



## **AGENDA PACKET**



**Tuesday, May 19, 2020 at 3:30 PM**

**Via Conference Call**

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Conference Call  
Tuesday, May 19, 2020 – 3:30 PM

## AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
  - A. Adoption of the **April 21, 2020** Meeting Minutes.....Pages 1-10
  - B. Adoption of the **April 21, 2020** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 11- 43
  - A. Lost Time Accident Frequency.....Pages 15-16
  - B. Certificates of Insurance.....Page 17
  - C. Financial Fast Track Report.....Handout
  - D. Regulatory Filing Checklists.....Pages 18-19
  - E. 2019 Safety Incentive Program Awards.....Page 20
  - F. 2020 Optional Safety Budget.....Page 21
  - G. 2020 Wellness Incentive.....Page 22
  - H. EPL/Cyber Risk Management Budget.....Page 23
  - I. EPL Compliance Status .....Page 24
  - J. Statutory Bond Status.....Page 25
  - K. Skateboard Park Approval Status.....Page 26
  - L. Capehart & Scatchard Updates.....Pages 27-30
  - M. Elected Officials Training
  - N. Police Command Staff Training - Invite.....Pages 31-32
  - O. Managerial & Supervisory Training – Invite.....Pages 33-35
  - P. Land Use Training Certification.....Page 36
  - Q. Financial Disclosure Statement Filing.....Pages 37-42
  - R. Annual Planning Retreat – Save the Date.....Page 43
  - S. New Fund Commissioner Orientation
  - T. Renewing Member Visitation Program
  - U. Website

V.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Handout
B.	MEL Helpline and Contact List.....	Pages 44-45
C.	Resolution 2020 - _____ Authorizing the Release of the 2018 Closed Session Minutes Inclusive of Previous Redacted Discussions Due to Ongoing Litigation That May Now be Released - <b>Motion – Roll Call</b> .....	Pages 46-47
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 48-50
B.	Police One Training.....	Update
C.	Executive Order 133.....	Pages 51-60
D.	MSI Bulletin: Taking Employees Temperature.....	Pages 61-62
E.	MSI Bulletin: Reopening Parks.....	Page 63
F.	MSI Bulletin: COVID Child Exploitation Guidance.....	Page 64
G.	MSI Bulletin: COVID Solid Waste Operations.....	Pages 65-66
H.	MSI Bulletin: Fire Rescue COVID Exposure.....	Pages 67-69
I.	MSI Bulletin: Fire Rescue COVID Exposure Updated.....	Pages 70-72
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 73
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 74
B.	Targeting Wellness Newsletter .....	Pages 75-84
C.	Tabata Workout.....	Page 85
D.	Word Searches.....	Pages 86-87
E.	Obesity and COVID-19.....	Pages 88-90
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 91
B.	Average Number of Days to Report a Claim.....	Page 92
C.	Transitional Duty Reports.....	Page 93
D.	PPO Savings & Penetration Report.....	Pages 94-95
E.	Top 10 Provider/Paid Provider by Specialty.....	Page 96
F.	Nurse Case Management Report.....	Page 97
G.	Virtual Care.....	Pages 98-99
XIII.	Technology Risk Services	
A.	Report.....	Pages 100-112
B.	Pivot Point Newsletters.....	Page 113
C.	MEL Cyber Risk Management Plan Compliance Status.....	Page 114
XIV.	Treasurer's Report as of April 30, 2020 .....	Pages 115-155
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	May Bill List.....	Page 156
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	

XV. Committee Reports

Finance Committee Report

- A. 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at the June or July Executive Committee Meeting

XVI. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – May 1, 2020.....Pages 157-158

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Directors Office to Re-Advertise the June Executive Committee Meeting in Consultation with the Fund Chair, Fund Secretary, and Fund Solicitor –  
**Motion – All in Favor**

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, June 23, 2020 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or Via Conference Call</b></p>
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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 2020- \_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

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

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***

**Via Conference Call**

**April 21, 2020**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, April 21, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

Notice of this meeting was given by: (1) sending sufficient notice herewith to the ***Burlington County Times***, Mt. Holly, NJ, and to the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

***ROLL CALL***

Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Colleen Treusch, *Alternate*, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Rich Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **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:

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mary Picariello, **North Hanover 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  
EJA/Capacity Insurance  
Insurance Agency Mgmt.  
Hardenberg Insurance Group

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

Mr. Forlenza reminded the Fund that again this month, in order to keep the meeting moving along, Roll Call votes would only be of the Executive Committee members.

Chair Jack then entertained a Motion to move up Ms. Kosko, Alternate Executive Committee Member #1, to the Executive Committee in the absence of Mr. Wolbert for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Cramer, seconded by Mr. Mascia to move up Ms. Kosko as presented. All In Favor. Motion carried by majority vote.

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair Jack presented the open & closed session meeting minutes of the March 24, 2020 meeting of the Fund, as found in the agenda packet and provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Gural seconded by Mr. Ingling, to approve the Open & Closed session meeting minutes of the March 24, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the March 24, 2020 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.

### ***EXECUTIVE DIRECTOR'S REPORT***

Mr. Forlenza referenced the Executive Director's Report found in the agenda and noted it was self-explanatory, and due to the format of the meeting, he has asked the Fund Professionals to minimize their reports for this month; however, being sure to touch on any important or pertinent information they feel needs to be discussed or addressed.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one of these programs.

Mr. Forlenza stated there were several items in his report that have unfortunately either had to be cancelled or postponed to be rescheduled. He noted the remaining Elected Officials Seminar scheduled for March 24, 2020 at Merighi's has been cancelled. Elected officials will still be able to take the online course on the MEL Website for credit as long as it is completed by May 1st. As

far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will be rescheduled at a later date once things return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office last month notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, all now will be held via conference call and his office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings. We will keep the Fund updated on any changes to this process.

Mr. Forlenza noted the Fund has tentatively scheduled its Annual Planning Retreat on May 19, 2020 at Café Madison, Riverside, NJ beginning at 8:30 AM. Following the Retreat will be the Executive Committee Meeting beginning at 3:30 PM. An invitation and the RSVP Form will be emailed out shortly. Should there be any changes to the date of the Annual Retreat, and/or the location/format of the May Executive Committee Meeting, a notice will be sent to the Fund Commissioners via email and posted to the JIF website.

Mr. Forlenza noted that on March 30, 2020, his office notified all Fund Commissioners, and Fund Professionals, via email, of their requirement to complete the FDS process due to their role with the JIF. All FDS must be submitted by April 30, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie.

Lastly, Mr. Forlenza reiterated everyone should know and feel confident that the Executive Directors office is in contact with the other Fund Professionals on a daily basis, so please, if you have any questions, or need any assistance, please reach out at any time to any one of us, either via phone or email, as we are here to help you.

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 zero (0) closed case(s) since the last meeting.

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He stated he has been receiving calls daily in regards to COVID-19 questions. He also noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and has sent out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and if anyone has any questions or concerns to definitely reach out to him and he will be happy to assist the best he can.

Lastly, Mr. DeWeese presented a Letter and Resolution for consideration by the Executive Committee to authorize the Release of Fund Year 2019 Closed Session Meeting Minutes with redactions as noted in his letter.

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

### ***Resolution 2020-22 Authorizing the Release of Fund year 2019 Closed Session Executive Committee Meeting Minutes.***

Motion by Mr. Cramer, seconded by Mr. McMahon to approve Resolution 2020-22 as presented.

**ROLL CALL**

**Yeas:** Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
John Gural, **Palmyra Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

***SAFETY DIRECTOR'S REPORT***

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He stated, if anyone should have any questions, please feel free to reach out to him at any time.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses***

Mr. Roselli presented the *Lessons Learned from Losses* for April which discussed *Indemnity Agreements*. He then highlighted the following to protect against future liabilities:

- Consult with your town Solicitor
- Consult with your RMC as they have an understanding of identifying exposures and transferring of risk.
- Be sure current indemnification agreements and contracts clearly indicate where responsibilities lie.
- Be sure your town is named as an Additional Insured on the Certificate of Insurance or the Contract. Do not assume.

