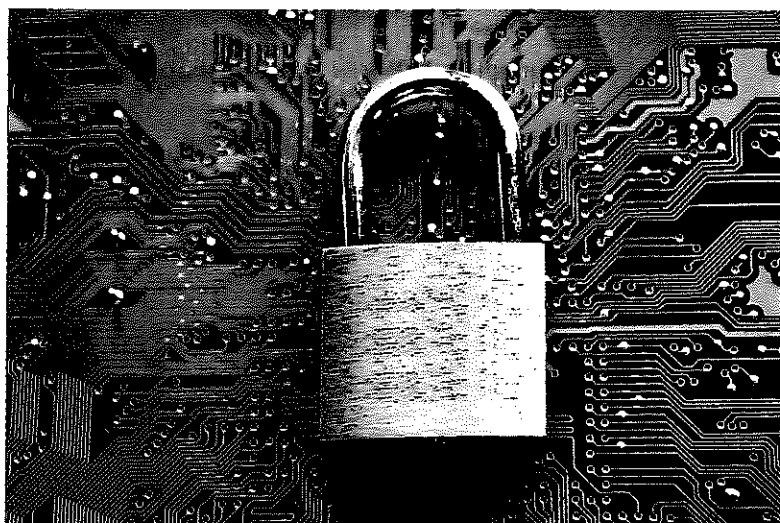
If you are not proactively responding to these threats, you are putting your government, residents, and businesses in jeopardy and are effectively negligent in your responsibilities.

To help you understand what to do, here are some questions and answers about technology issues. As elected officials, you are ultimately responsible for your organization's cyber safety.

Day-to-day management

There are two things you absolutely must have in place:

1. A trusted employee or consultant who advises the town on technology management.
2. Tested back-up procedures that restore operating systems and data in the event your technology is compromised (e.g., ransomware). There are many backup solutions and yours must meet your specific needs.



That's why trusted expertise is a must. Your advisors can be vendors, employees, or even citizens involved in the computer industry.

If you don't have both, remedy that immediately. If you already have them, ask your expert to report on how secure your systems are, how often your data backup process is tested, and if there are other steps to take that would ensure adequate protection.

Check your procedures

Is it too late to protect my town from cyber threats? No, you are not too late because the threats are ongoing. But first, ask your technology staff one key question: what will your town do if its systems get infected by ransomware? If the answer does not give you confidence that recovery time will be reasonable, you need to revise your procedures.

Nevertheless, recovery from a successful ransomware attack doesn't happen overnight (even if a ransom payment is successful). Depending on the sophistication of the system, it will take at least several days or weeks to rebuild and restore systems. Do you have disaster recovery plans that allow critical operations to continue during that time?

If you have an expert and a sound and tested backup system. What else should you be doing?

Since every municipality has its own technology profile, each one must forge its own path to successfully mitigate its risks. However, there are three key elements needed to establish technological proficiency*:

Understanding Your Municipality's Technology Risks

There are six primary, inter-related technology risks:

Cybersecurity • Financial

• Legal • Operational

• Reputational • Societal

Cybersecurity threats present the most immediate, likely, and potentially damaging risk.

Technology risks can never be eliminated, but they can be mitigated. Mitigating cybersecurity risks requires ongoing management, technical attention, and support.

Today, system failures often stem from ransomware, when hackers encrypt software and data files and the key to unlock them requires payment over the internet (e.g., bitcoin). But beyond hackers, there are physical threats (e.g., broken HVACs, burst water pipes), power failures, and other disasters to consider.

Technology Management. This requires organizational leadership (proactive technology planning, budgeting, and decision-making processes), the development of sound incident response plans and technology policies that establish proficiency.

Cyber Hygiene. This means ensuring that all employees who use computers have had at least one hour of training in the last two years to stay safe from phishing attempts and social engineering when using their computer. Cyber hygiene also includes sound computer use policies, smart password construction, and appropriate data encryption practices.

Technical Competence. The more sophisticated the technology system, the greater the number of technical activities there are to do. However, there are some activities that apply to systems of all

sizes. They include having sound backup practices, keeping software and hardware current with patches and updates, using defensive software (an anti-virus program at minimum) on all computers, procedures to control who has access to your systems; and maintaining a properly trained staff to manage those systems.

While this article focuses on cybersecurity, do not ignore the five other technology risks in the sidebar (left). Municipalities must address their complete technology "risk profile" as a management priority.

Looking to experts

No one expects every elected official or senior manager to be an expert in all



know

**achievement
happens when we
work together.**

Fighting the good fight. Making a difference every day. It's what we believe in, and why we're proud to support the New Jersey League of Municipalities.


Frank Fuzo (908-806-5748)
Mary Lou Unangst (908-479-1879)
Government Banking (877-861-6649)

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things municipal. That is why there are police chiefs, public works directors, engineers, finance officers, health officers and experts in every field. Today, technology managers need to be part of that list.

As a municipal leader, there is no excuse for your town not to manage its technology proficiently. Elected and appointed officials must make the security of their technology and their communities a priority and find ways to get it done well.

If your municipality is already there, kudos for having things under control! Most likely, you discovered that technology management takes more time, attention, and money than you thought it would. You were able to achieve proficiency because you invested in competent, trusted personnel to run your technology and you have supported them with sound decision-making processes. Keep up the good work. Share what you've learned with your peers. Staying cyber safe is a team effort. 

Resource Center

For more information, visit the following websites.

- This collection of *NJ Municipalities* articles covers managing technology, <http://bit.ly/blousteinnjm>, developed by the Bloustein Local Government Research Center, Rutgers University.
 - The Municipal Excess Liability Fund's Cyber Risk Management Program is an approach to implement sound cybersecurity: <http://bit.ly/njmelcrmpprogram>. (The practices are available to anyone and not limited to MEL members.)
 - MS-ISAC is a federally-sponsored resource center for states and municipalities on cybersecurity management: <https://www.cisecurity.org/ms-isac/>. It is free to join and each municipality should join.
 - The NJ Office of Homeland Security and Prevention's point of contact for cybersecurity threats is www.cyber.nj.gov (aka, NJ-CCIC). Sign up for their (slightly technical) free weekly bulletin.
 - Join GMIS the professional association of local government technology managers. Join as a municipality (low fees) and your staff and contractors can participate in a great local government technology management support group: www.gmis.org. Joining GMIS automatically enrolls you in the NJ chapter. Anyone can attend their annual Technology Education Conference.
- Managing Technology Through Technological Proficiency is a report with implementation guidance. <http://blousteinlocal.rutgers.edu/managing-technology-risk/>

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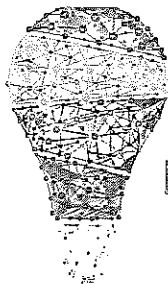


DiFrancesco Bateman
Tailor-made representation

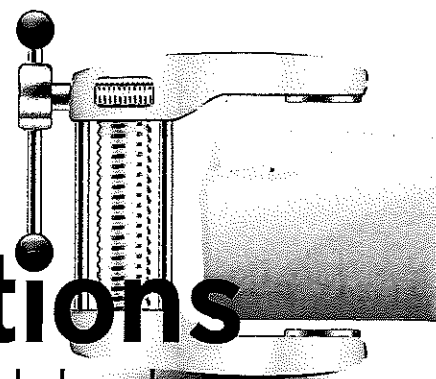
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Localizing Tech



Cyber Storage Solutions

Compression algorithms and cloud based data storage in government technology and public administration

RONALD C. SIMONE, III, BSBA, MPA, *Business Administrator, North Wildwood*

Picture the desktop of your computer as a closet in your office, and within that closet, are all of the files currently on your computer. With all of the hypothetically tangible files designated to a confined space like your office closet, can you even shut the door?

Compression algorithms give municipalities the ability to shrink digitized file sizes by a percentage unimaginable until only recently, all the while keeping the file entirely intact with no changes to appearance and content. Therefore and as previously mentioned, the hypothetical closet and files therein just got a lot smaller and cleaner. According to Lelewer and Hirschberg (1987), “compressing data to be stored or transmitted reduces storage and/or communication costs. When the amount of data to be transmitted is reduced, the effect is that of increasing the capacity of the communication channel. Similarly, compressing a file to half of its original size is equivalent to doubling the capacity of the storage medium,” translating directly to the hypothetical of files in a closet.

All of us in business or government at one time or another have received an error message after attempting to send a file by email—often, it is due to the file being too large in size, leading to the email being denied by the outgoing or incoming email server, after which you receive an email from “mailerdaemon” stating that the email was not able to reach the intended recipient.

Little did we know that if the file was shrunk using a program’s compression feature, already offered by most Apple Mac products, in addition to WinZIP, Word, or Adobe Acrobat, the file would have easily made its way to the intended recipient without any displays of error.

The Cloud

Municipalities have seen a push for the digitization of files, and the storage of files on outside servers known as cloud-based data storage systems. This push has come within the last 5 to 10 years through our governments’ promotion of open public data; and further for the protection of sensitive documents, such as minutes and agendas of historical significance. The most common and most utilized forms of cloud-based data storage systems are: Google Drive and Dropbox, both of which are viable options for data storage, but also act as a viable solution to send large files to recipients without the need for compression.

However, the benefits of cloud-based data storage systems like Google Drive and Dropbox do not come without limitations

The Experiment

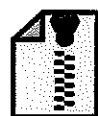
In support of the theory that compressing data can save money and data space, I have conducted an experiment using three uncompressed documents selected randomly from my desktop. (All files in PDF form).

1. Grant document through NJSAGE
2. A municipal master plan;
3. A GIS map of a local area in North Wildwood, NJ



Before Compression

File Description	# of Pages	Original File Size
Grant Application – NJSAGE	13	3.11 MB
City Master Plan	600	34.38 MB
GIS Map	1	2.3 MB



After Compression

File Description	# of Pages	Compressed File Size
Grant Application – NJSAGE	13	2.7 MB
City Master Plan	600	24.46 MB
GIS Map	1	168.99 KB

As you can see from the data above, each file was compressed by at the very least, more than 10%, and in one case, more than 90%.

and excess charges. Dropbox and Google Drive charge the same price for data storage, which would run a municipality or business about \$9.99 a month per Terabyte of data.

In order to save data space (and money) municipalities should look to shrink files by way of data compression before they are uploaded onto an exterior cloud-based server. Reason being, there is a data cap for most cloud-based services (Microsoft, Dropbox, Apple iCloud, and Google Drive all have data caps and fees), and once you hit that cap, you have to start paying fees or there is a freeze in services.

