



AGENDA PACKET



Tuesday, September 15, 2020 at 3:30 PM

Via Conference Call

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, September 15, 2020 – 3:30 PM
Conference Call

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 **July 21, 2020 Meeting Minutes**.....Pages 1-13
 - B. Adoption of the **July 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-47
 - A. Lost Time Accident Frequency.....Pages 17-20
 - B. Certificates of Insurance.....Page 21
 - C. Financial Fast Track Report.....Pages 22-23
 - D. Regulatory Filing Checklists.....Pages 24-25
 - E. 2019 Safety Incentive Program Awards.....Page 26
 - F. 2020 Optional Safety Budget.....Page 27
 - G. 2020 Wellness Incentive.....Page 28
 - H. EPL/Cyber Risk Management Budget.....Page 29
 - I. EPL Compliance StatusPages 30-31
 - J. Statutory Bond Status.....Pages 32-35
 - K. Skateboard Park Approval Status.....Page 36
 - L. Capehart & Scatchard Updates.....Pages 37-42
 - M. Police Command Staff Training
 - N. Managerial & Supervisory Training.....Pages 43-46
 - O. Land Use Training Certification.....Page 47
 - P. Renewing Members
 - Q. Renewing Member Visitation Program
 - R. Website
 - S. New Member Activity

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A.	Closed Cases	Pages 48-50
B.	MEL Helpline and Contact List.....	Pages 51-52
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A.	Activity Report	Pages 53-58
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A.	Lessons Learned from Losses	Page 59
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B.	Loss Run Payment Registers	
C.	Fund Status	
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XV.	Committee Report	
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2.	MEL Fiduciary Disclosure.....	Page 171
3.	Resolution 2020-_____ Authorizing Refund of Closed Year Accounts (2007-2015) Surplus Release of Surplus – Motion – Roll Call	Pages 172-173
4.	Motion to Adopt a revised Surplus Release Policy – Motion – All in Favor ...	Pages 174-176
5.	Motion to Adopt the Department Assessment Calculation Policy – Motion – All in Favor	Page 177

- XVI. MEL/RCF/E-JIF Reports
- A. MEL Meeting Report – September 2, 2020Pages 178-179
 - B. EJIF Meeting Report – September 2, 2020.....Pages 180-182
 - C. RCF Meeting Report – September 2, 2020.....Pages 183-185

- XVII. Miscellaneous Business
Nothing to Report

**The next meeting will be held on Tuesday, October 20, 2020
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or Via Conference Call**

- 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
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY
Via Conference Call**

July 21, 2020

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call/Executive Committee in-person on Tuesday, July 21, 2020 at 3:30 PM, prevailing time. Acting Chair McMahon, **Chesterfield**, 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

Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Patricia Cahall, *Alternate*, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**
Craig Farnsworth, *Alternate*, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Meghan Jack, **Riverside Twp.**
Grace Archer, **Bordentown City**
Amanda Somes, **Bass River Twp.**
Erin Provanzano, **Delanco Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp**
Maryalice Brown, **Woodland Twp**

Absent Fund Professionals were:

Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*

Those also in attendance were:

Paul Forlenza, MGA, 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, Managed Care Organization, *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
Hardenberg Insurance Group
Insurance Agency Mgmt.

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

Acting Chair McMahon then entertained a Motion to move himself to Acting Chair, Mr. Gural, to Acting Fund Secretary, and Ms. Kosko to the Executive Committee for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Wolbert, seconded by Mr. Mascia to move up Mr. McMahon, Mr. Gural, and Ms. Kosko as presented. All in Favor. Motion carried by majority vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Acting Chair McMahon presented the open & closed session meeting minutes of the June 16, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

Acting Fund Cahir asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Cramer seconded by Mr. Ingling to approve the Open & Closed session meeting minutes of the June 16, 2020 meeting as amended. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the June 16, 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 packet noting it was mostly self-explanatory. He then highlighted the following:

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

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy as June 30th is a popular retirement date. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza reminded that members that the Managerial & Supervisory Training and the Police Command Training that were postponed will hopefully be rescheduled either late this year or early next year as members have until June 1, 2021 to complete the trainings and remain in compliance with the EPL Risk Management Plan. He further noted that the September & October trainings are still scheduled; however, might have to be rescheduled pending social distancing guidelines in effect at the time. A notice will be forthcoming to all members by the first week of September from his office.

Mr. Forlenza noted Renewal letters were emailed on or about June 3, 2020 to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2021. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 14, 2020. With that said, the Renewal Visitation Program has kicked off as well for these ten (10) renewing towns. He noted that the presentations are being done electronically or in person depending on the municipality. .

Mr. Forlenza noted on or about July 8, 2020, all members and their risk managers received a notification that the 2021 Exposure Renewal Process would begin on or about July 13, 2020. As occurred last year, members received an email from Origami containing a link to the Origami renewal site. Included in the July 13th correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the July 13th correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact either Jodi Palmeri or Tracy Forlenza from his office. Members are asked to complete the 2021 exposure renewal process no later than Friday, August 28, 2020.

Mr. Forlenza also noted that on or about July 13, 2020, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS.

Lastly, Mr. Forlenza referenced a report depicting the 2nd quarter meeting attendance. He noted the attendance is taken directly from the meeting minutes, and if you believe there is a discrepancy, please contact Kris Kristie.

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 was one (1) closed case(s) since the last meeting:
Pierson v. City of Bordentown

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 also noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and is still sending out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and noted he is still getting quite a few phone calls

Lastly, Mr. DeWeese stated that as some may be aware, last month the NJ Attorney General issued a directive requiring Police Departments to release the names of Officers who received major discipline by the end of the year. Those lists were to include any Officers who were terminated, demoted, or suspended

for more than 5 days. Mr. DeWeese noted that decision was met with quite a bit of resistance from the Police Unions; both for the Municipal Police Unions as well as the Unions for the State Police.

As this was an Administrative Directive, Mr. DeWeese noted the appeal is heard in the Appellate Court. The Appellate Court received appeals to this directive from many of the Police Unions and it appears that oral arguments will take place in October, though it is unlikely there will be a decision before the end of the year. Mr. DeWeese opined that regardless of the decision, it is likely to be appealed to the Supreme Court. At this time, a “stay” of the directive remains in place, the names of the Officers will not be released, and we will need to monitor the status of this matter.

Mr. DeWeese stated that this directive could have a significant impact on each of our Municipal Police Departments, so he will continue to monitor the situation. He noted that the Prosecutor’s office of each County is actively working on this matter and is communicating with the Police Chiefs should a time come for this release of information.

Mr. DeWeese asked if there were any questions at this time.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month, along with guidance for re-opening Public Facilities.

Mr. Saville noted that due to the requirements for social distancing, the MSI in classroom training continues to be suspended, but stated JA Montgomery is currently offering several MSI training programs that will be delivered through a webinar format, with the applicable CEUs and TCH credits available for those who attend. These webinars began with eight (8) topics on June 2, 2020 and registration information is sent out by email prior to each training.

Mr. Saville stated the results for “What’s Wrong with This Picture” JSO Picture challenge have been sent out. He noted thirteen (13) members participated in the challenge which will count towards the Enhanced Program Award.

He noted he is in contact with members for appointments to make limited loss control visits, and asked members to please ensure the Law Enforcement bulletins that were emailed out and included in the agenda are reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and the community.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for July which reviewed *Prompt Claims Reporting*. He then highlighted the following:

- For all lines of coverage, please report the claim as soon as possible to our office.
- The sooner we get any claim the sooner we can begin to help you through the claim process, provide an immediate defense if needed or assist an employee with medical needs.
- In Workers’ Compensation, late reporting can lead to injuries becoming worse and it makes it more difficult for us to determine whether the injury occurred on the job.

- In Liability, late reporting can jeopardize the best possible defense being provided to your town.
- With Property claims, late reporting can cause coverage issues and delays in getting repairs completed.
- Delays can also cost us the ability to secure restitution from negligent parties.

He then noted as a claims organization they have many examples of employees with underlying conditions who would have benefitted from the claims being reported promptly leading to early intervention. 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 July continue to be postponed due to the pandemic and social distancing.

Ms. Schiffer noted she is still sending out the weekly emails: “A note from your Wellness Director” in an effort to provide words of positivity and to remind everyone to take care of yourself first, as well as weekly Zoom meetings featuring short workouts, meditation and breathing and stretching exercises. She noted she conducted a group coaching session with Delanco on Stress Awareness. Ms. Schiffer also noted included in the agenda was information on the NJWELL Program and a step by step guide for your employees.

Ms. Schiffer reviewed Wellness ideas and usage of Wellness Funds:

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- “Stress Kit”
- Fresh Produce and Healthy snacks for office
- Gratitude board and Random acts of kindness
- Outdoor picnic areas
- Recipe swap (plan to make it into an employee “Healthy cookbook”)
- Garden – construction and planting supplies

Ms. Schiffer noted in her report she included a potentially engaging and fun way for employees to reduce stress. In addition, she is planning to send out a survey: one designed for Management and one designed for Employees. The purpose is to determine Management goals as well as address the concerns of the employees as it pertains to their physical and mental well-being. This will assist her in making appropriate recommends on resources to address the gathered feedback.

She is also looking into New Resources and given the current pandemic and social unrest with our Officers in Blue, and is communicating and working with a company on developing a proposal to offer crisis response training to our Senior Law Enforcement Leaders. She shared this proposal with Keith Hummel as well as Paul Forlenza and Paul Miola and will keep members informed as it is discussed further.

Lastly, she noted in your Agenda packet, you will find her July Targeting Wellness Newsletter, Exercise of the month as well as other “challenge” ideas for keeping the self-care of your employees in the forefront of their minds.

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 May 2020.

Lost Time v. Medical Only Cases

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

	June	YTD
<i>Lost Time</i>	3	22
<i>Medical Only</i>	14	53
<i>Report Only</i>	71	327
<i>Total Intakes</i>	88	402
<i>Report Only % of Total</i>	81%	81%
<i>Medical Only/Lost Time Ratio</i>	82:18	92:08
<i>Average Days to Report</i>	2	3.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,459
<i>Transitional Duty Days Worked</i>	984
<i>% of Transitional Duty Days Worked</i>	67%
<i>\$ Saved by Accommodating</i>	\$112,025.28
<i>Transitional Duty Days Not Accommodated</i>	475
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>Cost of Days Not Accommodated</i>	\$49,013.63

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF: 233

Indemnity: 11
Medical Only: 9
Report Only: 213

She stated there were 70 new cases reported in June, and 33 so far in July, though the majority of these cases have been report only. She noted if anyone would like details on their town's cases, please contact her.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	June
<i>Bill Count</i>	173
<i>Original Provider Charges</i>	\$113,684
<i>Re-priced Bill Amount</i>	\$34,994
<i>Savings</i>	\$78,689
<i>% of Savings</i>	69%
<i>Participating Provider Penetration Rate - Bill Count</i>	99%

<i>Participating Provider Penetration Rate – Provider Charges</i>	96%
<i>EPO Provider Penetration Rate - Bill Count</i>	98%
<i>EPO Provider Penetration Rate – Provider</i>	99%

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

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still six (6) members where all employees still have not completed last year's basic Cyber Security course, though they are close. In regards to the *Safe Computing Practices at Work & Home* course, fourteen (14) members still have employees that have not completed that training, and he will be following up with those members.

Mr. Romero noted in regards to the phishing emails for the month of June, there were 1,306 phishing emails issued with 26 clicked, or 2%, which is very good. He then noted he is in the process of updating the “fake” email templates and you will see them coming out from different sources, challenging your employees. Mr. Romero noted; however, there are some firewalls that are blocking the phishing email exercises, so he noted he will be notifying the members of the source used so they can please go to their IT department and ask them to allow access from those sources.

In regards to the MEL Cyber Risk Management Compliance, 21 of our 28 members are certified in Tier 1, and 18 of the 28 are completely certified.

Pivot Point Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is their most recent activity report. Mr. Romero asked that the members please review the report and be sure the person listed to receive these reports is still the proper person to receive these reports on a monthly basis.

He reminded the members to be aware of the numerous Covid-19 email scams that are circulating noting a big increase in COVID-19 related domain names. Please be sure emails received are coming from a trusted source. If you have any question regarding this, Mr. Romero 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. He also reviewed a new NJCCIC Alert included in his report in regards to a new vicious malware which targets vulnerable Windows devices and gain access to the that system. He noted it is recommended users and administrators ensure all devices are updated with the latest patch levels to prevent the exploitation of certain vulnerabilities.

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 **June 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of June 30, 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 \$18,040.44. This generated an average annual yield of 1.22%. However, after including an unrealized net loss of \$5,380.15 in the asset portfolio, the yield is adjusted to .85% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$97,983.00 as it relates to current market value of \$11,491,247.01 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$11,547,033.33.

The Fund's asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 5 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$3,749.400	\$58,541.62
Salvage Receipts	\$0	
Overpayment Reimbursements	\$191.00	

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

Delran Township	\$31,025.00
Chesterfield Township	\$1,107.00
Bordentown City	\$70,014.00
Bordentown Township	\$43,946.00
Westampton	\$10,366.00
E-JIF Dividend Members	\$83,276.02

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,150,030.45 to a closing balance of \$17,391,346.26 showing a decrease in the fund of \$758,684.19.

Loss Run Payment Register – June 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 \$126,361.00. The claim detail shows 276 claim payments issued.

Bill List – July 2020

For the Executive Committee's consideration, Mr. Tontarski presented the July Bill List in the amount of \$216,694.11 which was included in the agenda packet.

RMC Bill List – July 2020

For the Executive Committee's consideration, Mr. Tontarski presented the 2nd Installment RMC Bill List in the amount of \$140,071.00 which was included in the agenda packet.

Acting Chair McMahon entertained a motion to approve the June 2020 Loss Run Payment Register, the July 2020 Bill List in the amount of \$216,694.11, and the RMC Bill List in the amount of \$140,071.00 as presented

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

Motion by Mr. Gural, seconded by Mr. Mascia to approve the *June 2020 Loss Run Payment Register, the July 2020 Bill List, and the RMC Bill List* as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Finance Committee Meeting Report – In the absence of Mr. Hatcher, Mr. Forlenza presented the 2020 Budget Amendment noting the detailed Budget Amendment and Amended Assessment Certification were included in the agenda packet for adoption consideration, noting it was also advertised, and then highlighted the following:

Mr. Forlenza noted the proposed amendment brings in New Hanover as well as the Pemberton Township Sewage Authority and their new exposures. He noted there are also some revisions due to changes in operation expenses, Cyber payment and adjustments, as well as Paid EMS and Southampton. He noted the Amendment Budget was \$8,010,228.

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

2020 Budget Amendment Hearing – Motion to Open

Acting Chair McMahon entertained a motion to open the *2020 Budget Amendment Public Hearing*.

Motion by Mr. Gural, seconded by Ms. Kosko, to open the *2020 Budget Amendment Public Hearing*. All in favor. Motion carried.

Acting Chair McMahon asked if there were any questions. No questions were entertained.

2020 Budget Amendment Hearing – Motion to Close

Acting Chair McMahon entertained a motion to close the *2020 Budget Amendment Public Hearing*.

Motion by Mr. Cramer seconded by Mr. Ingling, to close the *2020 Budget Amendment Public Hearing*. All in favor. Motion carried.

2020 Amended Budget Adoption & 2020 Amended Assessment Certification Adoption

Acting Chair McMahon entertained a motion to adopt the *2020 Amended Budget* as presented.

Motion by Mr. Wolbert seconded by Mr. Mascia, to adopt the *2020 Amended Budget* as presented.

ROLL CALL

Yeas: Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Acting Chair McMahon entertained a motion to adopt the *2020 Amended Assessment Certification* as presented.

Motion by Mr. Gural, seconded by Ms. Mr. Ingling to adopt the *2020 Amended Assessment Certification* as presented.