He then presented an example of a claim that could have been very costly; however, with Mr. DeWeese's intervention, and the presence of a strong indemnification agreement, was ultimately settled with no loss or legal costs from the JIF/member.

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

***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer referenced her report in the agenda packet, noting that events for April have been postponed due to the current situation and social distancing.

Ms. Schiffer stated it is highly recommended that all employees are reminded about and encouraged to utilize any EAP (Employee Assistance Program) of which they have access. In addition, police chaplains or contracted PD psychologist are in place to support them as well as their families. She has had some Towns reach out to her for recommendations and she has put them in touch with Cooper and she has received a lot of positive feedback on this program. You can use your wellness funds to offset the cost of your EAP program.

Ms. Schiffer gave a shot out to Hainesport: In an attempt to bring some "sanity" and light-heartedness into the office, they hosted a "Wear your Pajamas to work" day, "Wear your favorite



Sports Team jersey” day and hosted an ice cream sundae bar. Note this was not applied to their wellness funds.

Ms. Schiffer stated it is important to stay connected with your employees: check in with coworkers or plan periodic meetings via phone or video just to make sure everyone is doing okay. Maybe try a remote, online meditation together. Stay active through the day regardless of where you are: Encourage movement breaks.

Ms. Schiffer noted she is doing a “Workout Wednesday” at 10am and 1:45pm initiated by specific Towns but is offering it to anyone who is interested. Please contact her if you might be interested in participating so she can sent the link to join Zoom.

Ms. Schiffer noted workplace wellness is taking on a completely new appearance and there has never been a time when employee wellbeing is more important than now.

Weekly, Ms. Schiffer has been sending out “A note from your Wellness Director” in an effort to provide words of positivity and to remind everyone to take care of yourself first! Understanding that Monday’s may not be the best time to send out emails due to weekend backlog, she will start to send out emails on Tuesdays.

It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness; this is a time to address emotional and mental health, which directly impacts every other aspect of our lives.

#### April Targeting Wellness Newsletter

This month is National Stress Awareness Month so please make sure your employees have received a copy of her Newsletter.

Ms. Schiffer noted you will find a Mindfulness Calendar to help navigate through the month of April by offering a daily self-care focal point and for the April "Challenge" she included a "Let's Stay at Home" Bingo.

Lastly, the Exercise of the Month is a diagram showing a few yoga moves.

Hopefully employees are taking advantage of all the live streaming and free workout videos the internet and particularly YouTube is offering.

Lastly, Ms. Schiffer noted to please reach out to her via email, phone or text so she can assist in helping employees through resource recommendations.

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 March 2020.

#### **Lost Time v. Medical Only Cases**

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

	<b>March</b>	<b>YTD</b>
<i>Lost Time</i>	3	7
<i>Medical Only</i>	5	28
<i>Report Only</i>	54	67
<i>Total Intakes</i>	62	103
<i>Report Only % of Total</i>	87%	65%

<i>Medical Only/Lost Time Ratio</i>	<i>63:37</i>	<i>80:20</i>
<i>Average Days to Report</i>	<i>3.8</i>	<i>4.5</i>

### ***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>640</i>
<i>Transitional Duty Days Worked</i>	<i>426</i>
<i>% of Transitional Duty Days Worked</i>	<i>67%</i>
<i>\$ Saved by Accommodating</i>	<i>\$48,347.45</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>214</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>33%</i>
<i>Cost of Days Not Accommodated</i>	<i>\$21,106.39</i>

### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>March</i></b>
<i>Bill Count</i>	<i>144</i>
<i>Original Provider Charges</i>	<i>\$402,206</i>
<i>Re-priced Bill Amount</i>	<i>\$95,080</i>
<i>Savings</i>	<i>\$307,127</i>
<i>% of Savings</i>	<i>76%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99%</i>

Ms. Beatty noted her office is fully operation with the majority of employees working from home.

Ms. Beatty stated they are working with their medical facilities to deliver safe medical services and treatment as required. She noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities.

Ms. Beatty noted to date they have received 91 COVID-19 Report only claims for the BURLCO JIF

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero stated in regards to the new cyber hygiene training course recently assigned, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 email scams that are circulating. He noted one member has already fallen victim to one of these scams, but luckily, due to double redundancy backups, there was minimal damage and they were only down for one day. Please be sure emails received are coming from a trusted source. If you have any question regarding this, he had previously provided a link to all members, where if you type in the questionable email address, it will show you where the email originated.

Mr. Romero reminded the members he is available 24/7, so if there are any issues he can assist with, please reach out.

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **March 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of March 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

#### ***Investment Interest***

Interest received or accrued for the reporting period totaled \$24,277.01. This generated an average annual yield of 1.46%. However, after including an unrealized net gain of \$56,458.25 in the asset portfolio, the yield is adjusted to 4.92% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$119,098.82 as it relates to current market value of \$14,499,970.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,541,881.95.

The Fund's asset portfolio with Wilmington/Trust consists of 4 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	\$0	\$44,404.29
Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	
FY 2020 Premium Assessments	\$369,268.00	

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

Delran Township	\$30,926.00
Chesterfield Township	\$1,104.00
Bordentown City	\$69,790.00
Bordentown Township	\$43,805.00
Westampton	\$10,333.00
1 <sup>st</sup> Qtr. '20 E-JIF Dividend	\$83,187.28

***Cash Activity for the Period***

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,637,635.63 to a closing balance of \$19,723,797.36 showing an increase in the fund of \$86,161.73.

***Loss Run Payment Register – March 2020***

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 \$277,087.33. The claim detail shows 287 claim payments issued.

***Bill List – March 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the April Bill List in the amount of \$948,874.11 which was included in the agenda packet.

Chair Jack entertained a motion to approve the March 2020 Loss Run Payment Register and approve the April 2020 Bill List in the amount of \$948,874.11 as presented

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 *March 2020 Loss Run Payment Register and approve the April 2020 Bill List* as presented.

**ROLL CALL    *Yeas***    Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
John Gural, **Palmyra Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

***Nays:***            None

Motion carried by unanimous vote.

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

***COMMITTEE REPORTS***

*Finance Committee Report* - Mr. Forlenza noted that the 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at either the May or June Executive Committee Meeting assuming an in person meeting. The membership agreed.

*Safety Committee Meeting – March 25, 2020* – Mr. Cramer noted the minutes were included in the agenda packet and were self-explanatory and if anyone had any questions, they could reach out to himself or Mr. Forlenza.

***MEL/RCF/EJIF REPORTS***

Chair Jack noted the MEL report, including two (2) MEL Cyber News memos in regards to COVID-19 from March 27, 2020 were included in the agenda and were self-explanatory.

Mr. Matchett noted the RCF report from March 27, 2020 was also included in the agenda packet and was self-explanatory.

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

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, he would like to ask for a Motion, after consultation with the Fund Chair, Secretary, & Solicitor to re-advertise the May Executive Committee Meeting to a conference call, if needed. He noted he would prefer to have authorization to re-advertise, as it is an uncertainty right now. He also noted he will be consulting with these same individuals over the next week or so in regards to the logistics of the Annual Retreat, which has been postponed to date.

Chair Jack asked for a Motion to re-advertise the May Executive Committee Meeting as outlined by Mr. Forlenza.

Motion by Mr. Gural, seconded by Mr. Mascia to re-advertise the May 2020 Executive Committee Meeting. All in Favor. Motion carried.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will more than likely be a conference call on Tuesday, May 19, 2020 at 3:30 PM unless otherwise noted.

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment. Mr. Forlenza did note that this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

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

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

### ***EXECUTIVE SESSION MEETING – Resolution #2020-23***

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

Motion by Mr. Cramer, seconded by Mr. Ingling, to Adopt ***Resolution #2020-23***.