Compression outcomes

In layman's terms, data compression is important because freeing up space provides various advantages that assist municipal operations and services, such as: 1) faster device(s) operations; 2) a larger storage capacity for the storage channel or warehouse; 3) the possibility of money saved on cloud or any other electronic storage warehouse costs, and; 4) easily accessible files via the distribution through a communication system such as email, Dropbox, or Google drive—all of which are cloud-based systems. This, in turn, assists

administrators in their daily operations when devices are running faster, there's less to store, communications are running smoothly, there's more information to send, and money is saved on electronic storage fees.

Without data compression, our devices would be slower, we would have less data storage, and it would cost more for the storage of that said data. Therefore, it is imperative that we in municipal government continue to deploy technological advances like data compression, which continue to improve our operations and services on a daily basis. 💡



The **New Jersey Municipal Management Association (NJMMA)** is a statewide professional association made up of municipal managers and administrators. Founded in 1954, the **NJMMA** has been a valued resource for local government for more than 60 years. The members of this proud association know all about municipal government, and here is what you need to know about them:

- NJMMA's membership currently represents over 250 full-time professional managers statewide.
- Members are responsible for many of the essential services that are delivered daily to more than four million New Jersey residents.
- The Association's primary objective is to ensure members are well prepared to deliver local government services, efficiently and effectively, working in conjunction with the elected officials who serve in local government.
- NJMMA's leadership are the primary advocates and spokespersons for professional local government management across the state.
- The Association is recognized by elected officials throughout the state for its members' expertise, contributions to the enactment of sound public policy, and the delivery of public services.
- NJMMA has been affiliated with Rutgers University for the past nine years, providing members with the assistance, technical training, and support that comes with a partnership with a nationally recognized state university.
- The Association maintains ongoing relationships with other New Jersey professional associations, which collectively represent nearly all licensed officials working in local and state government.

For more information on the NJMMA, or to become a member,
please contact Executive Director Alan Zalkind at
zalkind@docs.rutgers.edu.

October 5, 2019

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 27,166.23. This generated an average annual yield of 1.66%. However, after including an unrealized net gain of \$ 2,522.43 in the asset portfolio, the yield is adjusted to 1.81% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$4,879.83 as it relates to current market value of \$ 16,063,610.99 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,148,037.63.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 6,640.39 w/YTD Total \$ 126,505.77 (detailed in my report)
Salvage Receipts \$ 400.00
Overpayment Reimbursements \$ 209.80
FY 2019 Premium Assessments \$ 101,550.00
New Member Application Fee \$ 600.00

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 \$ 236,486.70. The claims detail shows 248 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$237. Interest Allocated)

Delran Township	\$30,677.00
Chesterfield Township	\$ 1,095.00
Bordentown City	\$53,469.00
Bordentown Township	\$28,176.00
Westampton Township	\$10,250.00
E-JIF Dividend	\$40,082.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,781,846.04 to a closing balance of \$ 19,579,044.38 showing a decrease in the fund of \$ 202,801.66. 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 - OCTOBER 2019

	Payee	FY 2019	JIF Appropriation	Description
1	PERMA	6,936.50	Prof Services/Admin. Consultant	Oct, Nov, Dec 2019 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	29,661.00	Prof Services/Administration	Oct 2019 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	203.83	Misc/Postage/Copies/Faxes	Sept 2019 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,833.00	Prof Services/Attorney	Oct 2019 Fees
5	Qual-Lynx	16,742.00	Prof Services/Claims Admin.	Oct 2019 Fees
6	Joyce Media	375.00	Misc/JIF Website	Oct 2019 Fees
7	Kris Kristie	375.00	Misc/Recording Secretary	Oct 2019 Fees
8	J. A. Montgomery Risk Control Services	10,945.00	Prof Services/Safety Director	Oct 2019 Fees
9	Secure Data Consulting Services, LLC	3,713.00	Prof Services/Technology Risk Serv Dir	Oct 2019 Fees
10	Pivot Point Security	732.00	EPL/CYBER/Technology Risk Management Service	Oct 2019 Fees
11	Tom Tontarski	930.00	Prof Services/Treasurer	Oct 2019 Fees
12	Conner Strong & Buckelew	659.00	Prof Services/Underwriting Mgr	Oct 2019 Fees
13	Debby Schiffer	2,494.00	Wellness Program	Oct 2019 Fees
14	ARC Reprographics	1,376.00	Misc/Printing	Inv#276121 Land use; #276023 Mansfield
15	Iron Mountain	104.35	Misc/Record Retention Service	Inv#BZHC790 Storage 10/1-31/19; Service 8/28-9/24/19
16	Merighi's Savoy Inn	658.00	Training/Training	10/1/19 Police Litigation Seminar; split
17	Edgewater Township	95.88	Wellness Program	Hydration challenge - water bottles and 1 yeti
18	Mt Laurel Township	365.00	Wellness Program	Fruit trays, wellness gift cards
19	Shamong Township	247.28	Wellness Program	Hearing tests; water dispenser; ergo foot rest
	TOTAL	\$82,445.84		

JIF Bill List Total	\$82,445.84
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*Safety Committee Meeting Minutes
September 17, 2019 at 1:30pm
Hainesport Municipal Building
Hainesport, New Jersey*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 17, 2019. The meeting was called to order at 1:35 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Township**
John Gural, **Palmyra Borough**
Steve Ent, **Westampton Borough**
Steve Walsh, **EJA / Capacity Insurance**
James Ingling, **Wrightstown Borough**
Joe Henry, **Hardenbergh Insurance**
Katie Walters, **Conner Strong and Buckelew**
Keith Hummel, *Public Sector Director*, **J. A. Montgomery Risk Control**
John Saville, *Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul A. Forlenza, *Executive Director*, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Paul J. Miola, CPCU, ARM, Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Debby Schiffer, **Wellness Coordinator**

Those not in attendance were:

Grace Archer, **Bordentown City**
Tom Pullion, **Edgewater Park Township**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Brian Monaghan, **Insurance Agency Management**

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

I. MINUTES OF JUNE 18, 2019 MEETING (E-mailed 09/03/2019)

Mr. Cramer indicated that a copy of the June 18, 2019 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today's meeting.

II. SEMI –ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (Handout)

Mr. Garish handed out an abridged version of the Semi-Annual Safety Director's Report for the Committee's review. He briefly reviewed the report with the Committee.

Mr. Garish reported that through June 30, 2019, the BURLCO JIF members have participated in 578 total Instructor-led Learning Events through the MSI. This is an increase of 261 Learning Events since the first quarter and an increase of 210 Learning Events during this same time-period for Fund-Year 2018. In addition, to traditional Instructor-led training, 140 online classes were through the MSI as of June 30, 2019. This is an increase of 59 Learning Events through the first quarter and a decrease of one (1) Learning Event during this same time-period for Fund-Year 2018. There have been 66 course requests for 2020 between seven (7) member towns' as of this report for 2020. Those members are Bordentown City, Bordentown Twp., Delran, Florence, Hainesport, Pemberton Borough and Southampton.

Mr. Garish mentioned that in 2018, Kwik Course Briefings were added 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 of 2019. Those coming in 2020 are *Voluntary Use of Respirators*; *Responsibilities of RTK Coordinator*, and *Confined Space Awareness*.

Mr. Garish then indicated there were 25 video rentals from the MEL Media Library through June 30, 2019. This represents usage by seven (7) member towns. In 2018, the MSI 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.

Mr. Garish then highlighted the *Mid-Year Snapshots* listed on page 20 of the Semi-Annual Report. He mentioned that the percent of claims and total incurred cost by line of coverage valued as of 06/30/2019 shows that there were a total of 42 property claims that incurred \$477,957 which is 25% of the total incurred. There were a total of 78 Workers Compensation claims with a total incurred cost of \$453,229 which is 48% of the total incurred. Mr. Garish commented that Property Claims are paid out fairly quick vs. Workers Compensation claims; and General Liability Claims which will develop over time.

Mr. Wolbert asked if Cyber Claims would be under the Property Claims line. Mr. Forlenza responded that Cyber Claims have their own private insurer and are not reflected in these numbers.

Mr. Garish mentioned that Police make up of 33% of the Workers' Compensation frequency with 25 total claims and 20% of the incurred losses. Public Works (Building, Street Maintenance, Garbage, etc.), make up 31% of the frequency with 23 total claims and 32% of incurred losses. EMS makes up 19% of the frequency with 14 total claims and 31% of the incurred losses.

In terms of frequency, outside of the loss cause "NOC" (18) "Strains or Injured By" is the most common loss cause with 16 claims. Followed by: Struck or Injured By, Motor Vehicle, Fall or Slip From and Robbery or Criminal Assault. In reviewing the loss cause from a total dollars incurred standpoint, "Strain or Injured By" makes up an almost ½ of the total dollars incurred during this period. There were 16 total claims with an incurred cost of \$190,535, which equates to 44% of the total dollars incurred. Followed by: NOC; Struck or Injured By; Fall or Slip From; Motor Vehicle and Robbery or Criminal Assault.

Mr. Cramer asked if the five (5) volunteer Fire and EMS claims are comparable in nature. Mr. Garish indicated that he will research Mr. Cramer's question and will follow-up with the Committee.

Mr. Garish referred the Committee to page 24 to a listing of the categories of Claims by Loss Cause for Fund Year 2019 as of 06/30/2019. Mr. Henry asked if it would be beneficial to add a "lifting" category as there is such an emphasis related to lifting claims. He understands that lifting claims

are part of “Strains or Injured By”; however, when he reviews claims for a specific town he has to go through each individual claim to differentiate the type of claim.

Mr. Garish responded that there was an internal discussion yesterday with his office regarding how the Claims by Loss Cause data is received. He noted that he will work with his office internally to develop a report to make it easier to review. Mr. Miola asked that once the report is generated to send him a copy, as he meets with Qual-Lynx on a regular basis to discuss JIF issues.

Mr. Garish indicated that General Liability claims from 01/01/2019-06/30/2019 accounted for 23% of the claim frequency and (5%) of the incurred costs. There was a total of 58 claims with a total incurred cost of \$52,930. The average cost per General Liability claim is \$1,379. Whereas, Auto Liability Claims accounted for 4% of the claim frequency and (1%) of the incurred costs. There were a total of seven (7) claims with a total incurred cost of \$7,566. The average cost per Auto Liability claim is \$1,081. The average number of claims per 100 vehicles is 0.58.

Mr. Garish then gave a more extensive report regarding Property Claims to the Committee. He noted that the number of these types of claims is up across the state. Mr. Miola mentioned that he asked Qual-Lynx to research the property claims within Public Works and the Police Departments. He stated that he received the report prior to him going on vacation, therefore he will follow-up in this regard. Mr. Miola indicated that he is concerned as there has been a considerable jump in the number of property claims including automobile accidents that have an impact on workers compensation. He mentioned the most recent police claims are a result of police vehicles pulled over on the side of the road during a traffic stop and another automobile hits them.