ROLL CALL

Yeas: Doug Cramer, **Tabernacle Twp.**

James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

Strategic Planning Committee Meeting – June 16, 2020 – Mr. McMahon noted the Committee met on June 16, 2020. The minutes were included in the agenda packet, and are self-explanatory, and a report was given last month. If anyone had any questions, please feel free to contact him directly.

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

MEL/RCF/EJIF REPORTS

Acting Chair McMahon noted there was nothing to report.

MISCELLANEOUS BUSINESS

Acting Chair McMahon asked for Authorization to Process and Pay Fund Vendors in August 2020.

Motion by Mr. Cramer, seconded by Mr. Ingling to Authorize to Process and Pay Fund Vendors in August 2020.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Acting Chair McMahon entertained a Motion to Adopt ***Resolution 2020-29 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training for a Period of One (1) Year at a Cost Not to Exceed \$9,500.***

Motion by Mr. Mascia, seconded by Mr. Wolbert to Authorize to Adopt Resolution 2019-29 as presented.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**

Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Acting Chair McMaohn entertained a Motion to Adopt ***Resolution 2020-30 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training for a Period of One (1) Year at a Cost Not to Exceed \$14,212.***

Motion by Mr. Gural, seconded by Ms. Kosko to Adopt Resolution 2020-30 as presented.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Lastly, Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, and what the social distancing guidelines may be in September, he would like to ask for a Motion, after consultation with the Fund Chair, Secretary, & Solicitor to re-advertise the September Executive Committee Meeting to a conference call, if needed. He noted although he would very much like to have a face to face meeting, he would prefer to have authorization to re-advertise, as it continues to be an uncertainty right now.

Acting Chair McMahon asked for a Motion to re-advertise the September Executive Committee Meeting as outlined by Mr. Forlenza.

Motion by Mr. Ingling, seconded by Mr. Wolbert to re-advertise the September 2020 Executive Committee Meeting. All in Favor. Motion carried.

Next Meeting

Acting Chair McMahon noted that the next meeting of the BURLCO JIF will either be a conference call or an in-person meeting on Tuesday, September 15, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

PUBLIC COMMENT

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

Acting Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2020-31

Acting Chair McMahon 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. Wolbert seconded by Mr. Ingling to Adopt ***Resolution #2020-31***.

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>
<i>2020191522</i>
<i>2020205914</i>

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

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

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

2019147335

Acting Chair McMahon entertained a motion to Abandon Subrogation on the claim presented.

Motion by Mr. Wolbert, seconded by Mr. Mascia, to Abandon Subrogation on the claim as presented.

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

In regards to the Subrogation Matter *BURLCOJIF v. Cavallero* discussed in Closed Session, Acting Chair McMahon asked for a Motion to accept the settlement offer as discussed.

Motion by Mr. Gural, seconded by Mr. Wolbert to accept the settlement offer on the case *BURLCOJIF v Cavallero* as recommended by Mr. DeWeese and discussed during Closed Session. All in Favor. Motion carried.

MOTION TO ADJOURN

Acting Chair McMahon entertained a motion to adjourn the July 21, 2020 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Ms. Kosko, to adjourn the July 21, 2020 meeting of the BURLCO JIF.
All in favor. Motion carried.

The meeting was adjourned at 4:42 PM.

Kris Kristie,
Recording Secretary for

John Gural
Acting Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: September 15, 2020
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 17-20)

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

B. Certificates of Insurance (pg. 21)

A summary of the Certificates of Insurance issued during July and August 2020 are attached for your review.

C. Financial Fast Track Report (pg. 22-23)

The Financial Fast Track Report as of June 30 and July 31, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of June 30, 2020 was **\$10,743,711**, and the JIF’s surplus position as of July 31, 2020 was **\$10,812,262**

D. Regulatory Filing Checklists (pgs. 24-25)

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. 26)

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. 27)

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. 28)

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. 29)

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 – (pgs. 30-31)

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 (pgs. 32-35)

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.

K. Skateboard Park Approval Status (pg. 36)

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. 37-42)

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. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person Police Command Staff trainings for this year. Over the past few weeks, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021. Additional information will be forthcoming.

N. Managerial & Supervisory Trainings (pgs. 43-46)

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person trainings scheduled for the Fall. An email was sent to all Fund Commissioners and RMC's on September 1, 2020. In response to this situation, it has been decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors are scheduled for the following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

September 24, 2020 – 9:00 AM
September 29, 2020 – 9:00 am and 1:00 pm
October 6, 2020 – 9:0 AM and 1:00 PM
October 7, 2020 – 9:0 AM and 1:00 PM

The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio. Information on this portion of the training will be forthcoming.

O. Land Use Training Certification (pg. 47)

On or about October 11th, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed 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.

P. Renewing Members

Renewal letters were emailed on or about June 3, 2020 to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2021. Those members are: Bass River, Beverly, Florence, Hainesport, Mt. Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. Included in the mailing was a *Resolution for Renewal of Membership in the Burlington County Municipal JIF*, a *Certification* required under the Local Public Contracts Law, and an *Agreement to Renew Membership in the Burlington County Municipal JIF*. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Bass River. If you have any questions, please contact the Executive Directors office.

Q. Renewing Member Visitation Program

A Representative from the Executive Director's office sent a request to each of the renewing members in late Spring regarding the current and anticipated format of their governing body meetings. The purpose of this request was 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 that request, the Executive Director's office participated in these meetings either in person, via conference call, or through video conferencing. To date, all of these presentations have been completed whether in person or via other electronic format.

R. Website (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.

S. 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						3,400.00								3,400.00	0.00		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	\$3,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,800.00	\$18,950.00		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							420.00							420.00	1,175.00	
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	\$420.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	420.00	51,625.00	

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							174.63							174.63	825.37	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									190.06					190.06	559.94	
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									500.00					500.00	0.00	
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	\$174.63	\$0.00	\$690.06	\$0.00	\$0.00	\$0.00	\$0.00	864.69	20,885.31	

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								500.00						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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$13,000.00	

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

From: [Paul Forlenza](#)
To: ["Aileen Chiselko"](#); ["Angela Foote"](#); ["Barbara Freijomil"](#); ["Celeste Keen"](#); ["Charlet Cheeseman"](#); ["Christine Ciallella"](#); ["Christine Newcomb"](#); ["Cindy Dalessio"](#); ["Daneen Fuss"](#); ["Debbie Pine"](#); ["Diane Malloy"](#); ["Dina Zawadski"](#); ["Elizabeth McGill"](#); ["Esther Mitchell"](#); ["Jane DiBella"](#); ["Janet Pizzi"](#); ["Jennica Bileci"](#); ["John Hitchner"](#); ["Judy O'Donnell"](#); ["June Proffitt"](#); ["Karen Cosgrove"](#); ["Karen Sweeney"](#); ["Kathy VanScoy"](#); ["Keith Petrosky"](#); ["Lee Ann DeHart"](#); ["Linda Gonzalez"](#); ["Linda Oswald"](#); ["Linda Stephens"](#); ["Lois Elder"](#); ["Lori Biermann"](#); ["Marty Uzdanovics"](#); ["Marty Uzdanovics"](#); ["Maureen Abdil"](#); ["Melinda Taylor"](#); ["Ron Campbell"](#); ["Ron Campbell"](#); ["Ryan Giles"](#); ["Sharon Williams"](#); ["Brad Campbell"](#); ["Candice Pennewell"](#); ["Carl Bagby"](#); ["Carolyn King Sammons"](#); ["Colette Bachich"](#); ["D Chambers"](#); ["Dan Nue"](#); ["Don Banks"](#); ["Doris Hall"](#); ["Doug Hogate"](#); ["Harry Moore"](#); ["Jeffre Celebre"](#); ["Jeffrey Pitzo"](#); ["Jill McCrea"](#); ["John Hall"](#); ["Ken Brown"](#); ["Kevin Clour"](#); ["Leo Selb"](#); ["Luke Patrick"](#); ["Marjorie Sperry"](#); ["Mark Gravinese"](#); ["Michael Kwasizur"](#); ["Michael Seery"](#); ["Mike Bercute"](#); ["Mike Razze"](#); ["Ray Williams"](#); ["Robert Diaz"](#); ["Robert Law"](#); ["Stephanie McCaffrey"](#); ["Sue Miller"](#); ["Susan Jacobucci"](#); ["Valerie VanVeen"](#); ["Warren Morgan"](#); ["Bonnie Ridolfino"](#); ["Chris Powell"](#); ["Dan Griffiths"](#); ["Dave Strout"](#); ["Donald "](#); ["George Castellini"](#); ["George Reese"](#); ["Gus Gosweiler"](#); ["Helen Goodwin"](#); ["Ilene Laursen"](#); ["Jeff Dunn"](#); ["John Gasparon"](#); ["Matt A"](#); ["Mike Avalone"](#); ["Steve Eckman"](#); ["Tom Narolewski"](#); ["Tom Stenberg"](#)
Cc: [Paul Miola](#); ["Paul Shives"](#); [Kristi Kristie](#); [Megan Matro](#); [Denise Plavchak](#)
Subject: Managers & Supervisor's Training Revision - Additional Guidance
Date: Tuesday, September 8, 2020 12:45:47 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[Training Announcement - Protecting Children From Abuse 09012020 - Revised.pdf](#)

Good Afternoon:

Last Tuesday, you received a memorandum from our office announcing a change in the format of the Managers & Supervisors training that had been planned during the past several months. A copy of that memorandum is attached for your reference.

Briefly, the planned in person training for Managers & Supervisors that was to cover both the *Protecting Children from Abuse Program* as well as employment liability related matters is being split into an online session for the *Protecting Children from Abuse Program* which is occurring over the next few months and (hopefully) in person training to be held next Spring for employment related matters.

Over the past several days, we have received a number of questions about this training that I would like to share with you in case you have the same questions:

- 1) **Do Police Department Supervisor's need to participate in this training?** – No, the *Protecting Children from Abuse Program* as well as police specific employment liability and other police professional related training will be scheduled next Spring. This training was originally scheduled as in person Command Staff Training for this year; however, was postponed due to COVID 19.
- 2) **Do my Elected Officials need to participate in the Protecting Children from Abuse Program?** – If your elected officials participated in the 2019-2020 Elected Officials Training Program (held in Fall 2019 and Spring 2020) then they do not need to take this training; however, any elected officials that did not participate in the 2019-2020 Elected Officials Training Program should take this webinar. Please note that any elected official that would like to take this training is welcome to participate in this webinar.
- 3) **How will my attendance at the Protecting Children from Abuse Program be recognized?** - The Zoom attendance sheets are collected after each session and will be entered into the

MSI Learning System within two (2) weeks after the session. Once recorded into the MSI Learning System, the course completion will show in the attendees learning history and they then can go into the MSI Learning System to print their Certificates of Completion. Individual log-ins will be recorded in learning histories and Certificate of Participation will be available in your Student Center of the LMS about two (2) weeks after the training

- 4) **Can the Protecting Children from Abuse Program training webinar be done in a group session?** Yes, please be sure to create a group sign in sheets for any participants attending in a group setting. These sign in sheets should be sent to Andrea Felip (afelip@jamontgomery.com) within 24 hours after the completion of the session so she can record these attendees as well. Please note that all of the instructions for these steps are explained at the end of the class.

I hope that this additional information is helpful. Please feel free to contact me if you have any questions.

Thanks.

Paul A. Forlenza, MGA

Senior Program Administrator



6000 Sagemore Drive, Suite 6203 | Marlton, NJ 08053

P - (856) 446-9135

Paul_Forlenza@riskprogramadministrators.com

riskprogramadministrators.com

A division of Gallagher

Communications concerning this matter, including this email and any attachments, are provided for purposes of insurance/risk management consulting. Options and advice provided by Risk Program Administrators is not intended to be, and should not be construed to be, legal advice. Please direct any request for legal advice to your attorney.



To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: September 1, 2020

Subject: Managers & Supervisors Training Revisions

As you may recall, in February of this year, the JIF announced a series of dates for Managers & Supervisors Training. Attendance at one of these training sessions by your managers & supervisors is a mandatory component required for JIF members to be in compliance with the MEL's Employment Practices Risk Management Program. Originally, this training was scheduled to be approximately three (3) hours in length and was going to include required training on employment related matters as well as training on the recently enacted child sexual abuse and molestation statute. **Unfortunately, due to the ongoing restrictions on the size of indoor gatherings all of these training sessions have been cancelled.**

In response to this situation, it has been decided to split this training into two (2) separate training sessions. The first training session is being offered online as a live webinar entitled *Protecting Children from Abuse*. This training is in direct response to the recently enacted legislation and outlines municipal employee obligations should they witness or suspect the abuse of a child. The dates of these training sessions are listed below. **Please circulate this memorandum to your managers and supervisors and have them complete the registration process by following the instructions and links below for these training sessions.**

The second training sessions will be scheduled for next Spring and will focus on employment related matters of importance to your managers and supervisors. This training will be conducted by an attorney and provide the most recent updates to employment related law and how it impacts the role and responsibilities of your managers and supervisors. Ideally, this training will be done in person, again, COVID restrictions permitting. Invitations for the Spring employment training will be sent to all members once it is determined that this format is viable and dates and locations have been secured.

Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at AFelip@jamontgomery.com.

Should you have any questions about the training, please do not hesitate to contact me at 856-446-9135 or via email at Paul_Forlenza@riskprogramadministrators.com.

Thank you for your attention to this important matter.

Protecting Children from Abuse Live Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/17/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/24/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/29/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/29/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/30/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management	Tab: 2021-2022
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management	Tab: 2021-2022

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

AUGUST & SEPTEMBER 2020
CLOSED CASES

1.) **Lurty v. Township of Pemberton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 23, 2019. The Plaintiff, Mark Lurty, alleged that he was a business invitee legally on the property of the Co-Defendant, Browns Mills Apartments, located at 5 Lawrence Drive, in Browns Mills, New Jersey, when he was caused to trip and fall as a result of an alleged dangerous condition on the premises specifically, a defect in the sidewalk. The Plaintiff alleged that as a result of the incident, he has suffered serious and permanent injuries. The Plaintiff further alleged that the Township of Pemberton was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Richard L. Goldstein, Esquire on July 6, 2020 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the assignment and he was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal without prejudice as to the insured which was filed with the Court on August 6, 2020.

2.) **Sabolchick (a minor) v. Township of Pemberton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on March 1, 2016. The Plaintiff, Ariana Sabolchick, a minor, alleged that she was lawfully on the premises of the Joseph Stackhouse Elementary School, located at 125 Building 1, Trenton Road, in the Community of Browns Mills, in the County of Burlington, when she was crushed by a loose partition wall on the premises. The Plaintiff alleged that as a result of the incident, she has suffered serious and permanent injuries. The Plaintiff further alleged that the Township of Pemberton was negligent in allowing the dangerous condition and/or hazardous condition of the Joseph Stackhouse Elementary School to exist. The case was assigned to Richard L. Goldstein, Esquire on April 2, 2020 and he was instructed to provide notice in accordance with R. 1:4-8 to the Plaintiff's attorney to dismiss the frivolous Complaint based upon non-jurisdiction. Defense Counsel was also advised that an Affidavit of Non-Jurisdiction was previously provided to Plaintiff's Counsel. Defense Counsel accepted the assignment and he immediately engaged in communication with Plaintiff's Counsel. Plaintiff's Counsel refused to dismiss the Complaint against the insured; and therefore, on May 29, 2020, Defense Counsel filed a Motion to Dismiss the Complaint which was returnable on July 24, 2020. On July 20, 2020, Plaintiff's Counsel executed a Stipulation of Dismissal with prejudice as to the Township of Pemberton only which was filed with the Court. On July 24, 2020, Judge Janet Z. Smith entered an Order granting Defense Counsel's Motion to Dismiss all Crossclaims asserted against the Township of Pemberton with prejudice.