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. Cramer seconded by Mr. Ingling, 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><b>Workers Compensation</b></i>	<i><b>General Liability</b></i>
2019176278	2019164610
MLT-2020194299	2019165721
2020198969	001241781
2020194285	

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

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

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session:

# 001252073  
# 2019158557

Chair Jack entertained a motion to Abandon Subrogation on the files presented

Motion by Mr. Gural, seconded by Mr. Ingling, to Abandon Subrogation on the files as presented.

**ROLL CALL    *Yeas***    Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
John Gural, **Palmyra Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

***Nays:***            None

Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the April 21, 2020 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. Ingling, to adjourn the April 21, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: May 19, 2020  
Re: **Executive Director's Report**

.....

**A. Lost Time Accident Frequency Report – (pgs. 15-16)**

The March 2020 Lost Time Accident Frequency Summary and the Statewide Recap for March 2020 are attached for your review.

**B. Certificates of Insurance (pg. 17 )**

A summary of the Certificates of Insurance issued during April 2020 are attached for your review.

**C. Financial Fast Track Report**

The Financial Fast Track Report as of March 31, 2020 is a handout. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

**D. Regulatory Filing Checklists (pgs. 18-19)**

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. 2019 Safety Incentive Program Awards (pg. 20)**

Revised announcement letters including instructions on how to collect your 2019 Safety Incentive Program Awards was emailed to all members on or about April 14, 2020. A report detailing the reward amounts for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**F. 2020 Optional Safety Budget (pg. 21 )**

A consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**G. 2020 Wellness Incentive Program Allowance (pg. 22)**

A consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**H. EPL/Cyber Risk Management Budget (pg. 23)**

A consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was November 30, 2020. All encumbered funds must be claimed by February 1, 2021.**

**I. Employment Practices Liability Compliance – (pg. 24)**

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. Statutory Bond Status (pg. 25)**

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 bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 26 )**

The MEL has established a process, outlined in MEL Coverage Bulletin **2020-09**, 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.

**L. Capehart & Scatchard Updates (pgs. 27-30)**

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.

**M. Elected Officials Seminars**

The Fund sponsored Elected Officials training has concluded. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars as well as the sessions held at the 2019 League of Municipalities are posted on the JIF website. The MEL had announced an online course which you could access from the MEL website. A notice on how to take the online course was sent to all members the week of March 16<sup>th</sup>. In order to receive the credit, you must have completed the training by June 1, 2020.

**N. Police Command Staff Training (pgs. 31-32)**

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning



session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. The April 1, 2020 training scheduled at Auletto Caterers, Deptford has been postponed due to the pandemic and will be rescheduled. The remaining training dates are scheduled as follows:

September 22, 2020 – O’Connors, Eastampton  
October 15, 2020 - Merighi’s Savoy Inn, Vineland

**O. Managerial & Supervisory Trainings – Invite (pgs. 33-35)**

One of the requirements of the MEL’s 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the ACM and TRICO JIFs. An invitation/invite was emailed to all Clerks, RMC’s, and Fund Commissioners on or about March 6, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The first training date of April 7, 2020 at the Wildwood Convention Center has been postponed and will be rescheduled. The remaining trainings have been scheduled on the following dates:

Wednesday, June 24, 2020 – O’Connors, Eastampton  
Thursday, September 24, 2020 – Auletto Caterers, Deptford  
Tuesday, September 29, 2020 – Merighi’s Savoy Inn, Vineland

**P. Land Use Training Certification (pg. 36)**

On or about October 11<sup>th</sup>, a supply of Land Use Liability Training Booklets were mailed to each member’s Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality’s Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed for certain Board Members. Please note that only these Board Members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

**Q. Financial Disclosure Statement Filing (pgs. 37-42)**

In 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director’s office once we are notified of their assignment and have 30 days from their day of assignment in which to file. On March 30, 2020, Kris Kristie notified all Fund Commissioners, and Fund Professionals required to complete the FDS process, via email of their responsibility to include their role with the JIF on their FDS which originally had to be submitted by April 30, 2020 has been extended until July 31, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office should contact Kris Kristie at 856-446-9136.

**R. Annual Planning Retreat –Save the Date (pg. 43)**

The Annual Planning Retreat is scheduled for Thursday & Friday, July 30<sup>th</sup> & 31<sup>st</sup>. This year’s Retreat will be held in conjunction with the TRICO JIF as the BURLCOJIF has had to cancel its Retreat due to the pandemic. A *Save the Date* will be sent out this week to all members, RMC’s, and Professionals of the BURLCO & TRICO JIFs.

**S. New Fund Commissioner Orientation**

A Fund Commissioner Orientation took place on May 19, 2020 @ 10:00 AM. It was held via Webex. Those Fund Commissioners that responded to a February 27, 2020 email invitation indicating an interest in attending this session were contacted and provided with information on attending the Orientation.

**T. Renewing Member Visitation Program**

Earlier this month, the Executive Director's office sent a request to each of the renewing members regarding the current and anticipated format of their governing body meetings. The purpose of this request is to determine the process by which the Executive Director's office can provide each of the governing bodies with information pertaining to their renewal in the JIF. Based upon the response to this request, the Executive Director's office will participate in these meetings either in person, via conference call, or through video conferencing. Each renewing member is asked to respond to this email as soon as possible.

**U. Website ([WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG))**

In 2019, the new BURLCO JIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@riskprogramadministrators.com](mailto:Megan_Matro@riskprogramadministrators.com).

**V. New Member Activity**

Nothing to Report.

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

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00		NA
Bordentown City	M	3,400.00														0.00	3,400.00		NA
Bordentown Twp	L	3,450.00														0.00	3,450.00		NA
Chesterfield	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00					2,400.00									2,400.00	0.00		NA
Fieldsboro Boro	S	2,850.00				2,850.00										2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	3,100.00				3,100.00										3,100.00	0.00		NA
Lumberton	L	3,200.00					3,200.00									3,200.00	0.00		NA
Mansfield	M	2,900.00					2,900.00									2,900.00	0.00		NA
Medford	XL	4,000.00				4,000.00										4,000.00	0.00		NA
Mount Laurel	XL	3,500.00					3,500.00									3,500.00	0.00		NA
New Hanover (new)		0.00	New Member January 1, 2020														0.00		NA
North Hanover	M	2,900.00				2,900.00										2,900.00	0.00		NA
Palmyra	M	2,650.00					2,650.00									2,650.00	0.00		NA
Pemberton Boro.	S	2,100.00					2,100.00									2,100.00	0.00		NA
Pemberton Twp.	XL	3,500.00				3,500.00										3,500.00	0.00		NA
Riverside	M	2,900.00														0.00	2,900.00		NA
Shamong	S	3,100.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,650.00					2,650.00									2,650.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00		NA
Westampton	M	3,400.00														0.00	3,400.00		NA
Woodland	S	2,350.00					2,350.00									2,350.00	0.00		NA
Wrightstown	S	2,850.00					2,850.00									2,850.00	0.00		NA
Total By Line		\$81,750.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$36,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,400.00	\$22,350.00		NA

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**

**Burlington County Municipal Joint Insurance Fund  
2020 Optional Safety Budget**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date Encumbered
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														0.00	4,645.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**

**Burlington County Municipal Joint Insurance Fund  
2020 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00					500.00									500.00	-	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**

**Burlington County Municipal Joint Insurance Fund  
2020 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	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														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
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														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
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														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**



# SAVE THE DATE

The Gloucester, Salem, Cumberland Counties Municipal Joint  
Insurance Fund

&

The Burlington County Municipal Insurance Fund  
Will be holding a

*Joint Annual Planning Retreat that is  
Scheduled*

For

Thursday, 30, 2020

and

Friday, July 31, 2020

At

Auletto Caterers

1849 Cooper Street

Almonesson, NJ 08096

(856) 227-3800

**\*\*Invitation to follow\*\***

If you have any questions, please contact

Sheila Ortiz at

[Sheila\\_Ortiz@riskprogramadministrators.com](mailto:Sheila_Ortiz@riskprogramadministrators.com)