Mr. Miola stated that he will include the Safety Director’s office on the information he received from Qual-Lynx. He noted that he will follow-up with this Committee following his discovery.

Mr. Walsh commented that in regards to auto insurance rates have gone up tremendously over the past two (2) years.

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

(The Semi-Annual Safety Director’s Loss Control Report is attached to the minutes of today’s meeting).

III. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Garish responded that there are no candidates for Safety Intervention / Monitoring at this time.

Mr. Forlenza then referred the Committee to an excerpt from the last Executive Safety Committee listed on page one (1) of the agenda packet. The excerpt depicts discussions that took place regarding those members that are on the Safety Director’s “watch list”.

Edgewater Park Township

Mr. Garish reported that Edgewater Park has been trending in the right direction. He noted that the Township and the Chief of Police are engaged in the Safety Program. Mr. Garish stated that the only reason that Edgewater Park was placed on their “internal” watch list was simply due to a turnaround in administration. He indicated that based on his last visit he recommends removing Edgewater Park from their “internal” watch list. The Committee agreed with this recommendation.

Woodland Township

Mr. Saville mentioned that Woodland Township has made a concerted effort to participate in the Safety Program and are doing what they can as a small member town. He mentioned that Public Works has been conducting regular JSO’s (Job Site Observations) between one (1) part-time and one (1) full-time employee. Mr. Saville’s recommendation is to keep Woodland Township on their “internal” watch list until he visits with the Fire Department and all other department employees. The Committee agreed with this recommendation.

Mr. Forlenza asked if there are any other members of concern. Mr. Garish then reported on Southampton Township

Southampton Township

Mr. Garish reported that Southampton Township had a complete change in administration within their Public Works Department. He stated that this individual is a younger employee and is onboard with the Safety Program. Mr. Garish stated that there was some turmoil in the beginning with this new individual; however, the concerns have resolved themselves in the department. He mentioned that Southampton had no issues in regards to their renewal visit.

Mr. Forlenza mentioned that he conducted his renewal visit with the Governing Body. He noted that the Township felt the need to seek pricing from the private market; however, they decided to stay with the BURLCO JIF. Southampton Township advised him that they are scheduled to execute their paperwork during tonight's Council Meeting.

Ms. Schiffer commented that she scheduled a dietitian to visit Southampton Township on Thursday.

IV. MEMBERSHIP RENEWALS

Mr. Forlenza mentioned that all Renewal Resolutions and Agreement have been received with the exception of Bordentown City's (awaiting contract) and Southampton Township. He mentioned that Southampton Township is holding their Council Meeting tonight. Mr. Forlenza then mentioned that Pemberton Borough will provide copies to him at tonight's Executive JIF Meeting. The deadline to renew with the Fund is October 1, 2019.

V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2019

Mr. Forlenza referred the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2019. The report reflects a six-year period for Fund Years 2013-2018. Mr. Forlenza noted that this six-year average loss ratio for the BURLCO JIF is 71.3%. He noted that these ratios are incurred losses, which is money paid on known claims, and money set aside by the adjusters at Qual-Lynx to be paid on known claims within the JIFs self-insured retention versus the members' JIF loss funding assessment. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VI. MEL LOSS RATIO REPORTS – June 30, 2019

Mr. Forlenza directed the Committee to a copy of the June 30, 2019 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2013-2019. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Works Compensation claims within the MEL's self-insured retention. Mr. Forlenza noted that the overall the six-year average loss ratio is 81.3%. He then briefly reviewed the reports included in the agenda packet with the Committee. Overall, the BURLCO JIF results are good.

Mr. Forlenza noted that this data was used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish mentioned that the remaining training schedule for 2019 is as follows:

- **Practical Leadership Strategies** – This training was held on June 27, 2019 at the Hainesport Municipal Building and was geared to Police Departments. Overall, there were 15 attendees and four (4) evaluations provided with good feedback.
- **D.E.R. Training** – This training is scheduled for October 8, 2019 from 8:30am-2:00pm at the Hainesport Municipal Building. The invitation was emailed on September 9, 2019. Mr. Garish mentioned that this class is limited to 30-35 representatives. As a result, Mr. Garish asked the Committee for authorization to add two (2) additional classes to accommodate all member towns, if needed, as there is a requirement of two (2) representatives from each town to be certified. The Committee authorized the Safety Director's office to offer two (2) additional classes to the BURLCO JIF members if needed.
- **Ergonomics / Wellness:** This training was supposed to be scheduled for the 3rd/4th Quarter of 2019. The goal was to utilize the new J. A. Montgomery facility for a recorded webinar for better participation; however, this did not take place. Mr. Garish mentioned that he had a productive meeting with Ms. Schiffer along with a Wellness Representative to develop a plan. He noted that this webinar will be costly and should take place in the 1st Quarter of 2020. The Committee agreed with the Safety Director's process.

Mr. Garish asked the Committee for their suggested Regional Training Topics for 2020. Discussion ensued.

Following a brief discussion, The Committee suggested the following topics:

- OPRA Training / General Employee's Cooperation
- Work Zone Safety for Police and General Employee's
- 1st Amendment Audit Group (Individuals recording Police Officers and posting on YouTube, looking for a reaction or incorrect procedures by the officer)

Mr. Garish stated that the Safety Coordinator/Claims Coordinator Round Table and the Wellness / Ergonomics will be held in 2020. Mr. Forlenza asked the Committee to send any suggested topics for the 2020 Regional Training Schedule to Mr. Garish.

Mr. Henry asked if it all possible can the "OPRA Training" topic be presented at the Annual Safety Breakfast since there will be a captive audience. Mr. Miola commented that he agreed with his suggestion. Mr. Forlenza stated that the message would need to be tailored to the audience, as OPRA is the Municipal Clerk's responsibility. Mr. Forlenza stated that at the next Safety Meeting in December the Safety Director would provide the Committee with a "draft" *2020 Regional Training Schedule* for approval.

VIII. SAFETY DIRECTOR BULLETINS

Mr. Miola referred the Committee to a copy of five (5) Safety Director Bulletins distributed since their last meeting:

- *Water Spray Parks – Risk Control Best Practices*
- *Best Practices for Use of Blue Emergency Warning Lights for First Responders*
- *Resources for School Crossing Guard Safety Programs*

- *Best Practices for Beach Closures*
- *September is National Preparedness Month*

Mr. Wolbert questioned the Bulletin pertaining to “blue lights” for first responders. He asked if it is necessary to contact the local Police Chief on the responder’s application. Mr. Garish responded that it is at the discretion of the town. Mr. Miola suggested developing guidelines in writing as to what is permissible for each town.

Mr. Miola mentioned to the Committee that there was a very bad claim in the TRICO JIF resulting from these emergency blue lights. He then briefly explained the claim to the Committee.

Mr. Forlenza suggested that the Clerk review all of the application for the “*Blue Emergency Warning Light for Responder*” applications to ensure the applicants still qualify to have these lights installed on their vehicles.

Mr. Garish indicated there has been an increase in claims related to tick bites. He wants the Committee to be aware of the importance of those employees working outside to check regularly for tick bites and use insect repellent. Mr. Garish mentioned that there was a claim of an employee in another JIF that may never recover from a tick bite.

Mr. Garish mentioned that his office will also be resending regularly scheduled Safety Bulletins that are distributed during the Fall months.

IX. SAFETY DIRECTOR’S MESSAGES

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee’s last meeting:

- *Bounce House’s*
- *August 12th – 18th Safe + Sound Week*
- *New School Year – Driver Awareness Reminder*

X. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish mentioned that all members have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director’s Report on a Quarterly basis.

MEL Leadership Skills Training

Mr. Garish reported that the MEL Leadership Training for 2020 will be offered to the BURLCO JIF members. He noted that this training is a three-day course and is unable to be shorted due to the pertinent information that is provided during each session. Once the dates have been confirmed they will be emailed to the members. Mr. Garish indicated that his office will continue to promote these trainings to the BURLCO JIF members.

2020 MSI Class Request – January through December

Mr. Garish indicated that the 2020 MSI Course Catalog and Class Request form was distributed to the members August 30, 2019. The deadline to submit a request to host a class was extended to September 30, 2019. As of today’s meeting, there have been 23 total request to host a class.

Learning Management System – Other updates

Mr. Garish mentioned that currently there are five (5) Kwik Course's that are available to the members. He noted that these videos can range anywhere from two minutes to 10 minutes in length.

XI. S:ERVE

Mr. Garish discussed S:ERVE, the online training program available for Police, Fire and EMS. He mentioned that Safety National will be rolling out the updated program this month. Safety National is currently working on building the JIFs within the new program and individually adding each member town. Mr. Garish mentioned that Safety National sent him an email requesting distribution directions for information being sent to the members. Once those directions are updated, correspondence will be sent to the members. He mentioned that reports will be much easier to access.

XII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Garish referred the Committee to page 44 of the agenda to a copy of the most recent Accredited / Reaccredited update as of August 29, 2019. He noted that this report was pulled from the Origami System, as the Police Chief's website has not been updated in quite some time.

Police One Academy

Mr. Garish mentioned that 18 agencies out of the 19 members with police operations have enrolled in the Program with 14 agencies actively taking courses. He then referred the Committee to page 46 to a listing of member's participation. There were 664 courses completed as of September 12. Mr. Garish also mentioned that there is a listing of the current courses on beginning on page 47 of the agenda packet for your reference.

Police Luncheon

Mr. Garish mentioned that there will be a Police Luncheon on *Preparing for the Department Defense* on October 1, 2019. He mentioned that this invitation was sent to the members on September 3, 2019.

Police Ad Hoc Committee

Mr. Garish mentioned that the last Police Ad Hoc Committee is scheduled for October 29, 2019. He stated that Mr. Hummel will speak with Mr. Forlenza in regards to a location to secure for this meeting.

XIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to pages 53-56 to the meeting minutes from the last MEL Safety & Education meeting, which was held on July 12, 2019. Mr. Forlenza highlighted the update on legislative initiatives beginning on page 53 of the agenda in regards to *Cancer Presumption for Firefighters Update*, *Sexual Abuse & Molestation*, and *Recreational Marijuana*. He indicated that the MEL is carefully monitoring these situations.

Mr. Forlenza stated that the most recent MEL Safety & Education Meeting was held on September 13, 2019 at 11:30am. The minutes from this meeting will be included in the December Safety Committee agenda.