3.) El Mujaddid v. Township of Westampton-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 18, 2018. The Plaintiff, El Aemer El Mujaddid, alleged that Defendant Police Sergeant Andrew Brewer arrived on the scene of an automobile accident involving the Plaintiff which occurred in the Wawa parking lot entrance located on Springdale Road, in the Township of Westampton, and that Sergeant Brewer subsequently falsified two accident reports and two accident scene diagrams. The Plaintiff further alleged that Sergeant Brewer issued a Summons to the Plaintiff a result of the accident for Careless Driving without probable cause. It was alleged that based upon Sergeant Brewer's false accident reports, he was unable to recoup the damages sustained to his motor vehicle from the driver of the other motor vehicle involved in the collision. The Plaintiff further stated that the Plaintiff filed a Citizen's Complaint with Defendants, Township Clerk Karp, Municipal Court Judge Ahart, Municipal Court Administrator Graubert and the Westampton Township Committee, and that they each failed to act accordingly and that they each acted un-impartially and indifferent to the Plaintiff's due process and equal protection. On July 30, 2018, an Order was entered transferring the venue in this matter from the Superior Court of New Jersey, Burlington County to the Superior Court of New Jersey, Camden County. The case was assigned to John C. Gillespie, Esquire on August 28, 2018 and he was advised that it did not appear that any of the named Defendants had been properly served with the Complaint. On August 1, 2018, the Plaintiff subsequently filed an Amended Complaint. Defense Counsel accepted the Assignment and he scheduled a meeting with Township representatives and the named Defendants. On September 19, 2018, Defense Counsel filed a Notice of Removal to the United States District Court, District of New Jersey. Plaintiff subsequently filed a Motion to Remand the matter back to Superior Court which was ultimately denied on February 27, 2019. In addition, the Plaintiff filed three additional Complaints which were all transferred to the District Court. The Fund Solicitor participated in a conference call with Defense Counsel on November 12, 2018 to discuss the strategy moving forward. The scheduling of an initial Conference by the District Court was delayed based upon the Plaintiff's pending Requests for Fee Waivers which were ultimately denied on December 7, 2018. On December 20, 2018, the Plaintiff filed a Motion for Reconsideration of his Fee Waiver Denials; and on January 17, 2019, an Order was entered denying the Plaintiff's Motion. The Plaintiff had 227 statements and Defense Counsel attempted to file answers in the most cost effective way. In addition, Defense Counsel's Motion to Dismiss would be required to address each statement. The Plaintiff's Municipal Court charges issued as a result of this incident were scheduled to be heard on January 8, 2019; however, said proceedings were adjourned. On February 21, 2019, the Plaintiff filed a Motion to Appoint Counsel and Defense Counsel subsequently filed Opposition to the Motion. In addition, on March 5, 2019 and on March 22, 2019, the Plaintiff filed Motions to Amend the Complaint. On March 15, 2019, Defense Counsel proceeded with the filing of our Motion to Dismiss the Complaint. On April 1, 2019, Judge Donio entered an Order dismissing the Plaintiff's Fourth Amended Complaint for failure to conform with the Rules of the Court and provided the Plaintiff with 14 days to file a Motion to Amend the Complaint consistent with Rule 8. In addition, the April 1, 2019 Order dismissed, as moot, all pending Motions filed by the Plaintiff and

Defense Counsel except for Plaintiff's Motion to Appoint Counsel. On April 2, 2019, Judge Donio entered an Order denying Plaintiff's request for the appointment of Pro Bono Counsel. The Plaintiff proceeded with the filing of a new (fifth) Motion to Amend and a new Motion to Appoint Pro Bono Counsel on April 8, 2019 and Defense Counsel filed Opposition to the Motion on April 22, 2019. Plaintiff's Motion was denied and he filed a Motion for Reconsideration which was denied. The Trial for the traffic tickets issued to the Plaintiff was conducted on August 13, 2019, and on September 3, 2019, the Court dismissed all traffic tickets. Unfortunately, the Officer that issued the tickets was unable to attend the Trial as a result of emergency surgery. Judge Kugler ultimately denied the Plaintiff's Fifth Motion to Amend the Complaint on October 4, 2019. The Plaintiff subsequently presented a 3rd filing with the Third Circuit Court of Appeals on October 9, 2019 and Defense Counsel filed the appropriate response. On April 9, 2020, the Third Circuit U.S. Court of Appeals entered a decision denying the Plaintiffs' Motions for Summary Action, Appointment of Counsel, for Injunction Pending Appeal, and for Consolidation of this matter with the Plaintiffs' other pending Appeals. The Court of Appeals entered a Judgment affirming the District Court's Dismissal of the Complaint, and the denial of the Plaintiffs' Motion to Amend same. The Plaintiff subsequently filed a Petition to the Third Circuit United States Court of Appeals seeking a "Petition for Rehearing En Banc", or in the alternative a "Petition for Panel Rehearing". The Third Circuit Court ultimately entered an Order on July 2, 2020 denying the Plaintiffs' Petition. On July 10, 2020, the Third Circuit Court issued a six (6) page Opinion explaining its decision and mandating the dismissal of the case.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: September 1, 2020

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279		Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

LOSS CONTROL SURVEYS

July

- Township of Edgewater Park- Conducted a Loss Control Survey on July 22, 2020
- Township of Mount Laurel-Conducted a Loss Control Survey on July 23, 2020

August

- Borough of Wrightstown- Conducted a Loss Control Survey on August 6, 2020
- Township of Medford- Conducted a Loss Control Survey on August 10, 2020
- Township of Westampton- Conducted a Loss Control Survey on August 11, 2020
- Township of Lumberton- Conducted a Loss Control Survey on August 12, 2020
- Borough of Palmyra- Conducted a Loss Control Survey on August 12, 2020
- Township of Hainesport- Conducted a Loss Control Survey on August 13, 2020
- Township of Shamong- Conducted a Loss Control Survey on August 20, 2020

LAW ENFORCEMENT LOSS CONTROL SURVEYS

July

- § Township of Bordentown- Conducted a Law Enforcement Consult on July 20, 2020

August

- § Township of Bordentown- Conducted a Law Enforcement Loss Control Survey on August 4, 2020

MEETING ATTENDED

July

- § Executive Fund Commissioner Meeting (Telephonic) – July 21, 2020
- § Claims Meeting – (Telephonic) - July 21, 2020
- § BURLCO Executive Safety Committee- July 30, 2020

August

- No meetings occurred in the month of August.

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
September 15	Claims Meeting	Telephonic
September 15	Executive Fund Commissioner Meeting	Telephonic

SAFETY DIRECTOR'S BULLETINS AND MESSAGES

Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

July

- New Summer Camp Waiver/ Acknowledgement model form- July 1, 2020
- Law Enforcement Bulletin: Strategic Partnerships- July 14, 2020
- MEL- Sponsored Webinar: Communication in a Crisis- July 15, 2020
- Safety Director Message: Protecting Children Training- July 16, 2020

August

- 2021 MSI Training Announcement- August 10, 2020
- Live Safety Training Webinars- September Registration Now Open- August 11, 2020

MSI NOW & MEL MEDIA LIBRARY

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW for July and August	
Municipality	Number of Videos
Edgewater Park	5
Florence	2
Medford	1

The MEL Media 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 or email the video library at melvideolibrary@jamontgomery.com.

MEL Media Library for July and August	
Municipality	Number of Videos
Delran	2
Edgewater Park	1
Florence	2
Mount Laurel	4

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs. Enrollment is required for all MSI classes. MSI classes are subject to cancellation or rescheduling at any time. Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

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).

DATE	CLASS	TIME
9/1/20	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
9/1/20	Chipper Safety	10:00 - 11:00 am
9/1/20	Hearing Conservation	1:00 - 2:00 pm
9/2/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
9/2/20	Mower Safety	10:00 - 11:00 am
9/2/20	Fire Safety	1:00 - 2:00 pm
9/3/20	Chain Saw Safety	9:00 - 10:00 am
9/3/20	Leaf Collection Safety	10:30 - 12:30 pm
9/3/20	HazCom w/GHS	1:00 - 2:30 pm
9/4/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/4/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
9/8/20	Leaf Collection Safety	9:00 - 11:00 am
9/8/20	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
9/9/20	Hearing Conservation	8:30 - 9:30 am
9/9/20	Chipper Safety	10:00 - 11:00 am
9/10/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
9/10/20	Fire Safety	11:00 - 12:00 am
9/10/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/11/20	HazCom w/GHS	8:30 - 10:00 am
9/11/20	Chain Saw Safety	1:00 - 2:00 pm
9/14/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm

DATE	CLASS	TIME
9/14/20	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
9/15/20	Fire Extinguisher	8:30 - 9:30 am
9/15/20	Building Trust and a Constitutionally Sound Police Agency Through Training	9:00 - 10:30 am
9/15/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
9/16/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
9/16/20	Leaf Collection Safety	11:00 - 1:00 pm
9/16/20	Driving Safety Awareness	1:00 - 2:30 pm
9/17/20	Hearing Conservation	8:30 - 9:30 am
9/17/20	Chipper Safety	10:00 - 11:00 am
9/17/20	Fall Protection Awareness	1:00 - 3:00 pm
9/17/20	Dealing with Difficult People	9:00 - 11:00 am
9/17/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/18/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
9/18/20	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
9/18/20	Fire Safety	1:00 - 2:00 pm
9/21/20	Chain Saw Safety	9:00 - 10:00 am
9/21/20	HazCom w/GHS	10:30 - 12:00 pm
9/21/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
9/22/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
9/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/22/20	Dealing with Difficult People	1:00 - 3:00 pm
9/22/20	Bloodborne Pathogens (BBP)-Evening	7:00 - 8:00 pm
9/23/20	Fall Protection Awareness	8:30 - 10:30 am
9/23/20	Fire Extinguisher	1:00 - 2:00 pm
9/24/20	Driving Safety Awareness	9:00 - 10:30 am
9/24/20	Leaf Collection Safety	1:00 - 3:00 pm
9/24/20	Mower Safety	3:00 - 4:00 pm
9/25/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/25/20	Hearing Conservation	11:00 - 12:00 pm
9/25/20	Chipper Safety	1:00 - 2:00 pm
9/28/20	Fire Safety	8:30 - 9:30 am
9/28/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/29/20	HazCom w/GHS	8:30 - 10:00 am
9/29/20	Preparing for First Amendment Audits	9:00 - 11:00 am
9/29/20	Confined Space Entry for Supervisors	12:30 - 3:30 pm
9/29/20	Chain Saw Safety	1:00 - 2:00 pm
9/30/20	Dealing with Difficult People	9:00 - 11:00 am

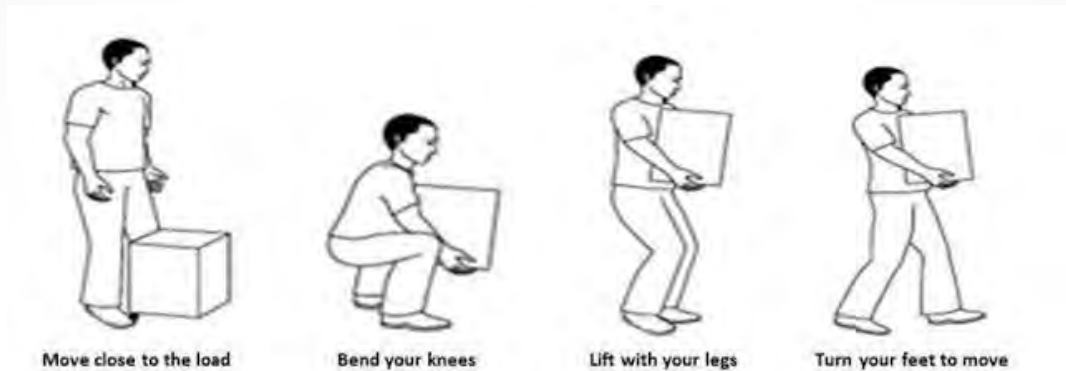
DATE	CLASS	TIME
9/30/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/30/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	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
Ragger / 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
Ragger / 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 – September 2020

SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee/firefighter assisting with the moving of a patient and immediately felt pain between the shoulder blades and in the neck. This employee, in their 30s has had 2 surgeries including a cervical fusion. This claim is approaching \$500,000 and the employee will likely have neck and back problems for the rest of their life.

Example 2: Employee was lifting an empty stretcher and strained his left elbow. The employee had surgery on the elbow and the claim is valued at more than \$75,000.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: September 15, 2020 via Teleconference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

AUGUST/SEPTEMBER ACTIVITIES & PLANS

- Continuing with the Monthly Targeting Wellness Newsletter
- Continuing with the weekly Zoom Fitness Workouts
- Launched a "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. A combination awareness and coaching format. Start date: September 22nd
- Offered a "De-stress Challenge" which I highlighted in my August Newsletter encouraging employees to work together to identify a stress management initiative that they will, can or already have implemented for all staff to utilize as they continue to handle the demands of work and life.
- Group and/or one-on-one Health & Wellness Coaching is available upon request. Reach out to me to discuss options that may work for your employees.
- New Project Pending: Group Leadership Coaching: Crisis Response & Transformational Leadership for Senior Law Enforcement. Working with Elias Institute of Professional Coaching from West Coast on proposal. Details will be shared upon finalization.
- Planning to attend the September Police Ad Hoc Committee Meeting via zoom

Municipality Specific:

- Beverly City – Inspirational Board
- Bordentown Township – Employee Recipe Cookbook, Gratitude Board, and drive-by flu shots scheduled for September
- Delanco Township – Pressure Point Massage devices for employees
- Florence Township – scheduled Wellness Committee Meeting in September
- Hainesport Township- Presentation via Zoom on Longevity and Telomeres
- Shamong Township – PPE supplies along with snacks and green tea offered at recent safety meeting addressing stress management.

Not seeing your town's name does not mean there were no efforts towards wellness. There may be activities that have taken place that I may not be aware of, may have occurred after the creation of this report, or is a simple oversight on my part. Please feel free to reach out to me with any updates or corrections that I can include in my next report. Also, please let me know of any safety and/or wellness committee meetings you may be holding. I would love to attend if possible. Thank you!

Other Wellness Ideas and Usage of Funds:

- Offset Employee Assistance Program Fee
- Fresh Produce and Healthy snacks for office
- Outdoor picnic areas
- Recipe swap
- Garden – construction and planting supplies
- Chair massages
- Beverage Tumblers
- Blood Pressure cuffs for Office or each employee
- On-site Flu clinics

August and September Targeting Wellness Newsletter

August included:

- Daily choices lead to new habits
- Supporting your mental health at work
- Time to get creative - a "challenge" for all municipalities
- More calcium does not equal less fractures
- Did you know? (Won't know until you read it)
- Recipe Corner - pesto zucchini and corn quinoa salad

My suggestion for the **Exercise of the Month** is simple...get outside, with friend and family and just have fun!

September included:

- Ways to create work/life balance (whether working remotely or in the office)
- Tips on managing anxiety from the experts
- Keeping self-care in mind (and body)
- Information on my NEW Pilot Program - *Nutrition for Transition* *
- Information on Seasonal Affective Disorder (SAD)
- Benefits of Sweet Potatoes and Featured Casserole recipe

The **Exercise of the Month** highlights the guidelines set forth by the American Council on Exercise (ACE) on returning to your gym after COVID-19.