*Thank you!*



DAVID S. DEWEESE, ESQUIRE  
david@deweeseclawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE  
scott@deweeseclawfirm.com

Phone: (609) 522-5599  
Facsimile: (609) 522-3003  
www.DeWeeseLawFirm.com

May 8, 2020

Paul A. Forlenza, Executive Director, BURLCOJIF  
**ARTHUR J. GALLAGHER**  
**RISK MGT. SERVICES, INC.**  
P.O. Box 530  
6000 Sagemore Drive, Suite 6203  
Marlton, New Jersey 08053

[via paul\_forlenza@riskprogramadministrators.com]

**RE: BURLCOJIF 2018 Closed Session Meeting Minutes**

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2018 (January through December) and based upon my review of those redactions, the redactions to the February 20, 2018, June 19, 2018, July 17, 2018, and November 20, 2018 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,  
**THE DEWEESE LAW FIRM, P.C.**

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF  
Chris Roselli, Acct. Mgt., Qual-Lynx  
Meghan Jack, BURLCOJIF Fund Chair



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2020-\_\_\_**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2018 CLOSED  
SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF PREVIOUS  
REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY NOW BE  
RELEASED AS RECOMMENDED BY THE FUND SOLICITOR**

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

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

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

**WHEREAS**, in 2018, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

**WHEREAS**, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

**WHEREAS**, in correspondence dated April 8, 2020, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2018 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

**WHEREAS**, in correspondence dated May 7, 2020, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of the Closed Session Minutes from the February 20, 2018, June 19, 2018, July 17, 2018 and the November 20, 2018 Closed Session Minutes can now be released.

**NOW THEREFORE BE IT FURTHER RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the February 20, 2018, June 19, 2018, July 17, 2018 and the November 20, 2018 Closed Session Minutes can now be released in their entirety to the public as matters have now been resolved;

**BE IT FURTHER RESOLVED** that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on May 19, 2020.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon, Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson

# SAFETY DIRECTOR REPORT

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Robert Garish, Senior Risk Control Consultant

**DATE:** May 1, 2020

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 Senior Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant <a href="mailto:lgershman@jamontgomery.com">lgershman@jamontgomery.com</a> Office: 856-446-9279		Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

#### *LOSS CONTROL SURVEYS*

- No visits were conducted during the month of April

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No visits were conducted during the month of April

#### *MEETINGS ATTENDED*

- BURLCO JIF Executive Fund Commissioner Meeting (Telephonic) - April 21
- BURLCO JIF Claims Meeting – (Telephonic) - April 21

#### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
May 19	Fund Meeting	Telephonic
May 19	Claims Meeting	Telephonic

### ***SAFETY DIRECTOR'S BULLETINS AND NOTICES***

Training announcements and bulletins are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the JIF website to verify contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by email. 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.

- April 1, 2020 - Safety Director Message – Junior Firefighters & EMS Cadets
- April 3, 2020 - New Bulletin – COVID-19 Exposures to First Responders
- April 7, 2020 - New Bulletin – FBI warns of child exploitation during COVID-19
- April 9, 2020 - New Bulletin – COVID and Solid Waste Collection
- April 10, 2020 - Safety Director Message – Post-COVID Summer Camp Training Resources
- April 15, 2020 - Updated Bulletin – Firefighter / EMT Exposure to COVID-19
- April 17, 2020 - Message from Safety Director for Administrative personnel
- April 22, 2020 - New Bulletin – Taking Employees' Temperatures for Return-to-Work
- April 30, 2020 - NEW MSI online streaming video service
- April 30, 2020 - Updated Bulletin – Parks and Playgrounds

### ***MEL MEDIA LIBRARY***

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

FEBRUARY	
Municipality	Number of Videos
---	-0-

### ***MEL SAFETY INSTITUTE (MSI)***

Streaming safety videos have been added to the Learning Management System. Under this new service, called MSI Now, about 130 titles are now available by logging into the LMS and selecting the MSI NOW & Online Training College at the bottom right of the Home page. Once the College is opened, the list of videos will show on the right side of the page, under one of ten categories. Select the desired category and a list of videos that can be streamed right to your workplace.

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](http://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.

**MSI in-classroom training programs will continue to be suspended until further notice. We will be announcing future training opportunities soon.**

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise ([afelip@jamontgomery.com](mailto:afelip@jamontgomery.com)).

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

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – MAY 2020

### BE HURRICANE READY



#### Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Please make sure that your town's Schedule of Locations and Statement of Values in Origami is accurate. Insurance carriers and FEMA will follow up to confirm that damaged locations are "Covered Property" before making loss payments.
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

#### Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Example: A municipality did not secure an NFIP Flood Policy on their Municipal Building that was in a Flood Zone. As a result, when Hurricane Irene hit in August of 2011, the first \$500,000 in damages to the building and separately the first \$500,000 in damages to contents was not paid by insurance. They were able to put in a claim with FEMA who did help with approximately 50% of the uninsured loss. The Municipality still had to pay several hundred thousand dollars in damages themselves because they did not secure a Flood Policy.

# 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: May 19th, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### MAY ACTIVITY

Continuing with my weekly emails on "A note from your Wellness Director" in an effort to provide words of positivity and to remind everyone to take care of self first! Working with Megan Matro on adding a **Wellness page to the JIF Website** that includes components of each weekly email message.

It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness. **This is a time to address emotional and mental health, which directly impacts every other aspect of our lives!**

List of Ideas to **optimize the use of your Wellness Funds.**

### **May Targeting Wellness Newsletter**

May is a beautiful month to enjoy nature...and all the valuable Vitamin D obtained from a walk in the sunshine. Nature is not only valuable for our physical health but our mental health as well. May is **Mental Health Month**. Although there are dozens of directions I could have gone on this topic, I hope you find the following interesting and informative:

- What is mental health? How exercise can improve your mental health
- Things that we need to stop saying to ourselves
- What to do if you aren't ready for meditation
- How sleep impacts mental health
- Resilience and Adaptability skills
- Diet is linked to depression
- Featured Recipe: Cheesy Brussels Sprouts and Mushrooms
- Celebrating all Moms!

**Exercise of the Month:** Tabata Workout, this short, high-intensity workout can be done with or without equipment. Although it's meant to push you to work to our maximum for 20-seconds, please honor your body and your own fitness level. It's about progression not perfection!

**Word Search Puzzles for Brain Power:** Just for fun, take a few minutes to de-stress and clear your mind of any concerns by enjoying a puzzle, or two!

### **Weekly Zoom Video Conferences:**

- Have been offering two days a week – Workout Wednesday and Reflection Friday (10am)
- Open to all municipal employees who have access to a computer
- Should the dates and times selected not work for your employees but you are interested in setting up your own Zoom meeting, please reach out to me. I would be happy to work with you to try to accommodate. If you have another topic you'd like to hear, I am certainly open to your suggestions and would welcome your input.

I celebrate all you have been doing to stay healthy, positive, and dedicated to your communities. Reflect on all the accomplishments you have made over the last eight weeks. All the ways you have been resilient. All the ways you have adapted and changed, beyond what you ever thought was possible. We all certainly have come a long way. I hope you feel mentally stronger and confident that you will continue to be resilient and adaptable as we move forward.