Mr. Hummel mentioned that there is a new Risk Management Program for Fire Command Staff. He noted that he along with Mr. Ken Schultz, and Chief Thompson, would come out to your Fire

Departments in the evening to train full-time and volunteer Firefighters. Mr. Hummel stated that he admits that he does not know how to put out a fire; however, they will provide EPL, LAD and Conduct within the Fire Companies training.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 57-58 of the agenda packet to a copy of the *Most Recent Frequent Citations from April 1, 2019 through June 30, 2019*. He briefly reviewed the report with the Committee. Mr. Saville noted that the most frequently cited violations were:

Mr. Saville referred the Committee on pages 37-39 of the agenda packet. He briefly reviewed the *Most Frequently Cited Standards for April 1, 2018 through, June 30, 2018*. PEOSH continues to focus on HAZCOM written programs as well as Lock-Out-Tag-Out programs and procedures. He noted that PEOSHA has a larger emphasis on Excavation (trenching & Shoring) due to a National OSHA notice that was released.

Mr. Saville mentioned that most of the PEOSHA Compliance Officers live in South Jersey and they will be hiring two more officers for the Health Side and one more for the Labor Side. He wanted to ensure the Committee was aware that some of the Compliance Officers are asking training questions.

XV. RIGHT TO KNOW SERVICES – 2020 CONTRACT

Mr. Forlenza referred the Committee to pages 59-61 to a copy of a letter his office received from Paul Shives. He noted that Mr. Shives overseas the Public Sector Department of J. A. Montgomery. Mr. Forlenza indicated that the current *Right to Know Program* was costing J. A. Montgomery significantly more than the JIF was paying. The second paragraph states:

“As an example, our actual costs to complete the Right to Know work for the BURLCO JIF is currently \$ 41,880, and the current fee in our contract is \$25,543, which is a difference of over \$16,500 or 65%.

Mr. Forlenza stated that Management above Mr. Shives questioned if it makes sense that J. A. Montgomery continue to perform Right to now Surveys on behalf of the membership at a loss. As a result, Mr. Forlenza had a conference call with the Safety Committee Chair from the TRICO JIF and Doug Cramer from the BURLCO JIF. As both of these JIF’s receive the Right to Know Services. Mr. Forlenza asked Mr. Shives to develop a program that would phase in an increase over several years that would get them closer to covering their overall cost. He stated that if you were to conduct these services by individual town, the cost would be much more expensive.

Mr. Forlenza stated that Mr. Shives shared quotes that he received from a firm in Ocean County to undertake the Right to Know Services and their cost was above \$100,000. He stated that he explained the situation to the Finance Committee and they approved a three-year phase in process; which is highlighted on page 61 of the agenda packet. As a result, Mr. Shives has agreed to allow a phase in process for the increase. The Committee agreed with this process.

XVI. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on the 3rd Quarter Wellness Activities.

- **Presentations – 6 municipalities this quarter:**
 - Beverly City – Stress Management Techniques (July)
 - Bordentown City – 10 Keys to a Healthy Life (Sept)

- Delanco – Police Chief offering stress management presentation to officers (invited local towns – offering 4 sessions in July-Sept)
- Medford Police – psychologist spoke on Mental Health/Resiliency (August)
- Southampton – ShopRite Dietitian Healthy Lunch options (Sept)
- North Hanover – Family Feud Game on Nutrition (Aug)
- Delanco, Florence, Chesterfield, Medford, Hainesport, Pemberton Borough, and possibly other looking to have a L&L in the 4th Quarter.
- **Challenges**
 - Florence Township – has a year-long “Are you a Loser or a Maintainer” Challenge
 - Edgewater Park – Water Challenge (September)
- **Employee Wellness Day**
 - Pemberton Township
- **Other Activities**
 - Edgewater Park – sends out emails for every birthday; emailing 2-3 healthy Football Sunday recipes; purchasing water bottles with times on it to encourage hydration.
 - Florence Twp. – snacks purchased by Police Dept. for Officers; year-long Maintain or Lose Challenge (so far 2 have maintained and 9 have lost); Hydration Awareness in August (one participants name was drawn)
 - Hainesport – Monthly Healthy snack brought in by employee
 - Lumberton – Monthly Trivia Question (used September Calendar – do at least 5 things mentioned and get 2 entries into end of year drawing); chair massage (August)
 - End of Year Prize for participation in wellness events throughout the year.
 - Some towns are interested in starting a healthy snack box, decorating challenges for holidays, Gratitude Boards, meditation and office stretching demo’s.
 - Several Towns are scheduling chair massages for closer to the holidays
 - How about this for a challenge: “Take a Compliant Vacation” write down three things you are grateful for each day for one week
 - Flu Clinics, Walking clubs, stretching clubs
 - Ask employees to nominate up to 3 co-workers who embody health through active living, healthy eating and setting an example
 - Think about doing a fun teambuilding challenge: improve morale, increase happiness, decrease stress, encourage connectivity

WELCOA Summit

Ms. Schiffer mentioned that she attended the 3-day WELCOA Summit in Philadelphia. She indicated that the summit was motivating for her and she met people from all over the world. The summit focused on Wellness in the Workplace. Ms. Schiffer mentioned that she has always talked about developing a “culture for wellness” and the environment for the employees. She indicated that she would like to focus on the resiliency for our employees, as it has become a big issue in regards to stress and digital toxicity.

Ms. Schiffer briefly reported on the subjects that were discussed during the summit. She stated that she provided an extensive report that is included in the Executive Committee agenda packet for the members review. Ms. Schiffer mentioned that she has developed a new list of topics that she will be using for new presentations for Lunch and Learns for the upcoming year 2020.

Ms. Picariello commented that she enjoyed the Family Feud Game on Nutrition. She stated that it was a good team building exercise.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2019 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 62. The deadline to claim or encumber these funds is November 30, 2019. Encumbered funds must be claimed by February 1, 2020.

Mr. Forlenza mentioned that the final reminder email with the available balances to each member will be sent the first week of November.

XVII. OPTIONAL SAFETY BUDGET

The 2019 Optional Safety Budget Balance spreadsheet is included in the agenda packet on page 63. The deadline to claim or encumber these funds is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

Mr. Forlenza mentioned that the final reminder email with the available balances to each member will be sent the first week of November.

XVIII. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 64 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2019. The final date to claim encumbered funds is February 1, 2020.

A final reminder letter will be e-mailed to the members in early November for each of these programs where members have balances.

2019 Program

Mr. Forlenza referred the Committee to page 65 to a copy of the amended *2019 Safety Incentive Program* that clarifies the language to the *Optional Safety Incentive Award Criteria*. He noted that the amended program was emailed to the members on July 17, 2019.

Outstanding Suggestions for Improvement

Outstanding Suggestions for Improvement that are over two (2) years of age will be reviewed at the December Meeting. Mr. Saville commented that he went through the list a few weeks ago with those OSFI's over two (2) years of age and sent those towns an email requesting an explanation as to why they are still outstanding.

2020 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2020 Program will be reviewed at the December Meeting.

Mr. Forlenza stated that the *Safety Incentive Program* and the *Optional Safety Incentive Program* will be discussed and finalized at the December Safety Committee Meeting.

XIX. 2020 SAFETY & WELLNESS CALENDARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2020. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2020.

XX. 2020 SAFETY KICKOFF BREAKFAST

Mr. Forlenza indicated that his office will secure a date in either late March or early April 2020. The Committee agreed with Mr. Forlenza. He then asked the Committee if they would like to hold the breakfast at Indian Springs or an alternate location. Ms. Picariello indicated that at the last meeting the Committee suggested a few other locations. Ms. Ortiz responded that she reached out to Deerwood Country Club and Burlington County Country Club in Westampton, NJ. However, she is still waiting for a return call back from both of these venues. Mr. Forlenza indicated that Ms. Ortiz will follow-up via email to this Committee regarding availability and pricing. The Committee agreed with this approach.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2020 Program will be finalized at the December meeting.

XXI. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Forlenza referred the Committee to page 66-67 to a copy of the Nominating Committee Charter. He indicated that he needs a volunteer from this Committee to be a part of the Nominating Committee that will develop the Executive Committee Slate for 2020. Mr. Forlenza then reviewed the Composition of the Nominating Committee Charter with the Committee. Discussion ensued.

Following a brief discussion, Ms. Picariello from North Hanover Township volunteered to sit on the Nominating Committee to develop the Executive Committee Slate for 2020.

XXII. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 17, 2019 at 1:30pm at the Ramblewood Country Club, Mt. Laurel, NJ. The Committee Agreed.

There being no further business, the meeting adjourned at 3:10pm.

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

Tab: 09/17/2019
Tab: 09/17/2019

**2019 Semi-Annual
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 SEMI-ANNUAL SAFETY DIRECTOR'S REPORT

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EXECUTIVE SUMMARY

2019 Contract Status

The second quarter Safety Director's Report covers service activities provided during April, May, and June 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, and 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.

None of the conditions found presented concerns with the desirability of these members for renewal.

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

- City of Bordentown – Conducted a Loss Control Survey on January 11
- Borough of Fieldsboro – Conducted a Loss Control Survey on January 31
- Township of Mount Laurel – Conducted a Loss Control Survey on January 10
- Township of Tabernacle – Conducted a Loss Control Survey on January 8
- Township of Westampton – Conducted a Loss Control Survey on January 22
- Township of Woodland – Conducted a Loss Control Survey on January 8
- Township of Bordentown – Conducted a Loss Control Survey on February 8
- Township of Delanco – Conducted a Loss Control Survey on February 13
- Township of Delran – Conducted a Loss Control Survey on February 14
- Township of Medford – Conducted a Loss Control Survey on February 19
- Township of Edgewater Park – Conducted a Loss Control Survey on March 29
- Township of Lumberton – Conducted a Loss Control Survey on March 19
- Township of Mansfield – Conducted a Loss Control Survey on March 20
- Borough of Pemberton – Conducted a Loss Control Survey on March 28
- Township of Pemberton Police Department – Conducted a Loss Control Survey on March 26
- Township of Riverside – Conducted a Loss Control Survey on March 12
- Township of Chesterfield – Conducted a Loss Control Survey on May 7
- Township of Mount Laurel – Conducted a Loss Control Survey on May 3
- Township of North Hanover Police Dept. – Conducted a Loss Control Survey on May 7
- Township of Mount Laurel – Conducted a Loss Control Survey on June 6
- Township of Southampton – Conducted a Loss Control Survey on June 14
- Township of Southampton – Conducted a Loss Control Survey on June 17
- Township of Tabernacle – Conducted a Loss Control Survey on June 6

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:

- Meeting setup in Gloucester and Salem County Chief's Association to discuss PoliceOne and preparing for lawsuits.
- 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 (664 Total)

Regional Training / Safety Breakfast / Additional Training

Four Regional Training programs have been held so far this year, with one more planned for the remainder of the year.