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

Intake	July-20	July-19	August-20	August-19	2020 August YTD	2019 August YTD
# of New Claims Reported	64	18	70	14	535	149
# of Report Only	56	3	53	5	434	45
% Report Only	88%	17%	76%	36%	81%	30%
# of Medical Only	5	13	15	9	70	90
# of Lost Time	3	2	2	0	31	14
Medical Only to Lost Time Ratio	63:37	87:13	88:12	100:00	69:31	87:13
Occupational, Claim Petition, Cancer Presumption	0		0		2	
COVID-19	49		48		411	
Average # of Days to Report a Claim	2	1.4	1.9	8.7	2.9	2.1

Nurse Case Management	July-20	July-19	August-20	August-19
# of Cases Assigned to Case Management	19	13	20	15
# of Cases >90 days	13	10	15	11

Savings	July-20	July-19	August-20	August-19	2020 August YTD	2019 August YTD
Bill Count	99	122	129	85	1080	1218
Provider Charges	109,609	176,803	89,462	63,959	1,807,243	1,394,806
Repriced Amount	43,047	53,860	38,874	31,712	512,038	536,473
Savings \$	66,562	122,943	50,588	32,248	1,295,205	858,333
% Savings	61%	70%	57%	50%	72%	62%

Participating Provider Penetration Rate	July-20	July-19	August-20	August-19	2020 August YTD	2019 August YTD
Bill Count	97%	92%	96%	92%	96%	95%
Provider Charges	97%	96%	98%	93%	98%	95%

Exclusive Provider Panel Penetration Rate	July-20	July-19	August-20	August-19	2020 August YTD	2019 August YTD
Bill Count	99%	100%	98%	100%	97%	97%
Provider Charges	99%	100%	99%	100%	99%	99%

Transitional Duty Summary		2020 August YTD	2019 August YTD
% of Transitional Duty Days Worked		57%	54%
\$ Saved By Accommodating		\$114,752	
% of Transitional Duty Days Not Accommodated		43%	46%
Cost Of Days Not Accommodated		\$81,281	

Cyber Risk Management

Monthly Executive Report

September 2, 2020



Media Pro Training

BURLCO JIF Municipality
Bass River Township
Beverly City
Bordentown City
Bordentown Township
Chesterfield Township
Delanco Township
Delran Township
Edgewater Park Township
Fieldsboro Borough
Florence Township
Hainesport Township
Lumberton Township
Mansfield Township
Medford Township
Mount Laurel Township
New Hanover Township
North Hanover Township
Palmyra Borough
Pemberton Borough
Pemberton Township
Riverside Township
Shamong Township
Southampton Township
Springfield Township
Tabernacle Township
Westampton Township
Woodland Township
Wrightstown Borough

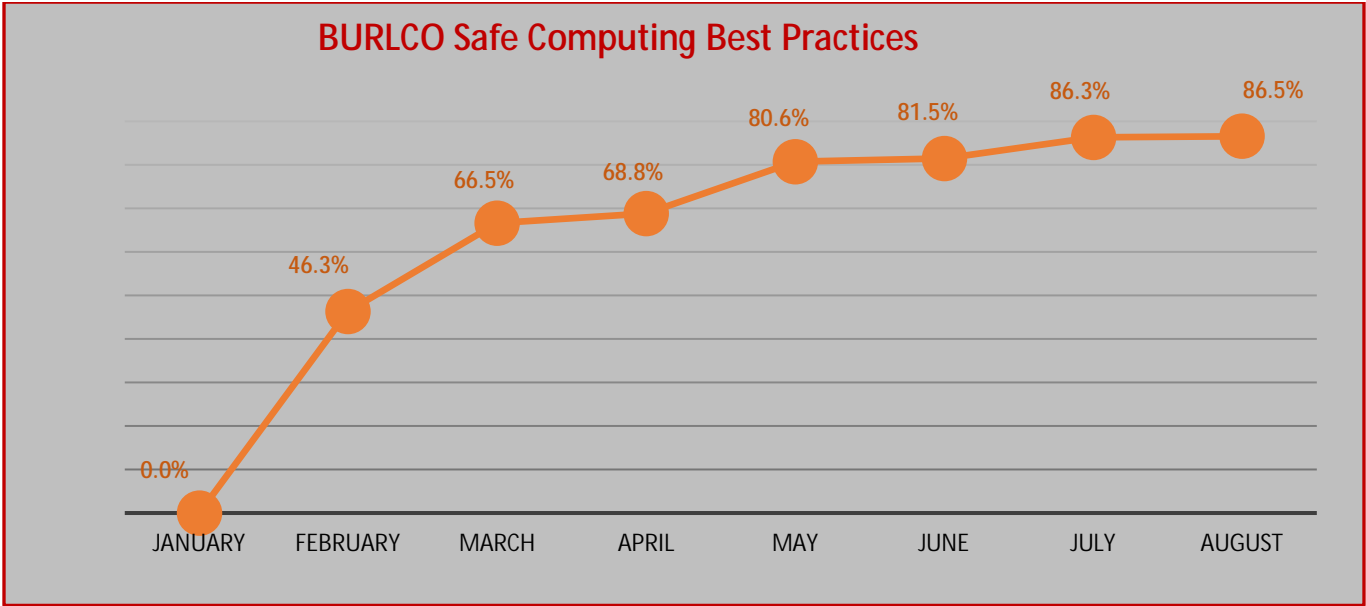
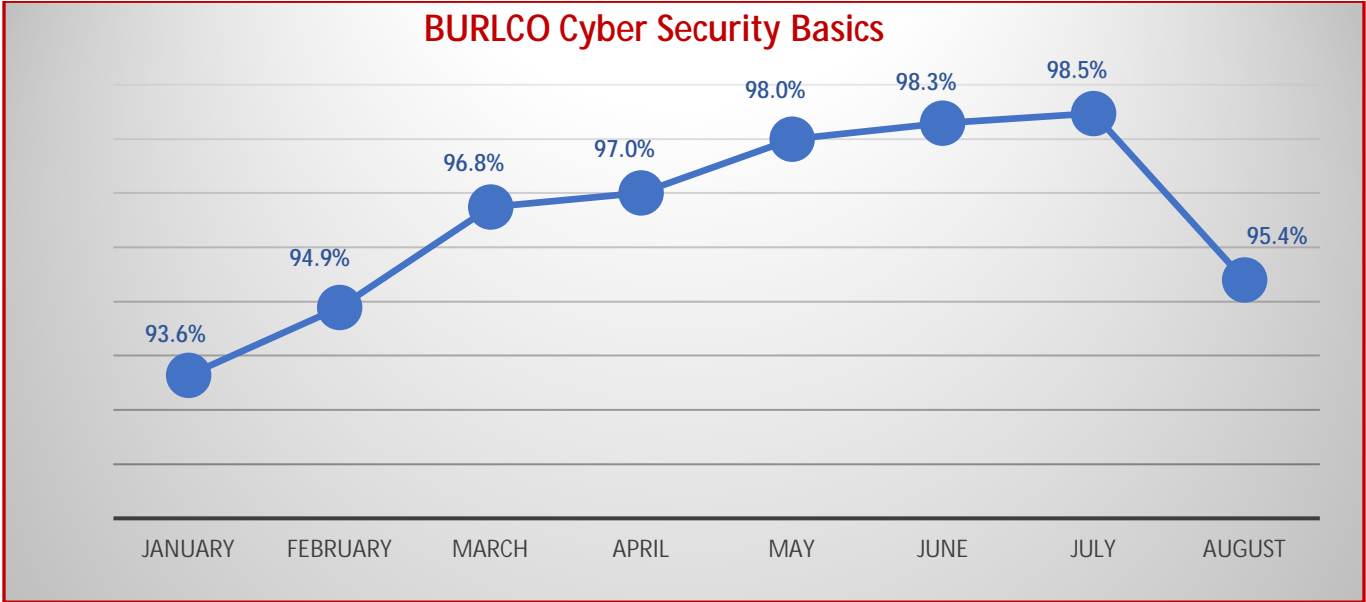
Cyber Security Basics		
Total Users	Total Completed	% Completed
3	3	100%
12	12	100%
7	7	100%
19	19	100%
16	14	88%
16	16	100%
21	21	100%
17	17	100%
3	3	100%
30	30	100%
8	8	100%
21	17	81%
48	47	98%
105	105	100%
40	39	98%
7	1	14%
10	10	100%
30	30	100%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	14	93%
6	6	100%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

Safe Computing Practices Work & Home		
Total Users	Total Completed	% Completed
3	3	100%
12	5	42%
7	7	100%
19	19	100%
16	6	38%
16	16	100%
21	21	100%
17	17	100%
3	1	33%
30	29	97%
8	8	100%
21	13	62%
48	42	92%
105	105	100%
40	31	78%
7	5	71%
10	10	100%
30	29	97%
4	4	100%
53	53	100%
2	1	50%
10	10	100%
15	12	80%
6	5	83%
13	13	100%
48	47	98%
7	7	100%
4	4	100%

JIF Completion % 95.4%

JIF Completion % 86.3%

Monthly Training Progress

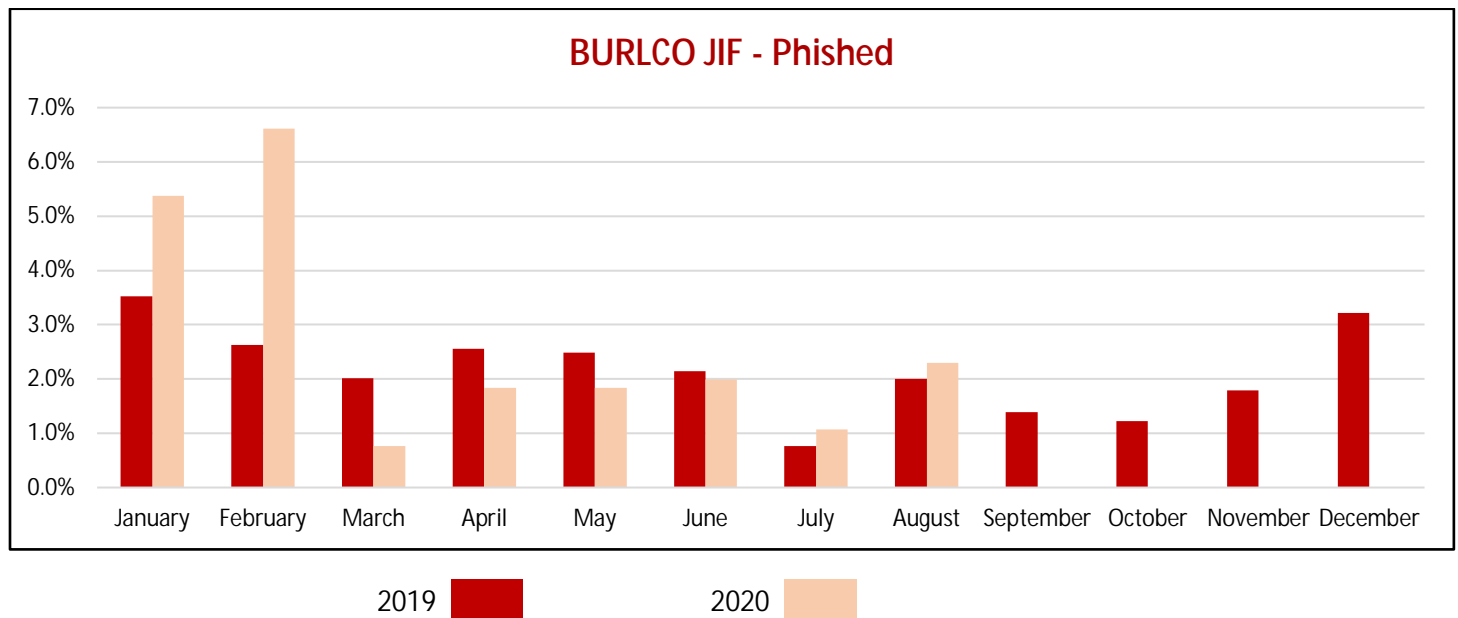


Phishing Report

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%	653	12	1.8%
June	653	14	2.1%	1306	26	2.0%
July	653	5	0.8%	653	7	1.1%
August	648	13	2.0%	653	18	2.3%
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 2.8%



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0
Beverly City	13	1	8%
Bordentown City	4	1	25%
Bordentown Twp	13	1	8%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	1	25%
Florence Twp	33	2	6%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	1	2%
Medford Twp	140	3	2%
Mount Laurel Twp	70	4	6%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	1	2%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total	653	18	3%
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Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Template Used	Count of Date Clicked	% of Click
Amex_Income_Verification	54	8%	0	0
BackgroundReport_Text	41	6%	1	2%
Continual_Municipal_Training	75	11%	2	3%
Edmonds_Govtech_Events	52	8%	0	0%
Edmonds_Tax_Form	59	9%	3	5%
Facebook Reactivation	41	6%	4	10%
facebook_page_insights	11	2%	0	0%
Microsoft_Office365_Password_Change	43	7%	1	2%
Municipal_Course_Catalog	58	9%	4	7%
Netflix_Account	34	5%	2	6%
Office_File_Deletion_Alert	16	2%	0	0%
UPS Package Redirect	55	8%	0	0%
workstation_updates	24	4%	1	4%
Zendesk_Password_Change	44	7%	0	0%
Zendesk_Ticket_Update	46	7%	0	0%

Grand Total

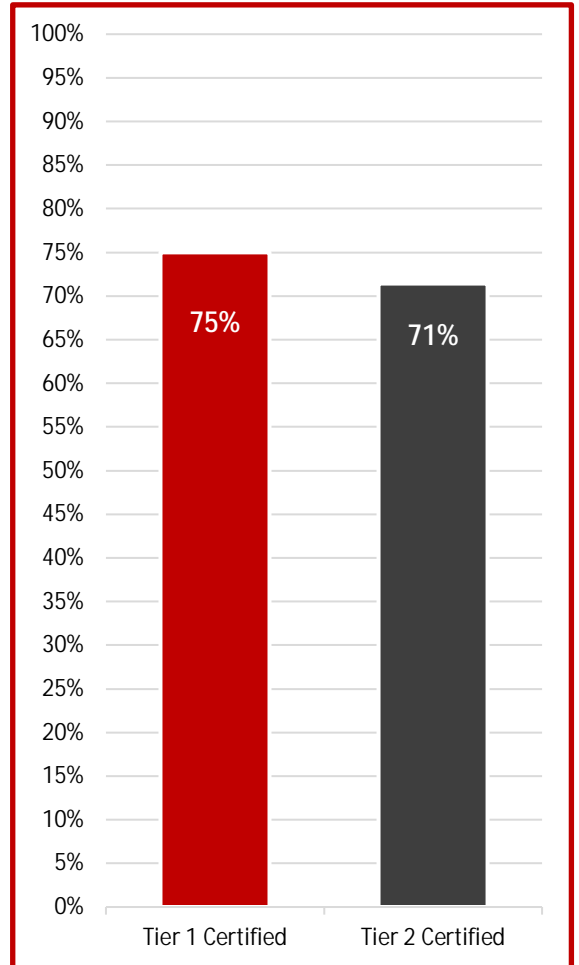
653

18

MEL's Cyber Risk Management 9/2/2020

BURLCO JIF

Municipality +B2:D30	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
Beverly City		
Bordentown City		
Bordentown Township	6/3/2020	6/18/2020
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	
New Hanover Township		
Hainesport Township	2/21/2020	8/12/2020
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		



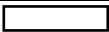



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	20	71%

Vulnerability Scanning

Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe.

Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	bassriverclerk@comcast.net	2020-08-17 13:15:15
Burlington	Bordentown City	5.0	Grace Archer	btownch@cityofbordentown.com	2020-08-05 16:15:11
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-08-21 13:15:12
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-08-06 16:15:09
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-08-21 13:15:12
Burlington	Delran Township	5.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-08-13 13:15:15
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2020-08-22 16:15:15
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2020-08-22 16:15:15
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2020-08-23 14:15:12
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2020-08-23 14:15:12
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-08-08 18:15:07
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-08-24 14:15:14
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2020-08-24 14:15:14
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2020-08-09 13:10:14
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2020-08-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2020-08-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2020-08-09 13:10:14
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2020-08-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2020-08-25 14:15:15
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2020-08-12 18:17:06
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-08-12 18:17:06
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2020-08-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2020-08-18 13:15:10
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-08-10 13:15:10

Sample of Monthly Detail Report

Sample Report

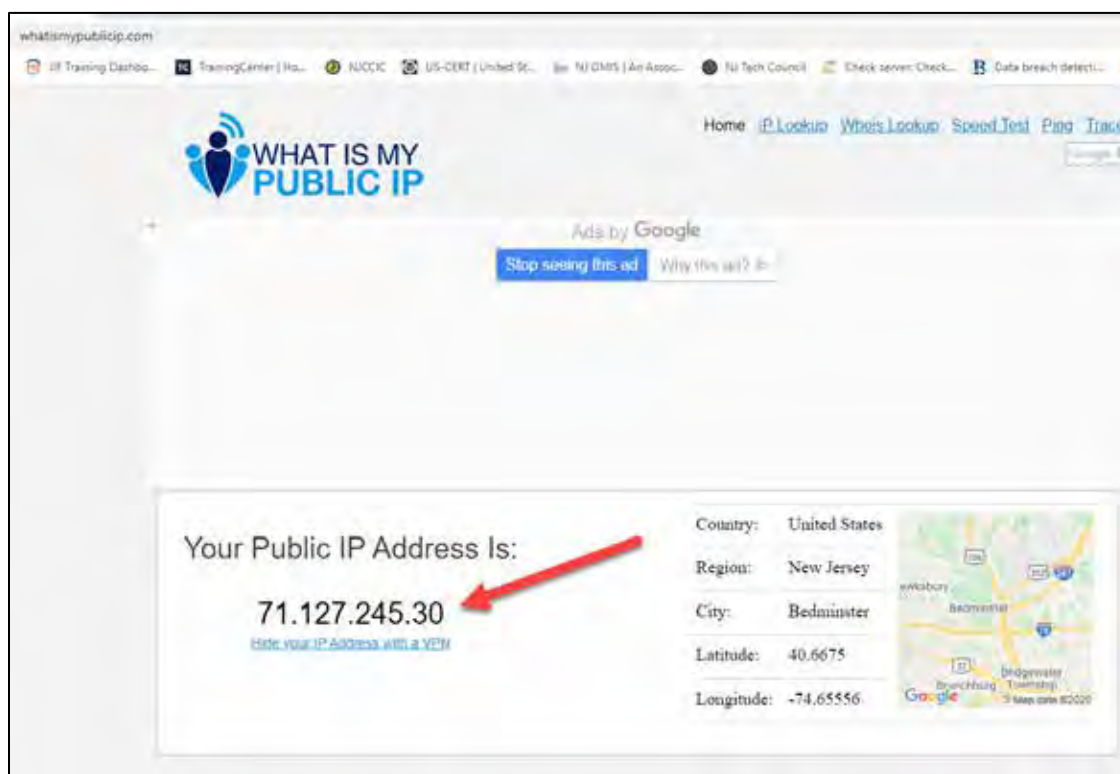
Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High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

ØPlease tell your IT serviced provider to whitelist IP address: 209.59.172.90

This is the IP address that Pivot Point uses to launch their simulated phishing emails. Whitelisting enables your firewall to allow phishing simulated emails from Pivot Point enter your network. Think of it as a traffic cop at your door.

ØHow do I get my external facing IP Address?

Go to <https://www.whatismypublicip.com/>



Hi everyone, I will be reaching out to each of you to confirm your external / public IP address. This is the IP address that Pivot Point uses to do a monthly vulnerability scan on your network. Some of you may not be getting the benefit of the monthly vulnerability scan. It's also important that you share your scan report with your IT service provider.

Ø Backups are your lifeline

Backup recommendations by the NJ Cybersecurity & Communications Integration Cell (NJCCIC)

The NJCCIC recommends businesses and organizations to ensure they have a comprehensive data backup plan that includes keeping multiple, tested copies off the network, with at least one copy kept in a separate and secure location. Additionally, organizations are advised to keep any sensitive network data encrypted at rest and in transit to prevent threat actors from publicly exposing any stolen data . The NJCCIC also encourages users and administrators to review and implement the recommendations in the NJCCIC [Ransomware: Risk Mitigation Strategies](#) guide.

Join the NJ Cybersecurity & Communications Integration Cell (NJCCIC), it's a great resource for cyber related information, and updates.....and its ***FREE!!***

September 6, 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 two month period ending August 31, 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 \$ 32,738.29. This generated an average annual yield of 1.05%. However, after including an unrealized net loss of \$ 11,324.30 in the asset portfolio, the yield is adjusted to .69% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$86,658.70 as it relates to current market value of \$ 7,509,949.43 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$7,544,909.48.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,904.14 w/YTD Total \$ 60,445.76 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$.00
FY 2020 Premium Receipts \$ 3,288,423.00

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 \$ 313,079.59. The claims detail shows 510 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$274. Interest Allocated)

Delran Township	\$31,079.00
Chesterfield Township	\$ 1,109.00
Bordentown City	\$70,137.00
Bordentown Township	\$44,023.00
Westampton Township	\$10,384.00

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 \$ 17,391,346.26 to a closing balance of \$ 19,523,333.23 showing an increase in the fund of \$ 2,131,986.97. 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 - August 2020**

	Payee	FY 2020	FY 2019	JIF Appropriation	Description
1	The Actuarial Advantage	4,755.00		Prof Services/Actuary	July 2020 fees
2	PERMA	7,458.25		Prof Services/Admin. Consultant	July, Aug, Sept 2020 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	30,810.00		Prof Services/Administration	Aug 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	74.20		Misc/Postage/Copies/Faxes	July fees postage/copies expenses
5	The DeWeese Law Firm, P.C.	6,074.00		Prof Services/Attorney	Aug 2020 Fees
6	Qual-Lynx	17,669.00		Prof Services/Claims Admin.	Aug 2020 Fees
7	Qual-Lynx		2,000.00	Prof Services/Claims Admin.	2019 EPL/POL Claims Advocacy Fees
8	Joyce Media	375.00		Misc/JIF Website	Aug 2020 Fees
9	Kris Kristie	375.00		Misc/Recording Secretary	Aug 2020 Fees
10	J. A. Montgomery Risk Control Services	11,593.00		Prof Services/Safety Director	Aug 2020 Fees
11	Pivot Point Security		732.00	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
12	Secure Data Consulting Services, LLC	4,675.00		Prof Services/Technology Risk Serv Dir	Aug 2020 Fees
13	Tom Tontarski	949.00		Prof Services/Treasurer	Aug 2020 Fees
14	Tom Tontarski	13.18		Misc/Postage/Copies/Faxes	Priority mail fees
15	Conner Strong & Buckelew	705.00		Prof Services/Underwriting Mgr	Aug 2020 Fees
16	Debby Schiffer	2,538.00		Wellness Program	Aug 2020 Fees
17	MEL JIF	314,137.00		MEL	MEL 2020 WC & Excess Liability - 3rd installment
18	MEL JIF	1,686.75		Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 3rd installment
19	MEL JIF	124,361.00		Property Claims and Premium	MEL 2020 Property claims & prem. -3rd installment
20	ARC Reprographics	132.66		Misc/Printing	Inv#277389; Hainesport renewal bk
21	Iron Mountain	75.76		Misc/Record Retention Service	Inv#CWJW920 Storage 8/1-31/2020; Service 6/24-7/28/2020
22	Shamong Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Anti-virus, legal fees for covid, ADA website compliance
	TOTAL	\$528,956.80	\$2,732.00		

JIF Bill List Total	\$531,688.80
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - September 2020

	Payee	FY 2020	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	30,810.00	Prof Services/Administration	Sept 2020 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	223.61	Misc/Postage/Copies/Faxes	Aug fees postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	490.00	Misc/JIF Website	AccessiBe for website for ADA - MM Amex card
4	The DeWeese Law Firm, P.C.	6,074.00	Prof Services/Attorney	Sept 2020 Fees
5	Qual-Lynx	17,669.00	Prof Services/Claims Admin.	Sept 2020 Fees
6	Joyce Media	375.00	Misc/JIF Website	Sept 2020 Fees
7	AssetWORKS	6,877.00	Prof Services/Prop. Appraiser	Final pymt for property appraisals
8	Kris Kristie	375.00	Misc/Recording Secretary	Sept 2020 Fees
9	J. A. Montgomery Risk Control Services	11,593.00	Prof Services/Safety Director	Sept 2020 Fees
10	Pivot Point Security	732.00	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Sept fee
11	Secure Data Consulting Services, LLC	4,675.00	Prof Services/Technology Risk Serv Dir	Sept 2020 Fees
12	Tom Tontarski	949.00	Prof Services/Treasurer	Sept 2020 Fees
13	Tom Tontarski	13.17	Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	705.00	Prof Services/Underwriting Mgr	Aug 2020 Fees
15	Debby Schiffer	2,538.00	Wellness Program	Aug 2020 Fees
16	Courier Post	87.44	Misc/Legal Notices	Balance on Aug bill; Sept mtg change
17	Iron Mountain	91.33	Misc/Record Retention Service	Inv#CXXKH573 Storage 9/1-30/2020; Service 7/29-8/25/2020
18	Delanco Township	190.06	Wellness Program	Wellness event - fruit, veggies, granola bars
19	Mount Laurel Township	4,645.00	Optional Safety Budget	solar crosswalk signs
20	Shamong Township	500.00	Wellness Program	PPE, Healthy drinks/snacks
21	Wrightstown Borough	430.00	Overpayments-Members Assmts	Overpayment - EO credit not taken
	TOTAL	\$90,042.61		

JIF Bill List Total	\$90,042.61
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EXECUTIVE SAFETY COMMITTEE MEETING

Thursday, July 31, 2020

Via Conference Call / WebEx

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held via Conference Call /WebEx on Thursday, July 31, 2020 at 10:00am. The meeting was called to order at 10:02 AM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Stephen Fazekas, **Florence Township**
Mike Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
Debby Schiffer, **Wellness Director**
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Paul J. Miola, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

Amanda Somes, **Bass River Township**
Tom Pullion, **Edgewater Park Township**
Kyle Tuliano, **New Hanover Township**
Kathy Hoffman, **Southampton Township**
Steve Walsh, **EJA / Capacity Insurance Group**
Joe Henry, **Hardenbergh Insurance Group**
Brian Monaghan, **Insurance Agency Management**
John Saville, **Consultant, J. A. Montgomery Risk Control**

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

I. MEETING MINUTES – March 17, 2020 (E-mailed 07/20/2020)

Mr. Miola indicated that a copy of the March 17, 2020 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

II. 1st & 2nd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed)

Mr. Garish referred the Committee to a copy of the 1st & 2nd Quarter Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. Since the Committee meets only three times vs. four times per year he combined the 2nd and 3rd Quarter Loss Control Reports. He then briefly reviewed the report with the Committee.

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

III. SAFETY INTERVENTION / MONITORING

Safety Intervention

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

IV. MEMBERSHIP RENEWALS

Mr. Miola mentioned that there are 10 member municipalities up for renewal effective January 1, 2021. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit. Mr. Garish responded that 7 out of the 10 members renewing in 2021 have been completed. He noted that due to the pandemic there are three (3) remaining members that require a renewal visit. Mr. Garish mentioned that Mr. Saville is the Consultant for all these renewing members and he has no concerns regarding these members. He noted that the remaining visits will be discussed at the next Safety Meeting

Renewal Resolutions and Agreements

Mr. Miola indicated that Renewal Resolutions and Agreements were e-mailed to those members that are up for renewal on June 3, 2020.

Mr. Miola mentioned that renewal updates are provided to the members during meetings with the town's governing body. Most of the renewal meetings have been conducted via Zoom, WebEx or Teleconference. He mentioned a reminder will be sent to those members that have not submitted their paperwork to our office.

Mr. Miola also mentioned that the Member Updates for non-renewing members will be distributed in the late Summer/Fall.

V. JIF LOSS RATIO REPORTS – June 31, 2020

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 31, 2020. The report reflects a six-year period for Fund Years 2014-2019. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 78.1%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Garish mentioned that his office use these reports to look at those members that have a loss ratio above 100%. He mentioned that Westampton over the past two years has seen a huge spike

in losses. Their losses are from workers compensation injuries that occurred in 2018. Mr. Garish stated that he will ask Mr. Saville to look at Westampton's numbers to see if it is a trend.

Mr. Miola stated that the Finance Committee uses this report to allocate the budget to the individual member's loss funds based upon their loss history.

VI. *MEL LOSS RATIO REPORTS – March 31, 2019*

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2014-2019 with the average loss ratio for the BURLCO JIF at 23.75%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza mentioned that 2018 was a bad year across the state for all JIFs. He noted that the JIFs Loss Ratio was 110% and the MEL was 109%. He noted that overall the six-year average is 55%, which is a good number; however, most of the claims were driven by that one year.

VII. *REGIONAL TRAINING SCHEDULE*

Mr. Garish referred the Committee to page 22 of the agenda packet to review the Regional Training Schedule.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- **Designated Employee Representative Training:** Mr. Garish noted that this training was scheduled for March 18, 2020; however, due to COVID-19 it had to be postponed. He stated that this was a carry-over course from 2019. Mr. Garish indicated that once the restrictions are lifted this training will take place. He is hopeful that this training can be conducted by the end of the year. Mr. Garish stated that his office will re-evaluate in September.
- **First Amendment Audit / Building Security:** This training was scheduled for September 29, 2020. Mr. Hummell mentioned that it will be advertised through the MEL. He noted that he would like to target the local JIFs to conduct an in person training.
- **Health & Wellness – Stress Management:** Mr. Garish mentioned that he is hopeful to schedule this in the Fall. He noted that he has not spoken with Ms. Schiffer whether this training should take place in person or online. Ms. Schiffer responded that she has not used ZOOM a lot. She mentioned that she has spoken to Lt. Walsh; however, she has not asked whether he is comfortable conducting this training via Zoom or in person. Ms. Schiffer stated that this training should take place whether this training is held in person or online.

Ms. Schiffer commented that she has not begun to work on this program; she spoke with Lt. Walsh in early April. She noted that there was no set goal. However, if the goal is to have this training held in the Fall, she will reach out to Lt. Walsh as soon as possible.

Mr. Miola mentioned to Ms. Schiffer that this can be a discussion during their Wellness Meeting to explore the issue.

Mr. Hummel mentioned that his office will be opening up soon and he suggested the possible use of their studio. He noted that he will explore visitor options and follow-up with Ms. Schiffer.

VIII. SAFETY DIRECTOR'S BULLETIN

Mr. Miola stated that the Safety Director's office has been very busy distributing Safety Bulletins during COVID-19 including several from the MEL.

Mr. Garish briefly reviewed the following bulletins:

- A. Executive Order #133 – Updating Park Re-Opening
- B. 2020 Hurricane Season and the COVID Pandemic
- C. Back to Office (BTO) Driving Vehicle Safety Readiness
- D. COVID-19 Presents Potential for Increased Risk of Child Exploitation
- E. Guidance on the Family First Coronavirus Response Act (FFCRA)
- F. The Phased Reopening of Outdoor Activities and Facilities
- G. Reopening Public Outdoor Playgrounds
- H. Guidance for Reopening Public Facilities
- I. Updated Guidance on Indoor & Outdoor Gatherings and Reopening Outdoor Pools and the Reopening Timeline of New Jersey as of June 15, 2020
- J. Fire & EMS Exposure to COVID-19 Guidance
- K. Return to Work: Can Employers Take Workers' Temperatures?

Mr. Garish commented that his office has done a great job to release these topics to our members. Mr. Miola mentioned that all of the Safety Bulletins are placed on the JIF website for easy access.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Garish referred the Committee to pages 57 – 64 of the agenda packet to a copy of the Model Waiver for Summer Camps – Acknowledgement Waiver. He noted that this waiver has been revised. He wants to ensure any outside organization that is using your Facility Use Agreement warrants that they are adhering to the CDC guidelines and the Governor's Executive Orders.