*Happy to announce that I have passed the National Board Certification exam for Health & Wellness Coaching.*



**Burlington County Municipal JIF  
Managed Care Summary Report  
2020**

<b>Intake</b>	<b>April-20</b>	<b>April-19</b>	<b>2020 April YTD</b>	<b>2019 April YTD</b>
# of New Claims Reported	95	13	198	64
# of Report Only	84	8	151	22
% Report Only	88%	62%	76%	34%
# of Medical Only	5	5	32	32
# of Lost Time	6	0	14	10
Medical Only to Lost Time Ratio	45:55	100:00	70:30	76:24
Occupational, Claim Petition Cancer Presumption	0		1	
Average # of Days to Report a Claim	4.2	1.0	4.8	1.3

<b>Nurse Case Management</b>	<b>April-20</b>	<b>April-19</b>
# of Cases Assigned to Case Management	21	15
# of Cases >90 days	16	10

<b>Savings</b>	<b>April-20</b>	<b>April-19</b>	<b>2020 April YTD</b>	<b>2019 April YTD</b>
Bill Count	125	154	532	710
Provider Charges	\$396,651	\$128,259	\$1,366,284	\$941,375
Repriced Amount	\$115,339	\$53,757	\$349,009	\$339,326
Savings \$	\$281,312	\$74,502	\$1,017,276	\$602,049
% Savings	58%	58%	74%	64%

<b>Participating Provider Penetration Rate</b>	<b>April-20</b>	<b>April-19</b>	<b>2020 April YTD</b>	<b>2019 April YTD</b>
Bill Count	97%	94%	96%	98%
Provider Charges	98%	91%	99%	97%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>April-20</b>	<b>April-19</b>	<b>2020 April YTD</b>	<b>2019 April YTD</b>
Bill Count	97%	98%	96%	96%
Provider Charges	99%	99%	99%	99%

<b>Transitional Duty Summary</b>		<b>2020 April YTD</b>	<b>2019 April YTD</b>
% of Transitional Duty Days Worked		69%	55%
\$ Saved By Accommodating		\$60,248.61	
% of Transitional Duty Days Not Accommodated		31%	45%
Cost Of Days Not Accommodated		\$24,232.13	



# Cyber Risk Management Monthly Executive Report

May 6, 2020



## Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	12	12	100%	12	4	33%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	20	18	90%	20	16	80%
Chesterfield Township	16	14	87%	16	6	37%
Delanco Township	17	17	100%	17	12	70%
Delran Township	27	27	100%	27	13	48%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Township	30	28	93%	30	1	3%
Hainesport Township	8	8	100%	8	7	87%
Lumberton Township	22	18	81%	22	12	54%
Mansfield Township	55	46	83%	55	22	40%
Medford Township	111	111	100%	111	105	94%
Mount Laurel Township	71	69	97%	71	27	38%
New Hanover Township	1	1	100%	7	3	42%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	96%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	54	53	98%	54	52	96%
Riverside Township	2	2	100%	2	1	50%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	16	15	93%	16	8	50%
Springfield Township	6	6	100%	6	3	50%
Tabernacle Township	13	12	92%	13	12	92%
Westampton Township	50	49	98%	50	37	74%
Woodland Township	7	7	100%	7	6	85%
Wrightstown Borough	4	4	100%	4	3	75%

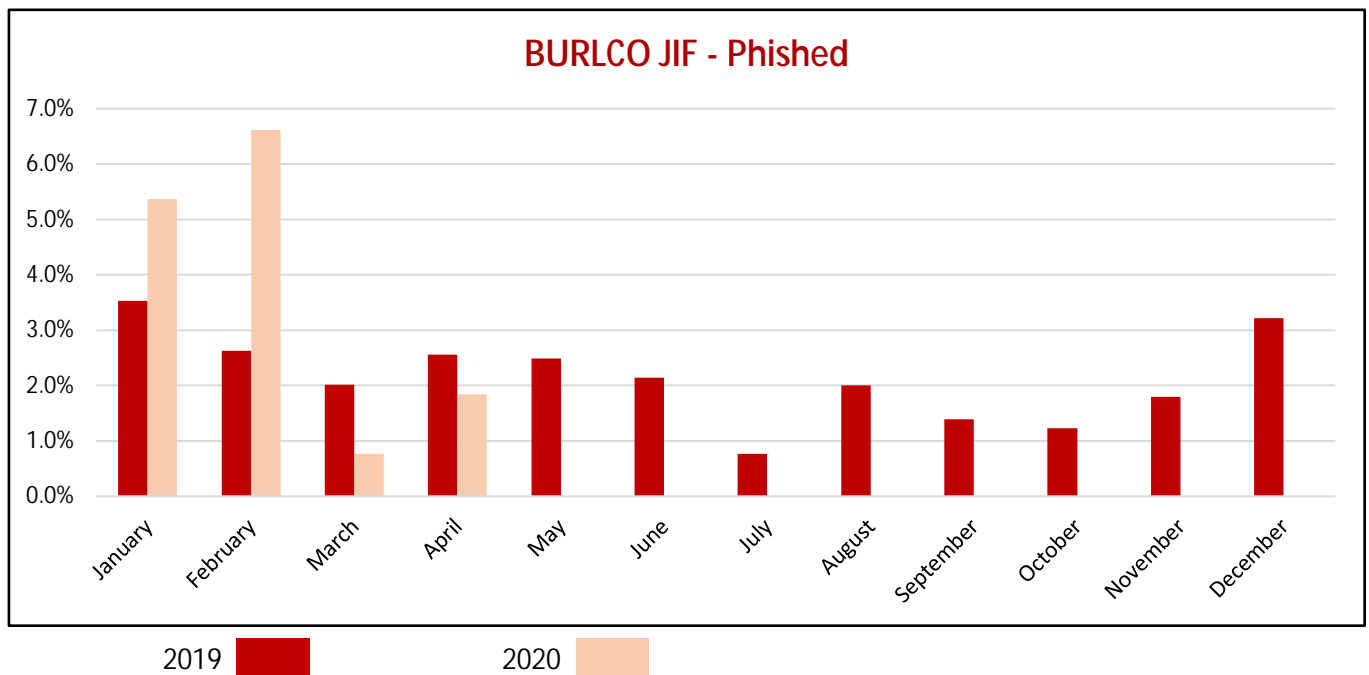


# Phishing Report

Month	2019			2020		
	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%
February	494	13	2.6%	650	43	6.6%
March	546	11	2.0%	653	5	0.8%
April	665	17	2.6%	653	12	1.8%
May	765	19	2.5%			
June	653	14	2.1%			
July	653	5	0.8%			
August	648	13	2.0%			
September	577	8	1.4%			
October	654	8	1.2%			
November	614	11	1.8%			
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 3.6%



# Phishing by Municipality

Municipality	Total Emails	# of Positive Clicks	False Positive Clicks	% Positive Clicks
Bass River Twp	3	0	0	0%
Beverly City	13	0	0	0%
Bordentown City	4	1	0	0%
Bordentown Twp	13	0	0	0%
Chesterfield Twp	8	0	0	0%
Delanco Twp	17	0	0	0%
Delran Twp	47	0	0	0%
Edgewater Park Twp.	17	0	0	0%
Fieldsboro Borough	4	0	0	0%
Florence Twp	33	0	0	0%
Hainesport Twp	8	0	0	0%
Lumberton Twp	17	2	0	0%
Mansfield Twp	51	0	0	0%
Medford Twp	140	3	0	0%
Mount Laurel Twp	70	2	0	0%
North Hanover Twp	7	0	0	0%
Palmyra Borough	44	2	0	0%
Pemberton Twp	43	1	0	0%
Pumberton Borough	4	0	0	0%
Riverside Twp	2	0	0	0%
Shamong Twp	7	0	0	0%
Southampton Twp	16	0	0	0%
Springfield Twp	7	0	0	0%
Tabernacle Twp	12	0	0	0%
Westampton Twp	55	0	0	0%
Woodland Twp	7	0	0	0%
Wrightstown Borough	4	0	0	0%
Grand Total	653	12	1.8%	0%