- **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** – Will be held on October 8, 2019.

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 will be 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 members 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 make 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 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, which 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 June 30, 2019, BURLCO JIF members have participated in 578 total Instructor-led Learning Events through the MSI. This is an increase of 261 Learning Events since the first quarter and an increase of 210 Learning Events during this same time period for Fund-Year 2018. (See Appendix E)

In addition to traditional Instructor-led training, 140 online classes have been taken through the MSI as of June 30, 2019. This is an increase of 59 Learning Events since the first quarter and a decrease of 1 Learning Event during this same time period for Fund-Year 2018. (See Appendix E)

There have been sixty-six-course requests for 2020 between seven members’ towns as of this report for 2020. Those members are Bordentown City, Bordentown Township, Delran, Florence, Hainesport, Pemberton Borough, and Southampton.

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 June 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 Q3 AND 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
- Regional Training – Designated Employee Representative
- 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

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019									
2019 Visit Schedule									
Member	Si	REN	Service Consultar	Consultant Projected visits	Law Enforceme	1st visi	2nd visi	3rd vis	4th vis
Bass River	S		JS	2					
Beverly	M		JS	2	1		LE		
Bordentown City	M	REN	JS	2		1/11-R			
Bordentown Twp	L	REN	JS	3		2/8-R	2/8-R	7/18	
Chesterfield	S		JS	2		5/7			
Delanco	S		JS	2		2/13			
Delran	L	REN	JS	3		2/13-R	2/13-R		
Edgewater Park	M		JS	2					
Fieldsboro	S		JS	2		1/31-R			
Florence	L		JS	2		8/5			
Hainesport	S		JS	2					
Lumberton	L	REN	JS	4	1	3/19 - R	3/19 - R	8/30 - LE	
Mansfield	M	REN	JS	2		3/20 - R			
Medford	XL		JS	4	1	2/21			LE
Mount Laurel	XL		JS	4	1	1/10	5/3	6/6	LE
North Hanover	M		JS	2	1	5/7 LE			
Palmyra	M		JS	2	1		LE		
Pemberton Boro	S	REN	JS	2		3/28 - R			
Pemberton Twp	XL		RG	4		3/26-LE	7/2	7/15	8/15
Riverside	M	REN	JS	2		3/12 - R			
Shamong	S		JS	2					
Southampton	M	REN	RG	2		6/14-R			
Springfield	S		JS	2					
Tabernacle	S		JS	2		1/8	6/6		
Westampton	M		JS	2	1	1/22-R	LE		
Woodland	S		JS	2		1/8			
Wrightstown	S		JS	2					
xxxTOTAL		8		64	7				

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				Annual Retreat	Total Reg Train
Bass River	S	1							1	2
Beverly	M	1	1						1	3
Bordentown City	M	1	1	1					1	4
Bordentown Twp	L	1							1	2
Chesterfield	S	1	1						1	3
Delanco	S	1							1	2
Delran	L	1	1	1					1	4
Edgewater Park	M	1	1						1	3
Fieldsboro	S	1	1						1	3
Florence	L	1							1	2
Hainesport	S	1	1						1	3
Lumberton	L	1							1	2
Mansfield	M	1		1					1	3
Medford	XL	1	1	1					1	4
Mount Laurel	XL	1	1	1					1	4
North Hanover	M	1		1					1	3
Palmyra	M	1							1	2
Pemberton Boro	S	1							1	2
Pemberton Twp	XL	1	1						1	3
Riverside	M	1	1						1	3
Shamong	S	1	1						1	3
Southampton	M	1							1	2
Springfield	S	1							1	2
Tabernacle	S	1	1						1	3
Westampton	M	1	1	1					1	4
Woodland	S	1							1	2
Wrightstown	S	1							1	2
									1	
Members represented		27	14	7	0				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		
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 6/30/2019

MSI Attendance 1/1/19 to 6/30/19	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)	38	0
CHESTERFIELD (531)	39	1
DELANCO (76)	6	2
DELRAN (77)	20	1
EDGEWATER PARK (78)	14	3
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	64	0
HAINESPORT (80)	6	19
LUMBERTON TOWNSHIP (81)	13	0
MANSFIELD TOWNSHIP B (82)	7	4
MEDFORD TOWNSHIP (83)	31	4
MOUNT LAUREL (576)	5	73
NORTH HANOVER (601)	0	0
PALMYRA (MELJIF_2_487)	0	3
PEMBERTON BOROUGH (642)	23	3
PEMBERTON TOWNSHIP (208)	139	3
RIVERSIDE (84)	2	0
SHAMONG (85)	9	1
SOUTHAMPTON (373)	34	6
SPRINGFIELD (456)	1	1
TABERNACLE (86)	26	7
WESTAMPTON (532)	41	1
WOODLAND (MELJIF_2_488)	0	3
WRIGHTSTOWN (636)	10	1
Burlco JIF Totals	578	140

APPENDIX F: Safety Director Bulletins and Messages 1/1/19 to 6/30/19

Safety Director Bulletins

DATE DISTRIBUTED	SUBJECT
1/11/19	Planning for Snow Events
1/23/19	ADA Accessible Websites
1/29/19	Injury Recording Summary Logs
1/31/19	Fit-Testing Firefighters with Facial Hair
3/1/19	NEW - N.J. Public Entity Drug & Alcohol Model Program templates available
3/1/19	REVISED Drug & Alcohol Testing Bulletin
3/28/19	Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program
4/2/19	Updated Bulletin – Playground Inspection Best Practices
4/30/19	May 6 - 10 is National Stand-Down to Prevent Falls
5/23/19	Preparing for 2019 Hurricane Season
6/18/19	Training Summer Employees

Safety Director Messages

DATE DISTRIBUTED	SUBJECT
1/24/19	New Shift Briefings for Winter
1/25/19	17 Sanitation Fatalities in 2019
6/6/2019	National Forklift Safety Day
6/21/2019	EMS Injury Awareness

APPENDIX G: Outstanding Suggestions for Improvement (OSFI)

The following member towns have OSFI's that will be two years old at the end of 2019. When corrective action has been completed, please notify our office using the reply form attached to your Loss Control Survey. This form can also be found on the BURLCO JIF website.

City of Bordentown

3-2016	I	2/3/2016	Old City Hall There is a hole in the floor in the restroom located in the old jail cell. Cover or fill in this hole immediately to prevent a trip hazard.
4-2016	I	2/3/2016	Old City Hall The change in elevation presents a fall hazard leading to the clock tower. Install steps to prevent inadvertent falls when moving from one height to another.
5-2016	I	2/3/2016	Old City Hall A wooden structure blocks the handrail, hinders access and egress from the attic. Remove this structure to allow access to the handrail and full width of the stairway.
8-2016	I	2/3/2016	DPW/Water Department Ensure that all those engaged in excavation activities receive training in trench safety through the MSI.
4-2017	I	10/31/2017	DPW Improper procedures for working in excavations were observed. Provide training for all personnel and supervisors who engage in excavation operations.
5-2017	I	10/31/2017	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.

Township of Chesterfield

1-2015	I	3/26/2015	EMS Building There were several emergency lighting fixtures that were not working properly. Begin a program of inspection to include emergency lighting. Replace batteries as needed.
2-2015	I	3/26/2015	EMS Building Fire extinguishers throughout the EMS complex should receive a monthly "Quick Check" to determine if they have been removed, damaged or discharged and remain in serviceable condition. When completed the tag should be updated with the inspector's initials and the date of the inspection required by, 29 CFR 1910.157(e) (2).

Township of Chesterfield

3-2017	I	8/30/2017	New Municipal Building The reception desk in the main office area does not provide protection for anyone servicing the residents. Consider installing a barrier of sufficient height and composition to prevent access to employees and the office area. Install easily accessible emergency alarms for employees at the counter.
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Borough of Pemberton

2-2017 I

7/19/2017

Playground

Repair raised sidewalk near playground; include as part of the Road Signs and Walkway program. Repair or replace broken walkway and eliminate changes in elevation.

Township of Riverside

1-2017 I

3/10/2017

Police Department

The emergency eyewash appeared to be inadequate. Have a qualified plumber check to ensure that the eyewash is capable of delivering a proper stream of water. Inspect monthly to prevent build up of minerals which could impede flow or cause damage to the eyes.

Township of Springfield

1-2015 I

10/2/2015

Central File

The Central File was not easily accessible and available for 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. Establish and Maintain a RTK Central File.

Township of Woodland

1-2016 I

12/19/2016

Woodland Fire Station - 1970

Written Safety Inspections not available for Rolling Stock in Fire Dept. Begin a program of written inspections for Properties and Rolling Stock, including apparatus not covered by CDL regulations for daily reports.

APPENDIX H: MID-YEAR LOSS ANALYSIS

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

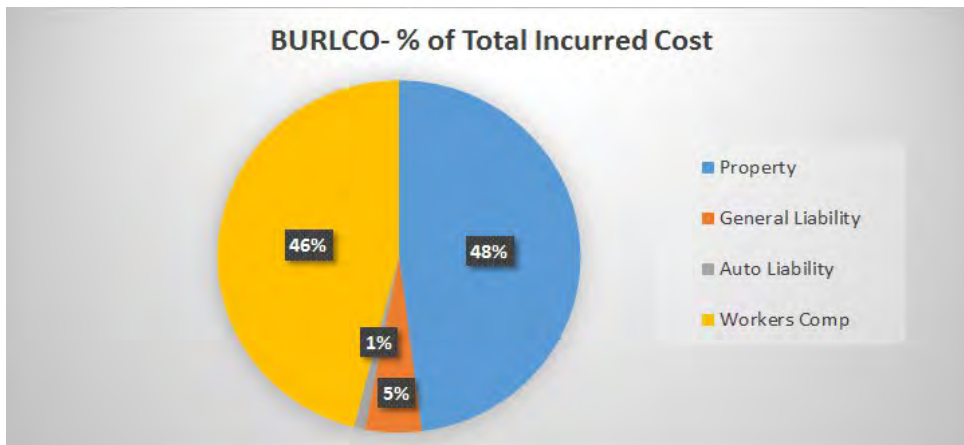
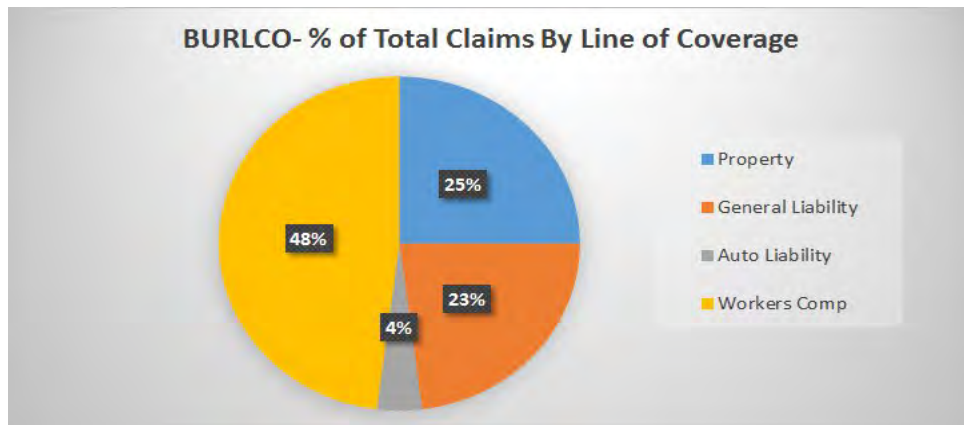
P.O. Box 2017