X. MEL SAFETY INSTITUTE

MSI Now – Online Streaming Video Service

Mr. Garish reported that with the Pandemic his office has taken the initiative to introduce a new Online Streaming Video Service called MSI Now. He noted that 140 titles have been released. Members can go through the MSI and stream videos right from their computer, iPad, etc. Mr. Garish noted that all the videos are current and have been reviewed by all of the Consultants. In the near future, they are looking to add more titles to this platform.

MEL Webinars via Zoom

Mr. Garish stated that traditional Instructor-Led classes provide CEU credits for our members that take courses. As a result, his office was able to obtain approval that would offer CEU Credits for MEL Webinars via Zoom. Since the approval, his office was able to schedule 13 Zoom Trainings for July. Mr. Garish stated that these Zoom classes are instructor led and sometimes will alternate instructors. He noted that the Zoom trainings have been a success and sign in sheets are maintained for those that take the training in a group setting.

Mr. Garish stated that he will continue to promote these webinars for our members.

XI. MEL WEBINAR

Mr. Miola mentioned that a Webinar was held last month entitled *Facing and Embracing Crisis for Your Municipality*. He noted that the training was locked out due to full capacity. Mr. Miola asked if there were any members of the Committee that were able to attend the meeting. Mr. Fazekas responded that he was able to log onto the call and he highly recommends attending the webinar.

XII. S:ERVE

Mr. Garish discussed S:ERVE which is available to Police, Fire, Public Works and EMS personnel. He noted that there has been an increase in use from all entities and the course has been added to the 2020 Safety Incentive Program. He noted that 1/3 of the membership has taken training. Mr. Garish understands that some agencies may use a different program that has similar training courses. He noted that he asking the membership to complete training by November, so they can meet the criteria under the SIP for 2020. If this is the situation, please bring it to the Safety Director's attention. He also noted that these courses can be taken in a group setting. Mr. Garish reminded the Committee self-registration is required for those taking courses in a group setting.

Ms. Provenzano asked if the EMS Department takes a similar training program do they still need to log onto S:ERVE. Mr. Garish responded that as long as the Safety Director's office has a chance to review the training material from another platform. He asked Ms. Provenzano to send him or Mr. Saville a synopsis of the training course.

XIII. POLICE TOPICS

Police One Academy

Mr. Miola commented that when Police Officers are injured it is usually more severe. He added that the 24/7 nature of their operations leads to greater risks. As a result, the JIF developed Police One Academy for Training police personnel. He noted that Mr. Hummel and Mr. Garish works closely with Police Departments to ensure this training platform is utilized.

Mr. Hummel mentioned that he is looking to add four (4) additional training programs for the Police One. He asked Police One to add "Implicit Bias" and looking to add "Persons Suffering from Excited Delirium and Traffic Safety. Mr. Hummel stated that these trainings are not the same trainings that are offered by Rutgers. He stated that he received many request to add "traffic safety" and training for "angry employees" as topics for Police One. Mr. Hummel stated that once these are approved they will be loaded onto Police One Academy and email correspondence will be sent to the Police Chiefs.

Mr. Garish mentioned that 16 agencies out of the 20 members have taken courses with a total of 19 agencies enrolled with Police One Academy. He noted that there were 964 courses completed in total as of July 20, 2020. Mr. Garish indicated at the last Executive JIF meeting a contract was awarded for an additional year of Police One Academy.

Police Bulletins

Mr. Garish mentioned that Police Bulletins that were released since the last meeting.

- Ford Develops Process to Heat and Decontaminate Its Patrol SUV's | LE Bulletin 2020-04
- Looming Urgency: Identifying the Unseen Victims of the Pandemic | LE Bulletin 2020-05
- Firearms Training and Hearing Protection | LE Bulletin 2020-06
- Outdoor Dining Considerations | LE Bulletin 2020-08
- Strategic Partnerships | LE Bulletin 2020-09

Police Ad Hoc Committee

Mr. Garish mentioned that the April 22, 2020 Police Ad Hoc Committee Meeting was postponed due to COVID-19. He noted that they are looking to hold the next Police Ad Hoc Committee Meeting in September via Zoom.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to a copy of the MEL Safety & Education Committee Minutes from the May 8, 2020 meeting. The next MEL Safety & Education Committee meeting is scheduled for the August 14, 2020 via Zoom.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish referred the Committee to pages 89-91 of the agenda packet. He noted that the PEOSHA Advisory Committee met on January 23, 2020. He mentioned that the notes from that meeting were self-explanatory. Mr. Garish stated that a meeting was scheduled for April; however it was cancelled due to COVID-19. He mentioned that even through Mr. Saville is currently on vacation he is currently attending the Advisory Committee Meeting via Zoom. As a result, he will have a report at the next Executive Committee Meeting.

XVI. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities with the membership.

- **Weekly Zoom meetings:** Ms. Schiffer mentioned that other than Hainesport, she does not recall any other BURLCO municipality participating. She offered to do other days, times, and topics but only Delanco requested a group session to discuss the employees struggle with managing stress. This was not a lecture but instead more of a support group. Ms. Schiffer hoped more would take advantage of this.
- **Weekly Emails:** Ms. Schiffer sends out weekly emails and she periodically get a few responses from employees commenting on the content.
- **Monthly Newsletters** are still going out.
- **Bordentown Township:** Employees were asked to submit 1 or 2 healthy recipes to be include in a **Healthy Cookbook:** As recipes are collected, they will be organized into a booklet format and will be distribute to those who wish to have one once completed. They are also planning to have a Gratitude Board in August and perhaps a wellness weekly challenge perhaps in the form of a bingo card.
- **Delanco** also had their PW department build them a raised garden bed where vegetables and herbs were planned which are cared for by the employees. I had a picture in my July Ex Committee Report. They are creating a “stress kit” and allowed me to try a group coaching session on stress with interested employees.
- **Hainesport** has been doing some fun things for their employees throughout this pandemic to lighten the mood with PJ day, ice cream sundae bar, and is scheduled to present to them in August.
- Some towns in my other JIF have used their funds to offset the cost for EAP programs and for PPE

Ms. Schiffer mentioned that she sent out two surveys: one to management and one to employees. To date I have 74 Employees and 12 Employers!!!

What I'm seeing:

- Feeling overwhelmed with work
- Dealing with kids, family and work
- Health concerns
- Most agreed that they had a work/life balance
- Most agreed they could switch off work for self-care
- Most agreed they felt they had healthy coping skills for stress
- Most agreed or strongly agreed that work environment supported their H&W goals

Four top areas of wellness that they were most interested in learning more about:

1. nutrition
2. physical exercise
3. improving sleep
4. mindfulness techniques

Ms. Schiffer also asked if they would be interested in coaching if their municipality offered it:

- 81% said yes (majority said either group or individual followed by only if individual)

Ms. Schiffer has a new resource that I will share when I send out my next newsletter. Michael Gross is the founder and author of the Wingman's Path to Positivity. His philosophy is based on the simple premise of practicing positivity for one minute each day.

Ms. Schiffer stated that she has completed a certification on Plant Based Nutrition through eCornell and have been taking several sessions for coaching.

Wellness Calendars

Mr. Miola mentioned that in the past the Fund has purchased Wellness Calendars for our members to be distributed in December. He then asked the Committee for authorization to purchase Wellness Calendars. Mr. Wolbert made a motion to for the Executive Director's office to purchase Wellness Calendars; second by Ms. Picariello.

Wellness Incentive Budget

Mr. Forlenza referred the Committee to page 94 of the agenda to the Wellness Incentive Budget Program member balance spreadsheet for 2020. He noted that there is a huge balance of \$21,000 still available. He indicated that the deadline to encumber or claim funds is on November 30, 2020. The final date to claim or encumbered funds is February 1, 2021.

Mr. Forlenza mentioned that several members have been utilizing funds as a result of COVID-19 for items such as PPE Equipment, EAP programs, etc.

Ms. Schiffer mentioned that Delanco has been instrumental during this pandemic. She stated that Delanco has held group-coaching sessions (support group) to deal with stress. Delanco also created a garden that was built by the Public Works Department and is up kept by the employees.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 93 of the agenda packet. The available balances for the 2020 Optional Safety Budget are made part of the agenda packet and presented to the members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

XVIII. SAFETY INCENTIVE PROGRAM

Mr. Miola directed the Committee to a spreadsheet on page 92 of the agenda packet. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

Safety Director Award Letters

Safety Director Award Letters were e-mailed to the recipients on July 23, 2020

Safety Calendars

Mr. Miola mentioned that in the past the Fund has purchased Safety Calendars for our members to be distributed in December. He then asked the Committee for authorization to purchase Safety Calendars. Ms. Brown made a motion to for the Executive Director's office to purchase Safety Calendars; second by Mr. Cramer.

Waiver of Attendance

Mr. Miola mentioned that attendance at the Retreat is made part of the Safety Incentive Program. As a result, of cancelling the Retreat due to COVID-19 all members will receive a waiver for 2020.

XIX. 2021 SAFETY KICKOFF BREAKFAST

Mr. Miola referred the Committee to page 97 of the agenda packet to review the survey results with the Committee. He noted that there were positive responses in regards to holding the RoundTable the same day as the Safety Breakfast. Mr. Miola mentioned that the survey provides ideas for future topics.

Mr. Forlenza commented that each year in regards to the Claims & Safety Coordinator Roundtable, there is a group of members that indicate the training is not applicable to them. He noted that it does not mean that it does not apply to them it could be that it is repetitious in nature. Mr. Forlenza stated that in most cases there is a blend of seasoned Claims & Safety Coordinators vs. new members to those positions. Mr. Miola stated as his office begins to prepare the agenda for next year his office will take this into consideration.

Mr. Miola asked the Committee for their feedback in regards to the location where the 2020 Safety Breakfast was held in Chesterfield, NJ. Mr. Forlenza mentioned that he heard from a few members that the food was good however, the location was small. Mr. Miola commented that as we move into the Fall we will think about other location possibilities or hold the breakfast in Chesterfield.

XX. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Miola referred the Committee to pages 113-114 to copy of the Nominating Committee Charter. He mentioned that in the fall the Committee holds a meeting that discusses the Executive Committee Slate. The meeting is conducted via teleconference for approximately 45 minutes. Mr. Miola then asked the Committee for a volunteer to sit on the Nominating Committee that is not a current member of the Executive Committee. Ms. Picariello volunteered as the Nominating Committee Representative.



FIRST & SECOND QUARTER SAFETY DIRECTOR'S REPORT

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 2020

PREPARED BY

J. A. Montgomery Risk Control

P.O. Box 99106
Camden, NJ 08101

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2020 FIRST & SECOND QUARTER SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First & Second Quarter Safety Director's Report covers service activities provided from January thru June of 2020. The 2020 Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the Burlington County Municipal Joint Insurance Fund. Service visits will include (8) law enforcement surveys and (10) renewal surveys.

The remaining service visits will include but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Ten members will be reviewed for renewal in 2020, including Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. A summary of findings will be presented at both the July and October Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited, and the following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal surveys have been completed and reviewed for (7) of the (10) members that will be renewing in 2020 at this time. The remaining three members will be completed during the third quarter of 2020. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2020 have begun. The electronic distribution to all members of the Central File DropBox has been completed for the surveys conducted in 2019. All members must submit their 2019 RTK surveys by July 15, 2020.

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

1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2020. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund and Claims Committee meetings and are available to offer technical and safety-related insight on claims that are under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the MEL Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "ZERO-HARM WORKPLACE." The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on the avoidance of Risk rather than relying on the absence of injury to determine how well our safety programs are working.

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

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

Elements of the 2020 Safety Incentive Program include but not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2020 Safety Incentive Program (SIP) for additional details.

- Submit 2020 Safety Committee meeting dates (1/31/2020) and return the 2020 Safety Contract (3/31/2020)
- Each member is required to send a delegate to the Safety Breakfast, which was held on March 5, 2020.
- Each member is required to send a delegate to the Safety Coordinators/Claims Coordinator Roundtable, which was held on March 5, 2020, immediately following the Safety Breakfast.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (POSTPONED)
- Members will hold at a minimum quarterly Safety Committee meetings.
- Members will complete the S:ERVE (Police, Fire, EMS) / Attention & Distracted Driving (all other municipal drivers) online training for employees who operate municipal vehicles by November 1, 2020 Participation will be verified by the Safety Director's Office.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2020 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, and walkway logs, etc.).

- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Our first meeting for 2020 (April 22) was canceled due to the COVID -19 Pandemic. We have tentatively scheduled a virtual meeting via ZOOM on September 23, 2020.

Law Enforcement Consultative Visits will be provided by Chief Hummel (Ret.) to eight (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2020 as of this report:

- COVID 19 Update (LE 2020-01)
- L.E. Exposure to COVID 19 Guidance (L.E. 2020-02)
- SLEO II Guidance (L.E. 2020-03)
- FORD Motor Vehicles (L.E. 2020-04)
- Identifying the Unseen Victims of the Pandemic (L.E. 2020-05)
- Firearms Training and Hearing Protection (LEO 2020-06)
- Firearms Training and Hearing Protection (LEO 2020-06)

Police One Training Academy is offered to the members to help reduce the skyrocketing costs associated with police-related injuries and lawsuits. Police One offers training in many different areas of importance to law enforcement personnel. All JIF Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc

Committee representatives, along with identifying additional courses on an annual basis. Courses include but not limited to:

- Sexual Harassment
 - Ethics
 - De-Escalation / Minimizing Use of Force
 - Officer Well Being
 - Fitness & Nutrition
 - Cultural Diversity
 - Handling Robbery Calls
 - Interviews and Interrogations
 - Cyber Security Threats
 - Protection from Ransomware and Phishing Attacks
 - Anti-Bias Training for Law Enforcement
 - The Risk o Social Media in the Workplace
 - COVID 19
- User Activity:
 - 19 of 20 Police Agencies enrolled as of 7/20/2020
 - 16 of 20 Agencies actively taking courses
 - 964 total uses as of 7/20/2020

Additional Police Services available to members in 2020 included but were not limited to:

- Below 100 Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving
- MEL Safety Institute and MEL Media Library

4. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, EMS, and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure

Attention and Distracted Driving - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Facility Checklist- Routine inspections help you: Make sure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be used as a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns on a daily basis. They help promote and reiterate important information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs to be held in 2020 are listed below.

- **The Safety Breakfast** was held on March 5, 2020.
- **The Safety Coordinators/Claims/Wellness Coordinator Roundtable** was held on March 5, 2020, immediately following the Safety Breakfast
- **DER Regional Training** was to be held on March 16, 2020 (Postponed).
- **First Amendment Audit / Building Security** was to be held on May 11, 2020 (Postponed)
- **Health & Wellness – Stress Management – 3rd / 4th QTR 2020**
- **Annual Retreat** - Postponed

2. MSI Training and Participation / MEL Media Library / MSI NOW

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) classroom training has occurred. With the utmost concern for our public employers and employees, MSI announced an online safety training platform that began on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. The members are being offered the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

- You, as an individual attendee, or your organization for group training, do not need a Zoom account to attend a webinar. Webinars can be viewed from a desktop, laptop, tablet, or smartphone.
- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered, you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Zoom recently updated their app. After registering for a webinar, the confirmation email contains a link at the bottom to test your system. We strongly recommend testing your system and updating it if needed at that time.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. Entrance into the webinar is locked after 10 minutes. We cannot offer credit or CEUs to attendees who log in excessively late or leave early.
- A group sign-in sheet is also attached. Please assign someone to submit the completed sign-in sheets within 24 hours of the webinars, so updated learning histories and Certificates of Participation can be made available in a timely manner.

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

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

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the Mel Safety Institute.

Kwik Course Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are a great resource to be used as Tool-Box Talks for employees.

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

MEL Media Library - The MEL DVD Media Library remains unavailable during the COVID outbreak while MSI staff is working from home. However, when operations return to normal, the Library's list of more than 600 titles will be available again.

MSI NOW – The MEL Media Library now has a new video streaming service, called MSI NOW. The new service has approximately 130 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. An update to this library will occur during the third quarter of 2020.