Phishing Template	Count of Phishing Template	% of Template	Count of Date Clicked	% of Click
amazon_order	25	68%	0	0%
Amex_Income_Verification	59	29%	0	0%
apple	29	59%	0	0%
BackgroundReport_Text	65	26%	3	5%
cyber_acuity	14	121%	0	0%
Facebook Reactivation	67	25%	2	3%
facebook_page_insights	16	106%	0	0%
hp_order_survey	14	121%	0	0%
linkedin_who_looking	19	89%	1	5%
Microsoft_Office365_Password_Change	53	32%	2	4%
microsoft_planner	19	89%	0	0%
Netflix_Account	57	30%	0	0%
Office_File_Deletion_Alert	24	71%	0	0%
UPS Package Redirect	45	38%	0	0%
workstation_updates	32	53%	1	3%
Zendesk_Password_Change	63	27%	0	0%
Zendesk_Ticket_Update	52	33%	3	6%

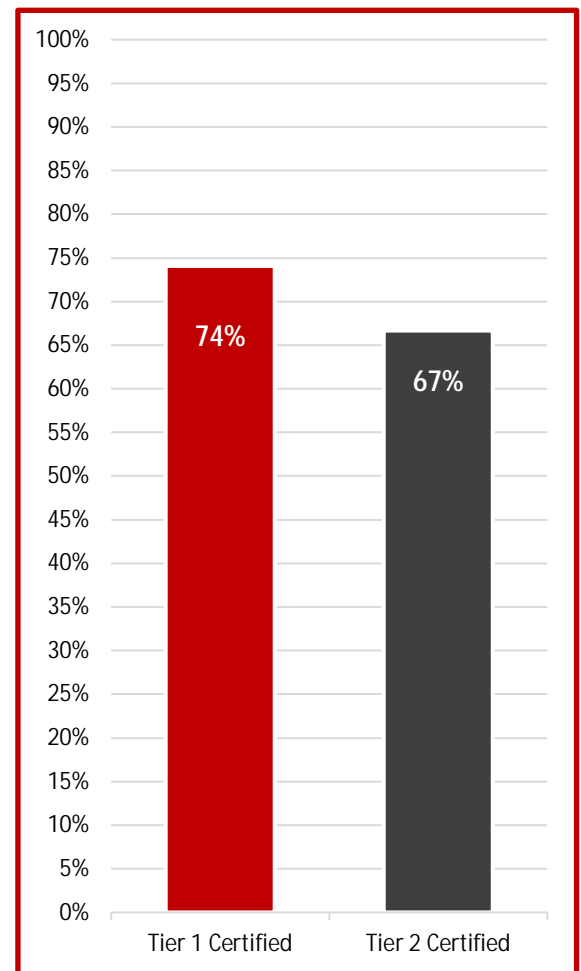
Grand Total

653

12

# MEL's Cyber Risk Management 5/2020

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
Beverly City		
Bordentown City		
Bordentown Township		
Chesterfield Township		
Delanco Township	11/22/2019	11/22/2019
Delran Township	10/14/2019	11/26/2019
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	10/14/2019	
Hainesport Township	2/21/2020	
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township	12/10/2019	12/27/2019
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	3/6/2020	3/6/2020
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	11/1/2019
Riverside Township	12/18/2019	12/18/2019
Shamong Township	10/21/2019	10/21/2019
Southampton Township	1/6/2020	1/6/2020
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough		



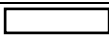



Total # of Municipalities	27	
Tier 1 Certified	20	74%
Tier 2 Certified	18	67%

# 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 

## AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-02-17 14:15:13
Burlington	Bordentown City	0.0	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2020-03-05 14:15:08
Burlington	Bordentown Township	2.6	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2020-02-21 14:15:11
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2020-03-06 14:15:06
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2020-02-21 14:15:11
Burlington	Delran Township	5.0	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2020-03-13 14:15:16
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2020-04-22 16:15:37
Burlington	Florence Township	4.0	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2020-04-22 16:15:37
Burlington	Hainesport Township	5.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2019-10-23 14:15:35
Burlington	Lumberton Township	7.6	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2019-10-23 14:15:35
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2020-03-08 14:15:12
Burlington	Medford Township	5.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2020-03-24 15:15:08
Burlington	Mount Laurel Township	4.8	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2020-03-09 14:10:08
Burlington	Palmyra Borough	2.6	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2019-10-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2020-03-09 14:10:08
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-03-12 14:15:14
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2020-03-12 14:15:14
Burlington	Tabernacle Township	5.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-02-18 14:15:07
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2020-03-10 14:15:12

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

[The Standardized Control Assessment: Better, Faster and Cheaper for Both Outsourcers and ...](#)

### Have Questions?

[info@pivotpointsecurity.com](mailto:info@pivotpointsecurity.com) | 1-888-748-6876

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

# Sample of Monthly Detail Report



## - Monthly Report

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

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

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

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

Have **Questions?**

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# COVID-19 Sample Phishing Email

## [EXTERNAL] Redeem SBSA-COVID-19-Financial Relief

ibsupport@standardbank.co.za

To: [REDACTED]

  SBSA-COVID-19-Financial Relief.html (2 KB)

 View Forensics

Dear User

Standard Bank has announced a second wave of relief to help its customer base navigate financial commitments as Covid-19 continues. Please Download attached SBSA COVID-19 Financial Relief to receive your R7,500.00 government issued financial relief.

To view this file, you will need to have Adobe PDF Reader installed. To install it, simply:

Copy and paste this URL into your browser: [www.get.adobe.com/reader/?promoid=BUIGO](http://www.get.adobe.com/reader/?promoid=BUIGO)



Go to the website

Click the "Download" button and follow the easy steps. Done!

## [EXTERNAL] Urgent Order / Covid-19 Medical Equipment

buyer@gov.com

To: [REDACTED]

  P.O Covid-19 Medical Equipment.html (9 KB)



FYI

Find the attached of our purchase order catalogue over Covid 19, pharmaceutical products, equipment and medical devices e.t.c we need immediately.

kindly note that we have go true your latest catalog from our partner. Also,inform us about the minimum order quantity,Delivery time or FOB,and payment terms warranty.

If you need any other additional information, please contact me  
Purchasing Manager Luke Diego

## **[EXTERNAL] Re: UN COVID-19 Stimulus**

noreply@messagecentre.com



To: [REDACTED]

Note that you have been chosen as one of the beneficiaries of this package.

You will be receiving the sum of 10,000.00 EUR plus Sanitizes worth 500, EUR in addition to this you will also receive face Mask worth 500 EUR as well.

Kindly contact our Zonal Coordinator, Mrs Lina, through her email address below to receive your approved package.

Contact Email Address: delia.d@onet.eu

## **RE: Coronavirus disease (COVID-19) outbreak prevention and cure update.**

TedrosAdhanom@who.int

To: [REDACTED]



tedros-achanom-who-director-general.jpg (50 KB)



Coronavirus Disease (COVID-19) CURE.rar (1 MB)



Coronavirus Disease (COVID-19) CURE.zip (1 MB)

Please find the attached file with the instructions on common drugs to take for prevention and fast cure to this deadly virus called Coronavirus Disease (COVID-19).

This is an instruction from WHO (World Health Organization) to help fight against coronavirus.

NOTE : once received this mail review the attached file and follow the instructions .

please forward to your family members and friends to help us reach every one on how to fight this virus , and the instructions are very simple and affordable.

Thanks

Best regard

Director WHO (World Health Organization)

**[EXTERNAL] Coronavirus today infected 34 people in your state**

Clariss.Mageissen2081246@gmx.com

To: [REDACTED]nj.us

 covi19map.zip (1 KB)

logo

Important news

Due to the latest news we want to notify that we developed a new Application that can show the Coronavirus alerts near you.  
This Application is absolutely free in United States.  
You can find the App in the attachment.