Toms River, New Jersey 08754

Mid-Year Snapshot

Percent of Claims and Total Incurred Cost by Line of Coverage Valued as of 6/30/2019

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE: FUND YEAR 2019 (As of 6/30/2019)					
FUND YEAR 2019 (As of 6/30/2019)					
Line of Coverage	Totals		Average	% of Claims	% of Total Incurred
	Claims	Incurred	Cost/Claim		
Property	42	\$ 477,957	\$ 11,380	25%	48%
General Liability	38	\$ 52,390	\$ 1,379	23%	5%
Auto Liability	7	\$ 7,566	\$ 1,081	4%	1%
Workers Comp	78	\$ 453,229	\$ 5,811	48%	46%
Totals for Fund Year 2019 (As of 6/30/2019)	165	\$ 991,142	\$ 6,007	100%	100%



Workers Compensation

From 1/1/2019 – 6/30/2019 Workers Compensation claims accounted for (48%) of the claim frequency and (46%) of the incurred costs. There was a total of 78 claims with a total incurred cost of \$453,229. The average cost per WC claim was \$5,811.

Police make up 33% of the Workers' Compensation frequency with 25 total claims and 20% of the incurred losses. Public Works (Building, Street Maintenance, Garbage, etc.) make up 31 % of the frequency with 23 total claims and 32% of incurred losses. EMS makes up 19% of the frequency with 14 total claims and 31% of the incurred losses.

In terms of frequency, outside of the loss cause "NOC" (18) "Strains or Injured By" is the most common loss cause with 16 claims, followed by:

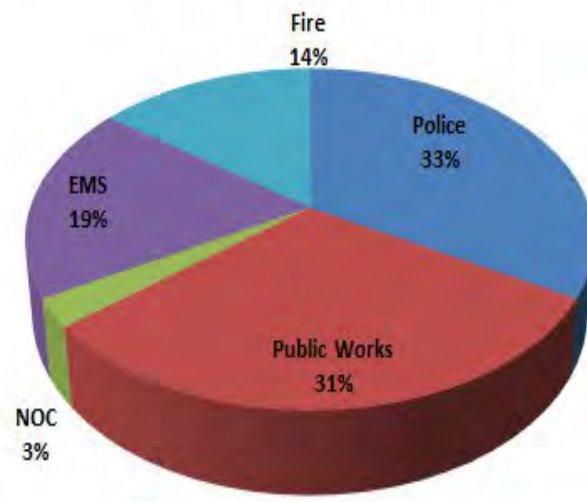
- Struck or Injured By (8)
- Motor Vehicle (8)
- Fall or Slip From (7)
- Robbery or Criminal Assault (7)

In reviewing the loss causes from a total dollars incurred standpoint, "Strain or Injured By" makes up almost 1/2 of the total dollars incurred during this period. There were 16 total claims with an incurred cost of \$190,535, which equates to 44% of the total dollars incurred, followed by:

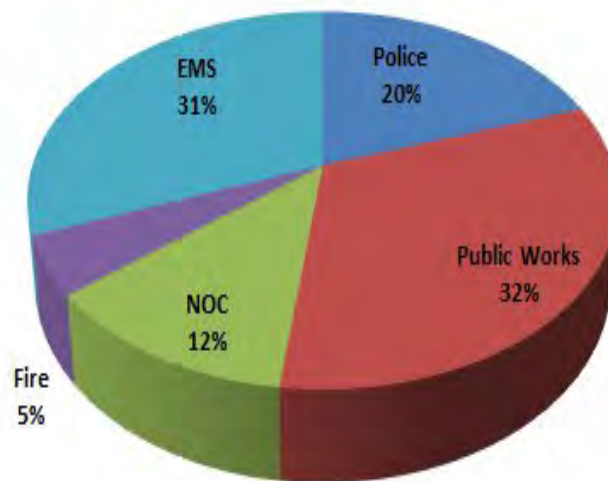
- NOC- \$89,158 (21%)
- Struck or Injured By - \$63,796 (15%)
- Fall or Slip From - \$40,453 (9%)
- Motor Vehicle \$35,087 (8%)
- Robbery or Criminal Assault – \$11,050 (3%)

Claims by Department		
Fund Year 2019 (As of 6/30/2019)		
Department Name	# Claims	Total Incurred
Administration	0	
EMS		
Paid	9	\$13,671
Volunteer	5	\$125,220
Subtotal EMS	14	\$138,891
Fire		
Paid	5	\$14,862
Volunteer	6	\$7,615
Subtotal Fire	11	\$22,477
Municipal		
Library	0	\$0
Lifeguards	1	\$501
Municipality, NOC	2	\$2,660
Subtotal Municipal	3	\$3,161
Police		
Police	25	\$88,613
Police Off Duty	0	\$0
Crossing Guards	0	\$0
Subtotal Police	25	\$88,613
Public Works		
Building Dept	7	\$45,773
Electrical Dept	0	\$0
Garbage Removal	1	\$2,750
Parks & Recreation	0	\$0
Sewage Dept	0	\$0
Street Maintenance/Cleaning	14	\$36,282
Water Dept	1	\$60,418
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
Subtotal Public Works	23	\$145,223
NOC	2	\$54,864
Total All Departments	78	\$453,229

Number of Occurrences



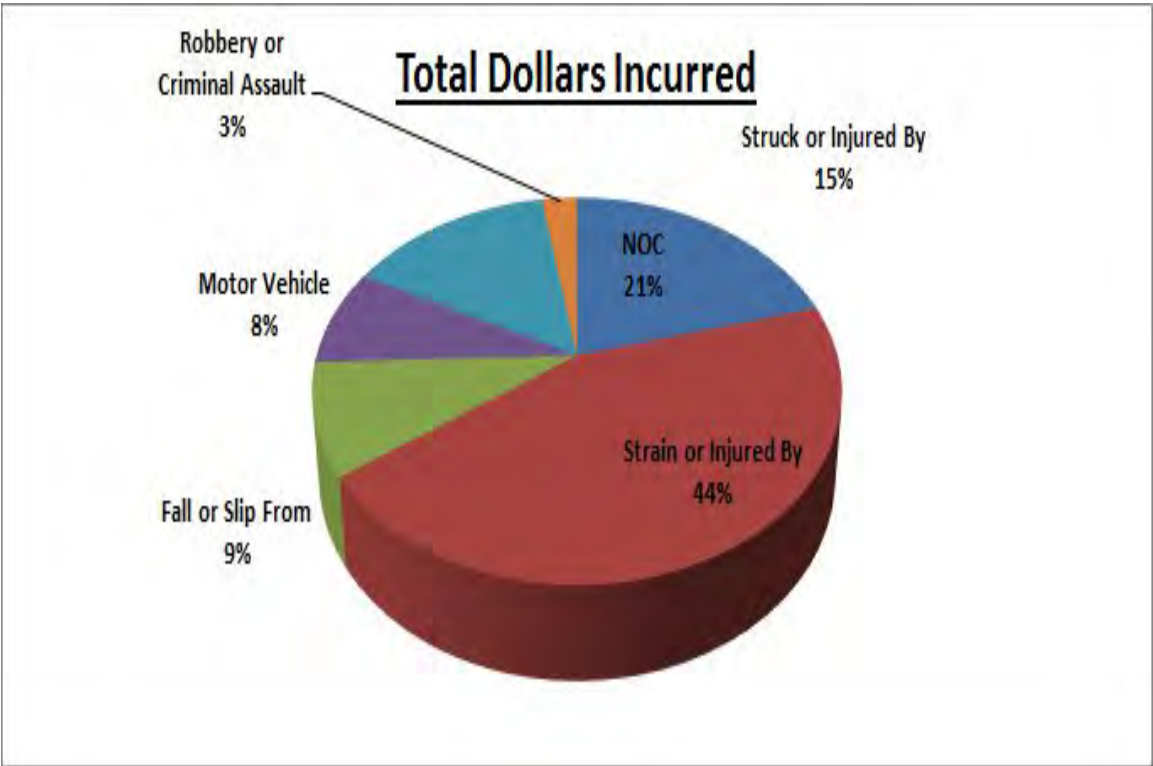
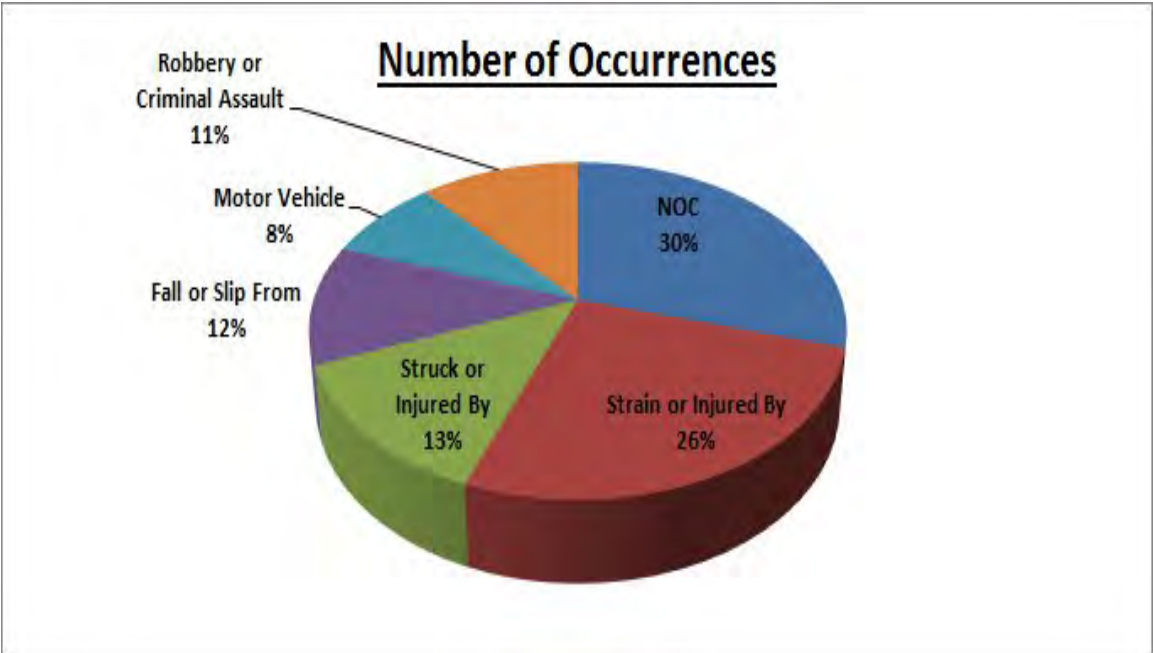
Total Dollars Incurred