To access the streaming videos, log-in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the right side of the page, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College. Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added into their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Quarterly Safety Director Reports are presented in detail at the Executive Safety meetings.

3. Semi-Annual/Annual Loss Analysis

Semi-Annual and Annual reports include an evaluation of losses for the Fund and members. The reports help identify the development of adverse claims' frequency, severity, and trends or problem areas and make suggestions to remediate any such trends and/or problem areas.

XXI. NEXT MEETING

Mr. Miola indicated that the next meeting will take place on November 24, 2020 via teleconference or in person.

There being no further business, the meeting adjourned at 10:51am.

File: BURLCO/2020/Safety Committee
BURLCO/GEN/Safety Committee

Tab 07/31/2020
Tab: 07/31/2020

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 2020

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
All Fund Years
June 30, 2020

	Total
Earned Contributions & MEL / RCF Dividends	\$124,972,246
Claims Paid (Net of Subrogation) & RCF Premiums	(40,756,933)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(35,489,438)
Operating Expenses Paid	(21,261,024)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(103,375,733)
Position After Expenses	21,596,513
Investment Income (per treasurer)	4,719,138
Transfers	-
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
MEL Retro Transfer - Excess Premiums Paid	(354,875)
CASH POSITION	16,991,967
Case Reserves	(4,020,285)
IBNR Reserves	(2,423,852)
Residual Claims Fund Surplus Trigger Assessment	(87,719)
Net Current Surplus	10,460,111
Valued as of 03/31/20	\$10,543,298
NET CHANGE	(\$83,187)
Claim Count: 06/30/20 (Open Fund Years)	1,695
Claim Count: 03/31/20 (Open Fund Years)	1,599
Net Change	96

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
June 30, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$148,194	\$243,042	\$64,045	\$969,934	\$251,508	\$24,830	\$1,478,332	\$825,231	\$4,005,114
Other Contributions/Retro Payments									\$0
Total Contributions	\$148,194	\$243,042	\$64,045	\$969,934	\$251,508	\$24,830	\$1,478,332	\$825,231	\$4,005,114
Claims Paid (Net of Subrogation)	(73,806)	(5,497)	(1,012)	(177,721)					(258,036)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$1,679,754)		(1,679,754)
Operating Expenses Paid								(\$653,751)	(653,751)
Total Payments	(73,806)	(5,497)	(1,012)	(177,721)	-	-	(1,679,754)	(653,751)	(2,591,541)
Position After Expenses	74,388	237,545	63,033	792,213	251,508	24,830	(201,422)	171,479	1,413,573
Investment Income (per treasurer)	647	1,294	351	5,256	1,411	141	2,917	3,375	15,393
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	75,035	238,839	63,384	797,469	252,919	24,971	(198,504)	174,854	1,428,966
Case Reserves	(210,561)	(59,127)	(13,388)	(358,332)		-	-	-	(641,408)
IBNR Reserves	(1,000)	(211,138)	(59,777)	(484,223)			-	-	(756,138)
Net Current Surplus/(Deficit)	(136,526)	(31,426)	(9,781)	(45,086)	252,919	24,971	(198,504)	174,854	31,420
RECOMMENDED TRANSFERS									-
Valued as of 03/31/20	(\$34,062)	(\$20,562)	(\$5,988)	(\$98,901)	\$123,796	\$12,389	(\$148,288)	\$19,692	(\$151,924)
NET CHANGE	(102,465)	(10,864)	(3,792)	53,814	129,123	12,581	(50,216)	155,163	183,344
Claim Count: 06/30/20 (Open Fund Years)	29	47	12	73					161
Claim Count: 03/31/20 (Open Fund Years)	14	19	6	34					73
Net Change	15	28	6	39					88

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
June 30, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,945
Claims Paid (Net of Subrogation)	(552,935)	(26,639)	(19,745)	(905,792)					(1,505,111)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,437,587)	(1,437,587)
Total Payments	(552,935)	(26,639)	(19,745)	(905,792)	-	-	(2,740,332)	(1,437,587)	(5,683,030)
Position After Expenses	(285,185)	425,256	106,055	1,047,278	493,972	-	191	119,348	1,906,915
Investment Income (per treasurer)	617	6,170	2,686	34,275	9,875		15,097	16,976	85,696
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	35,432	431,426	108,741	1,081,553	183,847	-	15,288	136,325	1,992,611
Case Reserves	(22,822)	(131,832)	(12,927)	(781,783)					(949,364)
IBNR Reserves	-	(216,175)	(86,108)	(519,170)					(821,453)
Net Current Surplus/(Deficit)	12,610	83,419	9,706	(219,400)	183,847	-	15,288	136,325	221,794
RECOMMENDED TRANSFERS									-
Valued as of 03/31/20	(\$115,709)	\$50,062	(\$2,260)	(\$299,979)	\$303,251	\$0	\$15,107	\$241,623	\$192,096
NET CHANGE	128,319	33,356	11,966	80,578	(119,404)	-	180	(105,298)	29,698
Claim Count: 06/30/20 (Open Fund Years)	88	137	22	161					408
Claim Count: 03/31/20 (Open Fund Years)	87	132	22	161					402
Net Change	1	5	0	0					6

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
June 30, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(328,196)	(328,992)	(56,981)	(1,954,171)					(2,668,340)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(328,196)	(328,992)	(56,981)	(1,954,171)	-	-	(2,568,089)	(1,411,486)	(6,647,915)
Position After Expenses	(57,896)	122,358	68,819	57,779	507,802	-	26,051	121,824	846,737
Investment Income (per treasurer)	2,027	7,331	3,788	36,945	23,181	-	15,174	24,114	112,559
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	44,131	129,689	72,607	94,724	430,983	-	41,225	145,938	959,296
Case Reserves	-	(604,437)	(5,178)	(591,870)					(1,201,485)
IBNR Reserves	-	(271,973)	(47,458)	(277,075)					(596,506)
Net Current Surplus/(Deficit)	44,131	(746,721)	19,971	(774,221)	430,983	-	41,225	145,938	(838,695)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/20	\$44,044	(\$430,348)	\$6,174	(\$777,642)	\$430,138	\$0	\$41,195	\$145,651	(\$540,789)
NET CHANGE	88	(316,373)	13,796	3,420	846	-	30	288	(297,906)
Claim Count: 06/30/20 (Open Fund Years)	56	152	39	157					404
Claim Count: 03/31/20 (Open Fund Years)	56	150	39	157					402
Net Change	0	2	0	0					2

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
June 30, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(194,467)	(188,311)	(18,662)	(1,077,594)	-	-	-	-	(1,479,034)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,282)	(1,297,282)
Total Payments	(194,467)	(188,311)	(18,662)	(1,077,594)	-	-	(2,490,955)	(1,297,282)	(5,267,271)
Position After Expenses	62,233	281,739	104,588	1,075,567	530,873	107,867	172,250	197,928	2,533,045
Investment Income (per treasurer)	3,283	21,136	5,880	73,029	29,869	5,873	9,586	13,406	162,063
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	65,516	302,875	110,468	1,148,596	560,742	113,740	181,836	211,334	2,695,108
Case Reserves	(2,000)	(266,394)	-	(332,148)	-	-	-	-	(600,542)
IBNR Reserves	-	(60,594)	(4,177)	(65,855)	-	-	-	-	(130,626)
Net Current Surplus/(Deficit)	63,516	(24,113)	106,291	750,593	560,742	113,740	181,836	211,334	1,963,940
RECOMMENDED TRANSFERS									-
Valued as of 03/31/20	\$59,878	\$62,735	\$104,163	\$720,415	\$559,642	\$113,517	\$181,480	\$210,920	\$2,012,749
NET CHANGE	3,639	(86,847)	2,128	30,178	1,100	223	356	414	(48,809)
Claim Count: 06/30/20 (Open Fund Years)	55	115	40	124					334
Claim Count: 03/31/20 (Open Fund Years)	55	115	40	124					334
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
June 30, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(315,204)	(293,000)	(13,068)	(1,411,590)	-	-	-	-	(2,032,862)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,397)	(1,327,397)
Total Payments	(315,204)	(293,000)	(13,068)	(1,411,590)	-	-	(2,367,012)	(1,327,397)	(5,727,271)
Position After Expenses	(40,120)	217,765	106,653	813,825	552,833	100,147	222,351	187,120	2,160,574
Investment Income (per treasurer)	4,093	22,954	6,001	53,722	26,940	5,214	9,178	10,960	139,064
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
CASH POSITION	83,973	240,719	112,654	867,547	459,773	105,361	231,529	198,080	2,299,638
Case Reserves	-	(401,010)	-	(226,476)		-	-	-	(627,486)
IBNR Reserves	-	(32,230)	-	(86,899)	-	-	-	-	(119,129)
Net Current Surplus/(Deficit)	83,973	(192,521)	112,654	554,172	459,773	105,361	231,529	198,080	1,553,023
RECOMMENDED TRANSFERS									-
Valued as of 03/31/20	\$83,808	(\$215,220)	\$112,433	\$546,129	\$458,871	\$105,155	\$231,076	\$197,692	\$1,519,945
NET CHANGE	165	22,699	221	8,043	902	207	453	389	33,078
Claim Count: 06/30/20 (Open Fund Years)	73	114	38	163					388
Claim Count: 03/31/20 (Open Fund Years)	73	114	38	163					388
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
June 30, 2020

	1991-2015
Earned Contributions & MEL / RCF Dividends	\$90,194,374
Claims Paid (Net of Subrogation)	(32,813,550)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(23,643,296)
Operating Expenses Paid	(15,133,521)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(77,458,706)
Position After Expenses	12,735,668
Investment Income (per treasurer)	4,187,546
Transfers	\$0
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
CASH POSITION	\$7,343,130
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$87,719)
Current Surplus/(Deficit)	7,255,411
Open Property Claim Count: 06/30/20	1
Open Property Claim Count: 03/31/20	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund

Historical Operating Results Summary

MEL JIF RETRO Contingency Fund

June 30, 2020

	Fund Year(s) 2016- 2019
MEL Retro Transfer - Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
Total Contributions	611,275
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	611,275
Investment Income (per treasurer)	16,818
Transfers	
Return of Surplus	
CASH POSITION	\$628,093
MEL Retro Transfer - Excess Premiums Liability	(354,875)
Current Surplus/(Deficit)	\$273,218
Valued as of 03/31/20	\$272,136
NET CHANGE	\$1,081

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2020

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 75,035	\$ 238,839	\$ 63,384	\$ 797,469	\$ 252,919	\$ 24,971	\$ (198,504)	\$ 174,854	\$ 1,428,966
Net Current Surplus/(Deficit)	\$ (136,526)	\$ (31,426)	\$ (9,781)	\$ (45,086)	\$ 252,919	\$ 24,971	\$ (198,504)	\$ 174,854	\$ 31,420
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ (34,062)	\$ (20,562)	\$ (5,988)	\$ (98,901)	\$ 123,796	\$ 12,389	\$ (148,288)	\$ 19,692	\$ (151,924)
NET CHANGE	\$ (102,465)	\$ (10,864)	\$ (3,792)	\$ 53,814	\$ 129,123	\$ 12,581	\$ (50,216)	\$ 155,163	\$ 183,344

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 35,432	\$ 431,426	\$ 108,741	\$ 1,081,553	\$ 183,847	\$ -	\$ 15,288	\$ 136,325	\$ 1,992,611
Net Current Surplus/(Deficit)	\$ 12,610	\$ 83,419	\$ 9,706	\$ (219,400)	\$ 183,847	\$ -	\$ 15,288	\$ 136,325	\$ 221,794
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ (115,709)	\$ 50,062	\$ (2,260)	\$ (299,979)	\$ 303,251	\$ -	\$ 15,107	\$ 241,623	\$ 192,096
NET CHANGE	\$ 128,319	\$ 33,356	\$ 11,966	\$ 80,578	\$ (119,404)	\$ -	\$ 180	\$ (105,298)	\$ 29,698

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 44,131	\$ 129,689	\$ 72,607	\$ 94,724	\$ 430,983	\$ -	\$ 41,225	\$ 145,938	\$ 959,296
Net Current Surplus/(Deficit)	\$ 44,131	\$ (746,721)	\$ 19,971	\$ (774,221)	\$ 430,983	\$ -	\$ 41,225	\$ 145,938	\$ (838,695)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 44,044	\$ (430,348)	\$ 6,174	\$ (777,642)	\$ 430,138	\$ -	\$ 41,195	\$ 145,651	\$ (540,789)
NET CHANGE	\$ 88	\$ (316,373)	\$ 13,796	\$ 3,420	\$ 846	\$ -	\$ 30	\$ 288	\$ (297,906)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 65,516	\$ 302,875	\$ 110,468	\$ 1,148,596	\$ 560,742	\$ 113,740	\$ 181,836	\$ 211,334	\$ 2,695,108
Net Current Surplus/(Deficit)	\$ 63,516	\$ (24,113)	\$ 106,291	\$ 750,593	\$ 560,742	\$ 113,740	\$ 181,836	\$ 211,334	\$ 1,963,940
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 59,878	\$ 62,735	\$ 104,163	\$ 720,415	\$ 559,642	\$ 113,517	\$ 181,480	\$ 210,920	\$ 2,012,749
NET CHANGE	\$ 3,639	\$ (86,847)	\$ 2,128	\$ 30,178	\$ 1,100	\$ 223	\$ 356	\$ 414	\$ (48,809)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 83,973	\$ 240,719	\$ 112,654	\$ 867,547	\$ 459,773	\$ 105,361	\$ 231,529	\$ 198,080	\$ 2,299,638
Net Current Surplus/(Deficit)	\$ 83,973	\$ (192,521)	\$ 112,654	\$ 554,172	\$ 459,773	\$ 105,361	\$ 231,529	\$ 198,080	\$ 1,553,023
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 83,808	\$ (215,220)	\$ 112,433	\$ 546,129	\$ 458,871	\$ 105,155	\$ 231,076	\$ 197,692	\$ 1,519,945
NET CHANGE	\$ 165	\$ 22,699	\$ 221	\$ 8,043	\$ 902	\$ 207	\$ 453	\$ 389	\$ 33,078



To: BURLCO JIF Finance Committee
FROM: Paul Forlenza, MGA, RMC, Executive Director
DATE: September 3, 2020
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

CC: Fund Commissioners *via 09/03/2020 Finance Committee Meeting Minutes*
Risk Management Consultants *via 09/03/2020 Finance Committee Meeting Minutes*

RESOLUTION NO. 2020 -

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2007-2015) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2007 through 2015**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$850,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2019**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Meghan Jack, Fund Chair

ATTEST:

Glenn McMahon, Fund Secretary

Date

Underline text is new
~~Strikethrough~~ text to be removed

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: 9/16/14

POLICY: Surplus Distribution

PURPOSE: To Create a Guideline for Recommending an Amount of Surplus to Distribute from the Closed Years' Fund

Shortly after receipt of the Fund's December 31st Financial Audit the Finance Committee meets to determine whether the Fund should declare a dividend from Closed Years Surplus. If the Finance Committee finds that the Fund is in a position to release a portion of available surplus they shall recommend a distribution in a manner consistent with State regulations NJAC 11:15-2.21. According to the Bylaws:

Any monies for a Fund year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Executive Committee-no sooner than twenty four (24) months after the end of the fiscal year. (N.J.A.C. 11:15-2.21(a)).

Fund members share in a surplus distribution (dividend) in direct proportion to their share of member JIF assessments for that Fund Year. Thus, if a member's contribution comes to 2% of a Fund Year JIF Budget, they will receive 2% of that year's surplus distribution.

A refund for any fiscal year shall be paid directly to the member only in proportion to the member's participation in the fund for such year. Payment of a refund on a previous year is not contingent on the member's continued membership in the fund after that year (N.J.A.C. 11:15-2.21(e)); or

At the option of the member the refund may be retained by the Fund and applied towards the member's next annual contribution/assessment, or for the payment, in part or in whole, of any current demand for supplemental contribution/assessment for a prior Fund year or years (N.J.A.C. 11:15-2.21(f)).