[IMAGE]

United States Department of Health & Human Services 2020

Required Java, you can download it from Official site

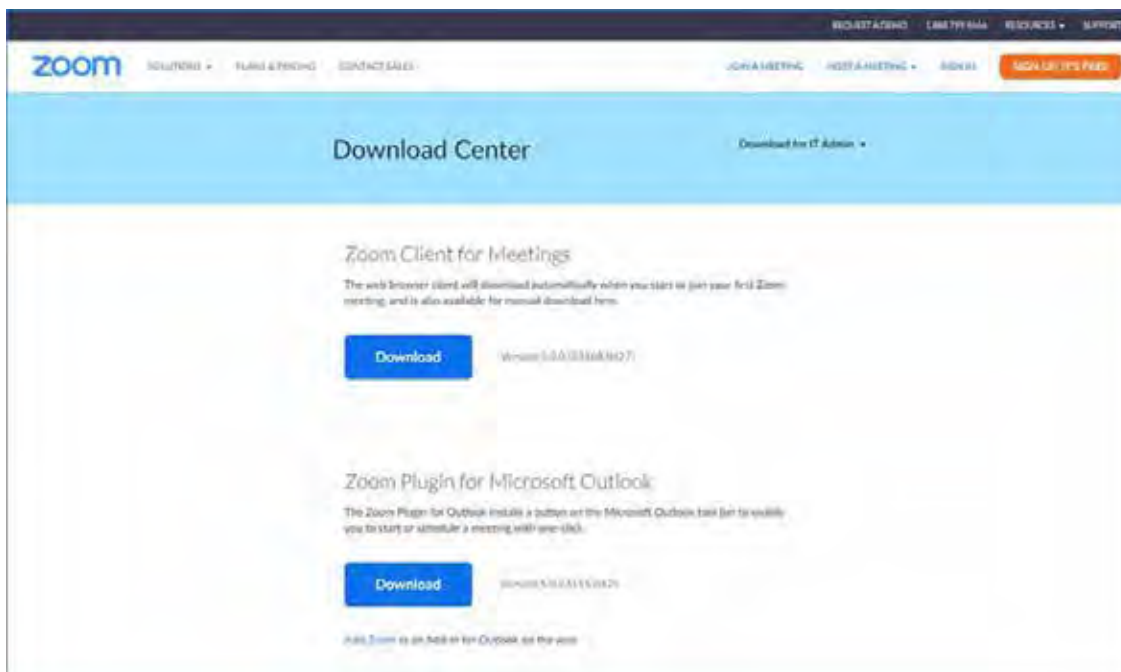
## ZOOM Conference Vulnerability

As many of us are practicing social distancing, videoconferencing has become the new "norm". There have been reports of ZOOM having security and vulnerability issues where an uninvited guest can crash and disrupt a conference.

ZOOM has just released version 5.0 which increases it's security features including support for AWS 256-bit GCM encryption.

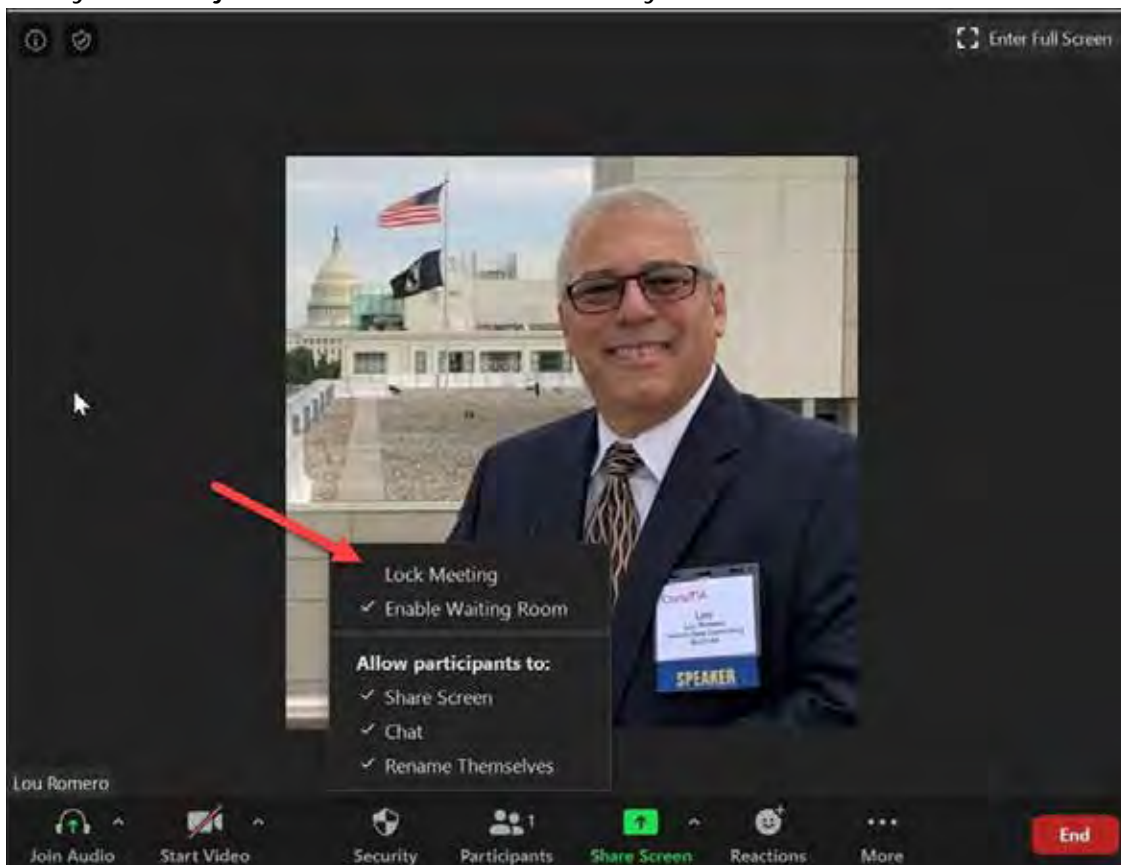
ZOOM will fully deploy and enforce Version 5.0 by May 30<sup>th</sup>, meaning that you have until May 30<sup>th</sup> to upgrade or you won't be able to participate in a ZOOM conference.

To upgrade to version 5.0 go to <https://zoom.us/download>



Click on the ZOOM Client for Meetings, I also suggest to install the Microsoft Outlook Plugin, this enables you to schedule a ZOOM meeting directly from your Outlook and place it in your calendar.

One way to minimize disruption of an unwanted participant is to lock the meeting after everyone has joined. – Click on the security icon and choose “Lock Meeting”



To learn more about all the new ZOOM features go to <https://zoom.us/docs/en-us/zoom-v5-0.html?zcid=1231>

May 9, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. 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 \$ 18,608.71. This generated an average annual yield of 1.17%. However, after including an unrealized net loss of \$ 6,097.00 in the asset portfolio, the yield is adjusted to .79% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$113,001.82 as it relates to current market value of \$ 14,493,873.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,546,861.41.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,127.88 w/YTD Total \$ 49,532.17 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

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 \$ 373,848.71. The claims detail shows 209 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$286. Interest Allocated)

Delran Township	\$30,956.00
Chesterfield Township	\$ 1,105.00
Bordentown City	\$69,858.00
Bordentown Township	\$43,848.00
Westampton Township	\$10,343.00