Claims by Loss Cause
Fund Year 2019 (As of 6/30/2019)

Loss Cause	# Claims	Total Incurred
Burns or Scald - Heat or Cold Exposure	0	0
Caught In Or Between	3	\$ 3,888
Cut, Puncture, Scrape Injured By	4	\$ 4,751
Fall Or Slip From	7	\$ 40,453
Motor Vehicle	5	\$ 35,087
Strain or Injured By	16	\$ 190,535
Striking Against Or Stepping On	5	\$ 7,573
Struck or Injured By	8	\$ 63,796
Contact With Electric Current	0	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	0	\$ -
Explosion Or Flare Back	0	\$ -
Foreign Body In Eye	2	\$ 2,245
Robbery Or Criminal Assault	7	\$ 11,050
Repetitive Motion	2	\$ 3,443
Cumulative (All Other) - Latex	0	\$ -
Other Misc. Cause - Disease Exposure	1	\$ 1,250
NOC	18	\$ 89,158
Total All Loss Causes	78	\$ 453,229

Leading Accident Origins: By Cause & Total Dollars Incurred (Top 6)



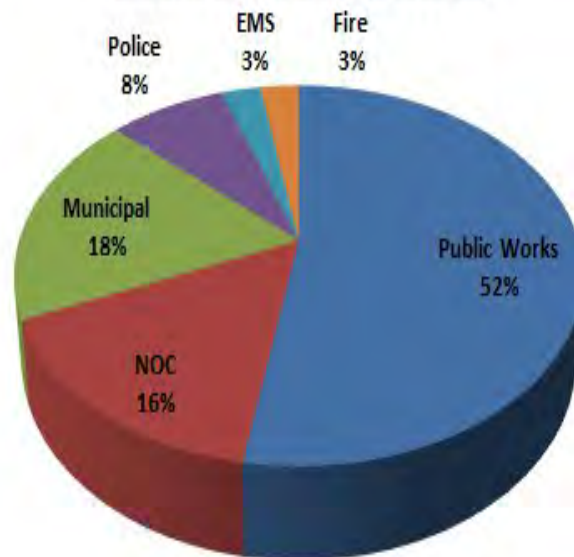
General Liability Claims

From 1/1/2019 – 6/30/2019 General Liability claims accounted for (23%) of the claim frequency and (5%) of the incurred costs. There was a total of 58 claims with a total incurred cost of \$52,390. The average cost per General Liability claim was \$1,379.

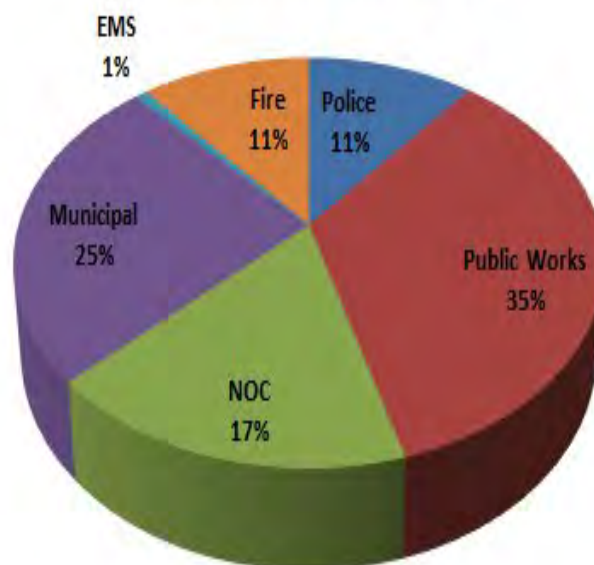
Claims by Department		
Department Name	# Claims	Total Incurred
Administration	0	\$0
EMS		
Paid	0	\$0
Volunteer	1	\$432
Subtotal EMS	1	\$432
Fire		
Paid	1	\$5,800
Volunteer	0	\$0
Subtotal Fire	1	\$5,800
Municipal		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	7	\$13,250
Subtotal Municipal	7	\$13,250
Police		
Police	3	\$5,700
Police Off Duty	0	\$0
Crossing Guards	0	\$0
Subtotal Police	3	\$5,700
Public Works		
Building Dept	1	\$2,600
Electrical Dept	0	\$0
Garbage Removal	1	\$2,600
Parks & Recreation	1	\$600
Sewage Dept	0	\$0
Street Maintenance/Cleaning	17	\$12,385
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
Subtotal Public Works	20	\$18,185
NOC	6	\$9,023
Total All Departments	38	\$52,390

Leading Accident Origins: By Department & Total Dollars Incurred

Number of Occurrences



Total Dollars Incurred

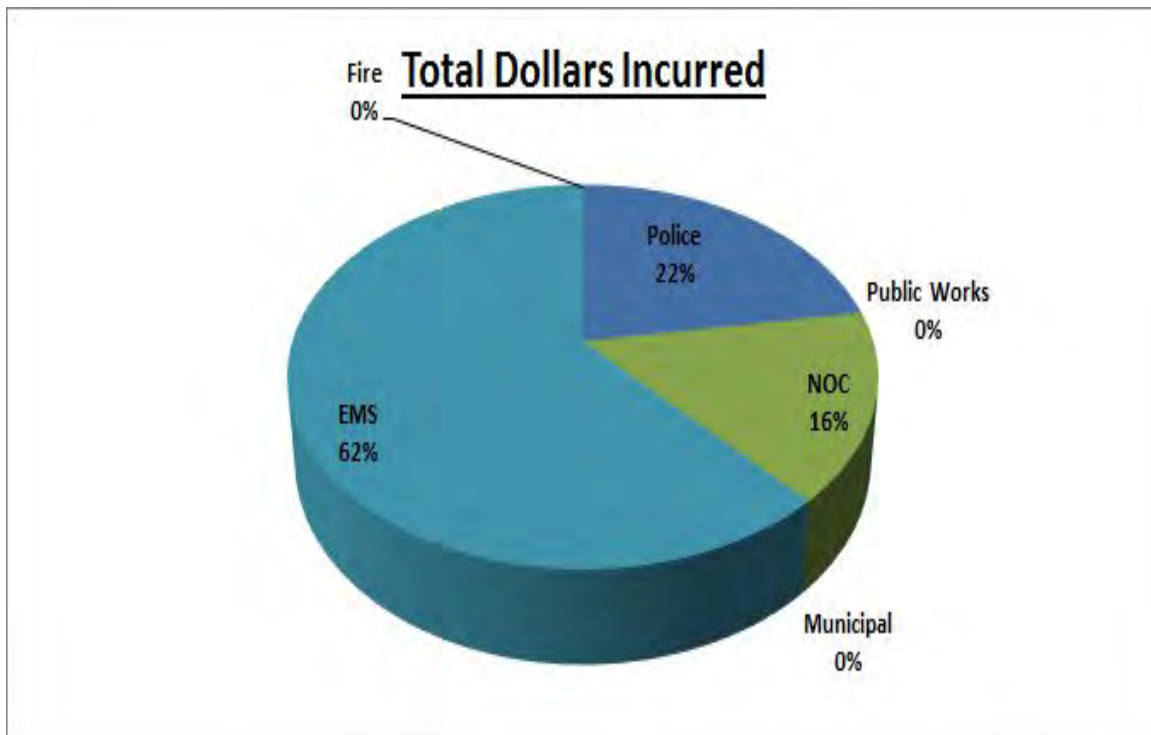
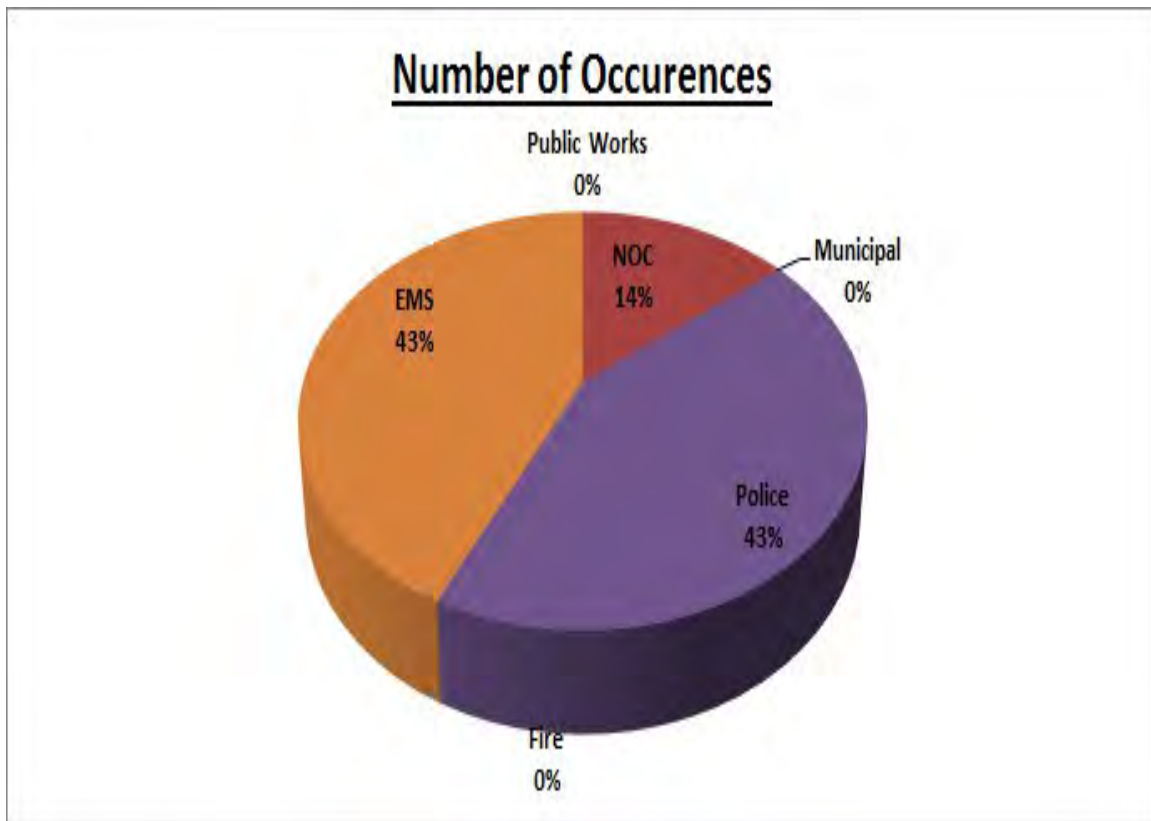