Some of the factors that the Finance Committee may consider in determining the amount, if any, of surplus to distribute are:

- The Administrative Code and the Fund Bylaws.
- The amount of surplus available in Closed Years only. Open Fund Years may not be considered. A Fund Year is considered "Closed" when all loss reserves and IBNR reserves are transferred to the Residual Claims Fund (RCF).

- The ratio of the current budget to unencumbered surplus as suggested from time to time by the Fund Actuary to ensure adequate surplus to cover potential poor performing Fund Years.
- Financial position in Open Fund Years and recent loss history of the Fund.
- A consistent release of surplus, rather than a dramatic swing in the amount of surplus released each year.

The Executive Director's office shall prepare exhibits for consideration by the Finance Committee that contain:

- a. The amount of surplus available for distribution within each closed Fund Year.
- b. Historical dividend distributions

Once the Finance Committee arrives at a recommended surplus distribution, the Executive Director shall prepare exhibits that display the amount of dividend each member will receive according to (N.J.A.C. 11:15-2.21(e)).

The Finance Committee shall present its recommendation to the Executive Committee who may formally declare a release of surplus by resolution. The Executive Director's office shall make the necessary filings in accordance with NJAC 11:15-2.21 and, once approved, inform the members of their options to receive their dividends.

Distribution of Funds:

Existing members of the Fund will have the option to take their portion of the surplus distribution in the form of a check made payable to the member municipality, as a credit against their next year's assessment, left on deposit in the Fund's Aggregate Excess Loss Contingency Fund (AELCF) or any combination of the aforementioned options. The Executive Director's office shall work with each existing member receiving a portion of the surplus to execute the necessary documentation in accordance with the member's determination for their share of the surplus distribution.

Municipalities that were members of the Fund during Fund Years from which surplus is being released; however, are not members of the Fund when the surplus is authorized to be released, shall not be eligible to receive any portion of the surplus until the following conditions are met:

- 1) All claims for the Fund Year from which surplus is being released are closed; and;
- 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer.
- 3) An analysis has been completed by the Executive Director's Office to determine whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been

exhausted thereby eliminating the likelihood of any additional assessments from the RCF.

Prior Fund members that do not meet ~~both~~ of the above criteria will have their portion of any surplus released placed in the AELCF until which time that member meets both of the above criteria. The Fund Treasurer shall keep a separate accounting of these funds for each member.

DRAFT

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: **00/00/2020**

POLICY: Estimating Assessment to a Department

PURPOSE: To establish a method in which to fairly allocate a percentage of a Municipality's Annual Assessment to a department

Municipalities require an Assessment allocation by Department in order to be able to charge back (or allocate) insurance costs associated with the noted Department. As the JIF does not have published rates as an insurance company would, an alternative method was necessary. To accomplish this goal, the following guidelines shall be used in calculating an estimated Assessment:

1. The Fund Actuary provides the percentage in which to allocate each Member Municipality's Loss Funding (money used to pay claims within the JIF's SIR, which is thoroughly defined in "*BURLCO Assessment Allocation Policy*") by Line of Coverage (LOC) on an annual basis.
2. The Member Municipality LOC is the Division of Local Government Services Flexible Chart of Accounts Allocation and includes the Fund Actuary's Loss Funding calculation, Operating Expenses, Excess / Standalone Premiums, and Risk Management Consultant Fees broken out by Line of Coverage.
3. The Member Municipality Representative will request an estimated Assessment while providing the following exposure data for a specific Department:
 - a. Total Insurable Values (TIV) – all building, contents, auto, equipment, etc. values
 - b. Auto Counts
 - c. Total Payroll and/or Number of Volunteers
 - d. Amount allocated in the Municipality's Budget Appropriations for the noted Department OR the Department's Annual Budget if appropriation is not available
4. The Executive Director's Office will utilize the Member Municipality's exposure data (provided during the latest Exposure Review Process) and the reported exposures for the Department (as provided in step 3 by the Member Municipality Representative) to calculate a proportionate share of exposures for the noted Department.
5. The Executive Director's Office will utilize the percentages calculated in step 4 and apply these percentages to the associated Member Municipality LOC as noted below to provide an estimated Assessment.
 - a. Property – TIV
 - b. Auto – Auto Counts
 - c. Workers' Compensation – Payroll
 - d. General Liability – Budget Appropriation



Municipal Excess Liability Joint Insurance Fund

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

Date: September 2, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: September MEL Meeting

Budget Update. 2021 budget and rate table were adopted at the June meeting. Executive Director and Underwriting Manager said they are focusing on identifying ways to keep the budget flat budget. Underwriting Manager said the commercial market has hardened to a degree not seen since the 1980's, which was a factor in the formation of the Joint Insurance Funds. Underwriting Manager went on to identify drivers of the change, notably an increase in worldwide natural disasters as well as increases in fires. Casualty market is also see across the board increases in rates and a reduction in limit, partly resulting from increases in settlements and jury awards (social cost inflation). Executive Director said the MEL would be considering altering the program structure, ie changes/increases in the MEL's retention.

MEL Safety Institute: In June, the MEL amended its contract with J.A. Montgomery to include compensation for conducting webinar training but did not address compensation for the hours spent by J.A. Montgomery in developing these courses as well as the time spent to add streaming video training. Board adopted Resolution 34-20 to address this matter. In addition, J.A. Montgomery has always been provided with a budget amount for the MSI schedule and consulting, but it had not been included in the contract. Resolution included authorization to add language to establish an overall not to exceed amount. Safety Director said they have been able to expand the number of online classes to 60 sessions and added that the response to "instructor led" online classes has been very favorable. Safety Director said, given the attendance in the online classes over the summer, he actually expects that members will have more employees trained in 2021 that prior years.

Legislative Committee. Committee met on June 25th and August 17th and submitted minutes of those meetings. Commissioners Cuccia and Rheinhardt updated the board on the passage of a bill that will allow towns to issue bond to address impact of Covid 19. Amendments were made to the original bill, but legislators did consider comments of the MEL.

Safety & Education Committee: The committee met on August 17th and submitted the minutes of that meeting.

Committee reviewed a draft of the Risk Management Manual, providing fundamentals of the MEL program, and recommends publication and distribution to members. Marketing Manager is working with printer on fulfillment at a cost of approximately \$40,000 (to distribute to all governing body members, fund commissioners, administrators and risk management consultants). Board discussed whether this manual could be produced as a PDF rather than printing. Executive Director said the projected has been envisioned as a desk reference. Board agreed to authorize the expenditure.

RCF Report: Commissioner Clarke submitted his report on the RCF's June meeting.

Cyber Task Force: The MEL's Cyber Task Force has begun the process of revising the MEL's Cyber Risk Management Program. Members that are currently in compliance will be provided with a six month grace period to update to new program, once it is finalized and distributed. Commissioner Rheinhardt said the "Best Practices Checklist" is also expected to include questions on cyber security risk management.

Coverage Committee: A meeting of this committee is being scheduled for late September.

League Magazine Ad; A copy of the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine submitted for information. The ad highlights savings to NJ taxpayers through issuance of dividends since the MEL's inception, as well as, MEL purchases of \$100 million of member debt securities and a rate freeze for 2021 budget.

Claims Review Committee: The Claims Review Committee met on June 3, 2020 and July 16, 2020, minutes of that meeting distributed to the Board. The committee will be meeting this afternoon and is scheduled to meet next on October 21, 2020.

Joint Cash Management Investment Program: Commissioners Cuccia said the JCMI's earnings to date have been \$1.5 million, without the JCMI, earnings in a conventional program would have been \$200,000. In addition, the MEL saved towns \$180,000, when compared to cover bid. Treasurer said with the current 7 JIFs participating in the JCMI, cash and investments total \$184,000.000; with 3 more JIFs expected to participate in October, the total will be \$230,000,000. Treasurer said the program has been very successful.

Personnel Manual/Employee Handbook: Fund Attorney said he is working with Executive Director's office to schedule a webinar for municipal attorneys to provide guidance on implementing the updated documents.

Safety National: Safety National contacted Underwriting Manager indicating they might be able to consider discounting 2020 premium if members could supply documentations of payroll reductions. Executive Director said there is no need for members to supply the documentation separately because the Fund's payroll auditors will identify any payroll reductions during their regular examination.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 2, 2020

TO: Burlington County Municipal Joint Insurance

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - Perma filed the 2019 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2021 BUDGET PROCESS – Attached to this report, is the 2021 draft budget. The Finance Committee met on August 26, 2020 and recommended the 2021 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2020.

2006 EXCESS RECOVERY- Following an extensive claims process for the 2006 Fund Year, the E-JIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. The recovery will strengthen the overall financial position of the EJIF and aid the Fund in increasing the 2020 dividend.

2020 DIVIDEND - The Finance Committee is recommending a 2020 dividend of \$2,500,000. Resolution #23-20 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

COMPETITIVE CONTRACT/PROCUREMENT PROCESS – Resolution #24-20 was adopted by the Executive Board authorizing the hiring of various E-JIF Professionals through the Competitive Contracting Process.

BID THRESHOLD INCREASE - Effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent

(QPA) to increase their bid threshold up to \$44,000. Resolution #25-20 was adopted by the Executive Board authorizing the increase to the bid threshold.

E-PROCUREMENT – Guidance from the New Jersey Division of Local Government Services was recently provided for instruction on electronic receipt of bids and procurement. The Fund QPA reviewed the requirements and drafted a resolution providing details for such usage. Resolution #26-20 was adopted by the Executive Board authorizing the Fund QPA to receive certain bids in accord with N.J.A.C.5:34-5.1

NEXT MEETING- The next meeting of the EJIF is scheduled for October 21, 2020 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2021 PROPOSED BUDGET BASED ON 2010 CENSUS				
8/24/2020 11:04	2020	2021		
	TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance			\$	%
Claims				
1 Third Party (Non-Site Specific)	417,402	413,645	(3,757)	-0.9%
2 On Site Cleanup (Site Specific)	248,180	234,179	(14,001)	-5.6%
3 PO Pollution Liability	169,212	157,579	(11,633)	-6.9%
4 Tank Systems	224,849	212,294	(12,555)	-5.6%
5 DMA Waste Sites (Superfund Buyout)	1,195,901	1,170,898	(25,003)	-2.1%
6 LFC	29,002	29,002	-	0.0%
7 Total Loss Fund	2,284,546	2,217,597	(66,949)	-2.9%
8				
9 II. Expenses, Fees & Contingency				
10 Professional Services				
11 Actuary	62,500	62,500	-	0.0%
12 Attorney	85,273	86,979	1,706	2.0%
13 Auditor	16,604	16,936	332	2.0%
14 Executive Director	314,846	321,143	6,297	2.0%
15 Treasurer	20,478	20,887	409	2.0%
16 Legislative Agent	45,000	45,000	-	0.0%
17 Underwriting Managers	249,369	254,357	4,988	2.0%
18 Environmental Services	445,978	454,897	8,919	2.0%
19 Claims Administration	29,477	30,066	589	2.0%
20				
21 Subtotal - Contracted Prof Svcs	1,269,525	1,292,765	23,240	1.8%
22				
23 Non-Contracted Services				
24 Postage	5,617	5,617	-	0.0%
25 Printing	4,361	4,361	-	0.0%
26 Telephone	2,491	2,491	-	0.0%
27 Expenses contingency	15,203	15,203	-	0.0%
28 Member Testing	8,233	8,233	-	0.0%
29				
30 Subtotal - Non-contracted svcs	35,905	35,905	-	0.0%
31				
32 Subtotal-Contracted/Non-contracted s	1,305,430	1,328,670	23,240	1.8%
33				
34 Excess Aggregate Insurance	508,143	508,143	-	0.0%
35				
36 General Contingency	214,884	214,884	-	0.0%
37				
38 Total Exp, Fees & Contingency	2,028,457	2,051,697	23,240	1.1%
39				
40 TOTAL JIF APPROPRIATIONS	4,313,003	4,269,294	(43,709)	-1.0%



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
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Tel (201) 881-7632
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September 2, 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF September Meeting

2019 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2019 Budget, which reflected the transfer of Fund Year 2015 from the local JIFs as of 12/31/19. Enclosed as part of this report is the Amended 2019 Budget.

2021 Budget: The Board of Fund Commissioners reviewed the proposed 2021 Budget. Under the conditions of the Fund, the 2021 expenses cannot be directly charged to an expense line established in the 2020 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$657,570. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2021 Budget and to schedule the Public Hearing on October 21, 2020, 10:30 a.m., meeting to be held telephonically. Enclosed as part of this report is the Proposed 2021 Budget.

Request for Qualifications (RFQ): Executive Director reported the RFQ for professional services for the 2021-2023 contract term was posted and the deadline to receive responses is September 9, 2020. Chairman Franz will ask for 2 or 3 commissioners to sit on the evaluation committee with him to review the proposal responses and make their recommendations to the Board.

2019 Audit Filing. The RCF 2019 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2020.

Facing and Embracing Crisis for your Municipality: The MEL is offering a webinar Facing and Embracing Crisis for your Municipality on Tuesday, September 15, 10:30 a.m. – 12:30 p.m. Due to popular demand, this is an encore presentation of the webinar held on June 30 and August 4. Registered participants are eligible to receive Continuing Education Credits for this program as noted in the announcement. Notice with full details was included in the agenda.

Claims Committee: The Claims Review Committee met on June 3 and July 16, 2020 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 21, 2020 at 10:30AM.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019	2019 Amendment	2019	\$
	PROPOSED	2015 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	297,473	9,685,750	9,983,223	9,685,750
BMEL	0	0	0	0
ATLANTIC	46,735	807,657	854,392	807,657
BERGEN	13,056	1,056,261	1,069,317	1,056,261
BURLCO	19,549	475,021	494,570	475,021
CAMDEN	22,478	375,747	398,225	375,747
MONMOUTH	25,780	1,122,437	1,148,218	1,122,437
MORRIS	19,616	1,381,025	1,400,641	1,381,025
NJUA	16,107	687,618	703,725	687,618
OCEAN (incl Brick) incremental inr	57,400	985,592	1,042,992	985,592
PMM	8,104	59,173	67,277	59,173
SOUTH BERGEN	20,963	968,854	989,817	968,854
SUBURBAN ESSEX	20,409	1,078,225	1,098,635	1,078,225
TRICO	29,273	533,884	563,157	533,884
SUBURBAN MUNICIPAL	3,306	189,396	192,702	189,396
CENTRAL JERSEY	45,191	927,442	972,633	927,442
NJPHA	15,558	754,444	770,002	754,444
TOTAL	661,000	21,088,527	21,749,527	21,088,527
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019 PROPOSED	2019 Amendment	2019	
	BUDGET	2015 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,088,527	21,088,527	21,088,527
REINSURANCE PREMIUMS	28,000		28,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	28,000	21,088,527	21,116,527	21,088,527
EXPENSES				
ADMINISTRATOR	201,806		201,806	0
DEPUTY ADMINISTRATOR	68,648		68,648	0
ATTORNEY	41,779		41,779	0
CLAIMS SUPERVISION & AUDIT	60,395		60,395	0
TREASURER	39,225		39,225	0
AUDITOR	23,171		23,171	0
ACTUARY	41,367		41,367	0
MISCELLANEOUS	24,312		24,312	0
SUBTOTAL	500,703	0	500,703	0
EXPENSE CONTINGENCY	132,297		132,297	0
SUBTOTAL EXPENSES	633,000	0	633,000	0
TOTAL BUDGET	661,000	21,088,527	21,749,527	21,088,527

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2020 ANNUALIZED	2021 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	10,000	15,000	5,000	50%
EXPENSES				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
SUBTOTAL	510,717	520,931	10,214	2%
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
TOTAL BUDGET	646,000	657,570	11,570	1.8%