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 \$ 19,723,797.36 to a closing balance of \$ 18,410,378.52 showing a decrease in the fund of \$ 1,313,418.84. 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 - May 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Actuarial Advantage	<b>6,024.00</b>		Prof Services/Actuary	April 2020 Fees
2	PERMA	<b>7,075.25</b>		Prof Services/Admin. Consultant	April, May, June 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>		Prof Services/Administration	May 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>165.31</b>		Misc/Postage/Copies/Faxes	April fees postage/copies expenses
5	The DeWeese Law Firm, P.C.	<b>6,074.00</b>		Prof Services/Attorney	May 2020 Fees
6	Qual-Lynx	<b>17,669.00</b>		Prof Services/Claims Admin.	May 2020 Fees
7	Joyce Media	<b>375.00</b>		Misc/JIF Website	May 2020 Fees
8	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	May 2020 Fees
9	J. A. Montgomery Risk Control Services	<b>11,593.00</b>		Prof Services/Safety Director	May 2020 Fees
10	Pivot Point Security		<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
11	Secure Data Consulting Services, LLC	<b>4,675.00</b>		Prof Services/Technology Risk Serv Dir	May 2020 Fees
12	Tom Tontarski	<b>949.00</b>		Prof Services/Treasurer	May 2020 Fees
13	Tom Tontarski	<b>26.35</b>		Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	<b>705.00</b>		Prof Services/Underwriting Mgr	May 2020 Fees
15	Conner Strong & Buckelew	<b>1,099.00</b>		Misc/Fidelity Bond (Admin/TPA/Treasurer)	Fidelity bond 5/1-4/30/21; Policy # B6024103
16	Debby Schiffer	<b>2,538.00</b>		Wellness Program	May 2020 Fees
17	4imprint	<b>218.00</b>		Wellness Program	Inv #8158513 Wellness items for Safety Breakfast
18	Courier Post	<b>105.64</b>		Misc/Legal Notices	#4181904 change of may mtg: #4137227 change of april mtg
19	Courier Times	<b>89.22</b>		Misc/Legal Notices	#7339054 change of march mtg: #7340917 change of april mtg
20	Iron Mountain	<b>75.76</b>		Misc/Record Retention Service	Inv#CPNX884 Storage 5/1-31/2020; Service 3/25-4/28/2020
21	Chesterfield Township		<b>2,850.00</b>	Safety Incentive Program	Full SIP direct check
22	Delanco Township		<b>2,850.00</b>	Safety Incentive Program	Full SIP direct check
23	Edgewater Park Township		<b>2,400.00</b>	Safety Incentive Program	Full SIP direct check
24	Lumberton Township		<b>3,200.00</b>	Safety Incentive Program	Full SIP direct check
25	Mansfield Township		<b>2,900.00</b>	Safety Incentive Program	Full SIP direct check
26	Mount Laurel Township		<b>3,500.00</b>	Safety Incentive Program	Full SIP direct check
27	Borough of Palmyra		<b>2,650.00</b>	Safety Incentive Program	Full SIP direct check
28	Borough of Pemberton		<b>2,100.00</b>	Safety Incentive Program	Full SIP direct check
29	Township of Shamong		<b>3,100.00</b>	Safety Incentive Program	Full SIP direct check
30	Southampton Township		<b>2,650.00</b>	Safety Incentive Program	Full SIP direct check
31	Tabernacle Township		<b>3,100.00</b>	Safety Incentive Program	Full SIP direct check
32	Westampton Twp	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Full SIP direct check
33	Woodland Township		<b>2,350.00</b>	Safety Incentive Program	Full SIP direct check
34	Wrightstown Borough		<b>2,850.00</b>	Safety Incentive Program	Full SIP direct check
35	EJA/Capacity Insurance	<b>7,500.00</b>		Risk Management Consultants	RMC 1st installment Florence
	<b>TOTAL</b>	<b>\$98,641.53</b>	<b>\$37,232.00</b>		

<b>JIF Bill List Total</b>	<b>\$135,873.53</b>
----------------------------	---------------------



## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** May 1, 2020  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** MEL Report

**2021 Rate Table:** The MEL Board of Fund Commissioners met on May 1 for the purpose of introducing the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

**COVID-19 Special Subcommittee:** In March, the Board of Fund Commissioners authorized the formation of a committee to review claims and consider inquiries as respects COVID-19. Board of Fund Commissioner adopted the Charter for COVID-19 Special Subcommittee Committee's first meeting scheduled for May 1, 2020 at 11AM.

**Power of Collaboration:** The MEL's latest Ad "Power of Collaboration" series that will appear in the League of Municipalities magazine highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

**EJIF Inspection Program:** In an effort to continue inspection services to EJIF members during the current health crisis, enclosed for information only is a proposal submitted by Environmental Engineer for remote support services.

**March Month-End 4-year Lost Time Accident Frequency:** Enclosed is a report noting the month-end LTAF rate as of March for a 4-year period.

**Committee Meetings:** The Model Personnel Committee is scheduled to Meet on May 4<sup>th</sup>, the Claims Review Committee on May 6<sup>th</sup>, the Legislative Committee will meet May 7<sup>th</sup>, the Safety & Education and the Coverage Committee will both meet on May 8<sup>th</sup>.

**Premium Payment Grace Period** – Executive Director submitted a copy of the Governor's order requiring insurance carriers to provide for a 90-day grace period to make premium payment. Fund Attorney confirmed that the MEL JIF is not an insurance carrier and not subject to requirement. Executive Director noted the MEL JIF issues a bill to its members with quarterly due dates. Third quarter is due July 31<sup>st</sup> and 4<sup>th</sup> quarter is due January 31<sup>st</sup> of the following year.



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2021 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2020 RATES	2021 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1 To 500K	2,157,919	2,157,919	-	0.0%
2 1.5MIL Ex 500K	4,722,953	4,722,953	-	0.0%
3 Excess WC	6,129,312	6,129,312	-	0.0%
4 Excess Property Claims	3,032,300	3,032,300	-	0.0%
5 POL/EPL Land Use	1,042,919	1,042,919	-	0.0%
6 Aggregate Excess LFC	13,920	13,920	-	0.0%
7 JIF Faithful Performance Bond	197,448	197,448	-	0.0%
8 Surety Bond	298,816	298,816	-	0.0%
9 Sub Total	17,595,587	17,595,587	-	0.0%
10 PREMIUMS				
11 3MIL ex 2MIL	3,069,128	3,069,128	-	0.0%
12 Optional Excess Liability	2,131,417	2,131,417	-	0.0%
13 Optional Excess POL/EPL	629,275	629,275	-	0.0%
14 Excess WC	2,501,301	2,501,301	-	0.0%
15 Excess Property	9,346,830	9,346,830	-	0.0%
16				
17 Loss Fund Contingency	1,582,525	1,582,525	-	0.0%
18 Sub Total	19,260,476	19,260,476	0	0.0%
19 Total Claims & Premiums	36,856,063	36,856,063	-	0.0%
20				
21 II. EXPENSES				
22 Claims Adjustment	1,072,065	1,072,065	-	0.0%
23 Property Adjustment	173,189	173,189	-	0.0%
24 Administration	1,223,772	1,223,772	-	0.0%
25 Loss Fund Management	138,319	138,319	-	0.0%
26 Actuary	52,140	52,140	-	0.0%
27 Attorney	46,925	46,925	-	0.0%
28 Deputy Attorney	1,566	1,566	-	0.0%
29 Attorney-OPRA	17,665	17,665	-	0.0%
30 Auditor	29,902	29,902	-	0.0%
31 Treasurer	26,437	26,437	-	0.0%
32 Underwriting Manager	550,387	550,387	-	0.0%
33 Reinsurance Manager	317,826	317,826	-	0.0%
34 Safety and Education Committee	206,166	206,166	-	0.0%
35 Computer Services	146,457	146,457	-	0.0%
36 Legislative Committee	28,026	28,026	-	0.0%
37 Internal Audit Committee	61,397	61,397	-	0.0%
38 Strategic Planning Committee	30,699	30,699	-	0.0%
39 Coverage Committee	40,663	40,663	-	0.0%
40 Communications Committee	126,368	126,368	-	0.0%
41 Expense Contingency	79,886	79,886	-	0.0%
42 Subtotal	4,369,855	4,369,855	-	0.0%
43				
44 MEL Safety Institute	1,056,675	1,056,675	-	0.0%
45 Total Appropriations	42,282,593	42,282,593	-	0.0%