Auto Liability Claims

From 1/1/2019 – 6/30/2019 Auto Liability claims accounted for (4%) of the claim frequency and (1%) of the incurred costs. There was a total of 7 claims with a total incurred cost of \$7,566. The average cost per Auto Liability claim was \$1,081. The average # of claims per 100 vehicles was 0.58

Claims by Department		
Department Name	# Claims	Total Incurred
Administration	0	\$0
EMS		
Paid	1	\$600
Volunteer	2	\$4,066
Subtotal EMS	3	\$4,666
Fire		
Paid	0	\$0
Volunteer	0	\$0
Subtotal Fire	0	\$0
Municipal		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	0	\$0
Subtotal Municipal	0	\$0
Police		
Police	3	\$1,700
Police Off Duty	0	\$0
Crossing Guards	0	\$0
Subtotal Police	3	\$1,700
Public Works		
Building Dept	0	\$0
Electrical Dept	0	\$0
Garbage Removal	0	\$0
Parks & Recreation	0	\$0
Sewage Dept	0	\$0
Street Maintenance/Cleaning	0	\$0
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
Subtotal Public Works	0	\$0
NOC	1	\$1,200
Total All Departments	7	\$7,566

Leading Accident Origins: By Department & Total Dollars Incurred



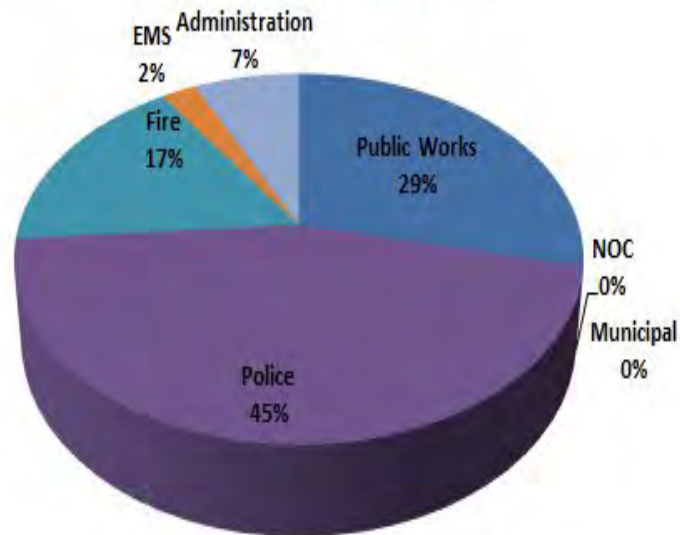
Property Claims

From 1/1/2019 – 6/30/2019 Property claims accounted for (25%) of the claim frequency and (48%) of the incurred costs. There was a total of 42 claims with a total incurred cost of \$477,957. The average cost per Property claim was \$11,380.

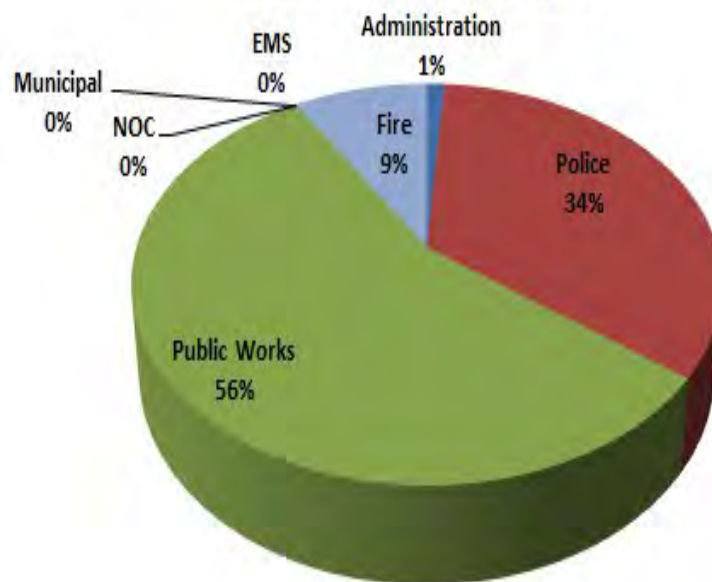
Claims by Department		
Department Name	# Claims	Total Incurred
Administration	3	\$5,505
EMS		
Paid	0	\$0
Volunteer	1	\$0
Subtotal EMS	1	\$0
Fire		
Paid	6	\$34,555
Volunteer	1	\$7,500
Subtotal Fire	7	\$42,055
Municipal		
Library	0	\$0
Lifeguards	0	\$0
Municipality, NOC	0	\$0
Subtotal Municipal	0	\$0
Police		
Police	19	\$163,157
Police Off Duty	0	\$0
Crossing Guards	0	\$0
Subtotal Police	19	\$163,157
Public Works		
Building Dept	4	\$139,541
Electrical Dept	0	\$0
Garbage Removal	0	\$0
Parks & Recreation	2	\$5,153
Sewage Dept	0	\$0
Street Maintenance/Cleaning	6	\$122,546
Water Dept	0	\$0
Construction Super	0	\$0
Landfill	0	\$0
Sewer Construction	0	\$0
Trash Plant	0	\$0
Subtotal Public Works	12	\$267,240
NOC	0	\$0
Total All Departments	42	\$477,957

Leading Accident Origins: By Department & Total Dollars Incurred

Number of Occurrences



Total Dollars Incurred



Lost Time Accident Frequency

The 2019 LTAF rate for the BURLCO JIF is 1.11 as of May 31, 2019. This is under the current average amongst all JIFs, which is 1.36 for this same period. The overall LTAF for the three-year period (2017-2019) is 1.42, which is again under the current average for the three-year period of all other JIFs which is 1.82. The BURLCO JIF continues to perform well as a whole. We will continue to monitor data on a monthly basis and report to the Executive Safety Committee. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

We continue to place emphasis on the most problematic lines of coverage and the highest frequency members, based on LTAF, and loss ratio reports, and departments with significant trends and experience, especially Police and Public works.

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			May 31, 2019	
FUND	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	TOTAL RATE * 2019 - 2017
CENTRAL	0.87	1.49	1.68	1.45
SUBURBAN ESSEX	0.97	2.12	1.96	1.85
BURLINGTON	1.11	1.74	1.23	1.42
SUBURBAN MUNICIPAL	1.12	1.63	1.22	1.37
MONMOUTH	1.18	1.42	1.79	1.53
BERGEN	1.22	1.47	1.49	1.43
CAMDEN	1.27	2.60	1.94	2.09
NJ PUBLIC HOUSING	1.31	2.19	2.27	2.07
OCEAN	1.48	2.36	2.42	2.23
SOUTH BERGEN	1.49	2.27	1.92	1.99
MORRIS	1.54	1.71	1.36	1.54
TRI-COUNTY	1.61	1.88	2.02	1.89
N.J.U.A.	1.63	2.27	2.09	2.08
PROF MUN MGMT	1.75	2.48	2.14	2.21
ATLANTIC	1.78	2.32	2.02	2.11
AVERAGE	1.36	2.00	1.84	1.82
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Lost Time Rate by Member

Burleo JIF									
2019 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF May 31, 2019									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2019 - 2017
MEMBER_ID	MEMBER	*	5/31/2019						
1	75 BEVERLY		0	0	0.00	0.00	0.00	1 BEVERLY	0.00
2	76 DELANCO		0	0	0.00	2.15	2.84	2 DELANCO	2.11
3	78 EDGEWATER PARK		0	0	0.00	4.35	2.27	3 EDGEWATER PARK	2.74
4	79 FLORENCE		0	0	0.00	1.91	1.00	4 FLORENCE	1.21
5	80 HAINESPORT		0	0	0.00	0.00	0.00	5 HAINESPORT	0.00
6	81 LUMBERTON		0	0	0.00	0.00	0.97	6 LUMBERTON	0.37
7	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	7 MANSFIELD TOWNSHIP	0.82
8	83 MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	8 MEDFORD TOWNSHIP	0.62
9	84 RIVERSIDE		0	0	0.00	5.00	0.00	9 RIVERSIDE	2.01
10	85 SHAMONG		0	0	0.00	0.00	0.00	10 SHAMONG	0.00
11	86 TABERNACLE		0	0	0.00	1.27	0.00	11 TABERNACLE	0.49
12	373 SOUTHAMPTON		0	0	0.00	2.55	1.15	12 SOUTHAMPTON	1.49
13	456 SPRINGFIELD		0	0	0.00	0.00	1.94	13 SPRINGFIELD	0.80
14	531 CHESTERFIELD		0	0	0.00	0.00	0.00	14 CHESTERFIELD	0.00
15	577 BASS RIVER		0	0	0.00	0.00	0.00	15 BASS RIVER	0.00
16	600 BORDENTOWN TOWNSHIP		0	0	0.00	0.00	1.36	16 BORDENTOWN TOWNE	0.55
17	601 NORTH HANOVER		0	0	0.00	1.32	0.00	17 NORTH HANOVER	0.61
18	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	18 WRIGHTSTOWN	0.00
19	642 PEMBERTON BOROUGH		0	0	0.00	0.00	0.00	19 PEMBERTON BOROUGH	0.00
20	651 WOODLAND		0	0	0.00	0.00	0.00	20 WOODLAND	0.00
21	679 FIELDSBORD		0	0	0.00	0.00	0.00	21 FIELDSBORD	0.00
22	576 MOUNT LAUREL		0	2	1.94	2.63	1.80	22 MOUNT LAUREL	2.16
23	77 DELRAN		0	1	2.25	2.87	1.00	23 DELRAN	2.01
24	589 BORDENTOWN CITY		0	1	2.49	0.00	1.65	24 BORDENTOWN CITY	1.07
25	650 PALMYRA		0	1	2.89	2.67	2.78	25 PALMYRA	2.75
26	532 WESTAMPTON		0	2	3.64	2.00	0.00	26 WESTAMPTON	1.46
27	208 PEMBERTON		0	3	3.68	5.17	3.53	27 PEMBERTON	4.22
Totals:			0	10	1.11	1.74	1.23		1.42
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2018 Loss Time Accident									
Frequency as of			May 30, 2018		2.14				