



## **AGENDA PACKET**



**Tuesday, October 20, 2020 at 3:30 PM**

**In-person with Conference Call capability**

**Hainesport Municipal Building  
One Hainesport Centre  
Hainesport, NJ**

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, October 20, 2020 – 3:30 PM**  
**Hainesport Municipal Building**  
**One Hainesport Centre, Hainesport, NJ**  
**w/ Conference Call Availability**

### 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 **September 15, 2020** Meeting Minutes.....Pages 1-12
  - B. Adoption of the **September 15, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-40
  - A. Lost Time Accident Frequency.....Pages 17-18
  - B. Certificates of Insurance.....Pages 19-20
  - C. Financial Fast Track Report.....Page 21
  - D. Regulatory Filing Checklists.....Pages 22-23
  - E. 2019 Safety Incentive Program Awards.....Page 24
  - F. 2020 Optional Safety Budget.....Page 25
  - G. 2020 Wellness Incentive.....Page 26
  - H. EPL/Cyber Risk Management Budget.....Page 27
  - I. EPL Compliance Status .....Page 28
  - J. Statutory Bond Status.....Pages 29-30
  - K. Skateboard Park Approval Status.....Page 31
  - L. Capehart & Scatchard Updates.....Pages 32-36
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training.....Pages 37-38
  - P. Elected Officials Training
  - Q. Land Use Training Certification.....Page 39
  - R. 3<sup>rd</sup> Qtr. Attendance.....Page 40

	S.	Website	
	T.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Pages 41-42
	B.	MEL Helpline and Contact List.....	Pages 43-44
IX.		Safety Director's Report	
	A.	Activity Report .....	Pages 45-49
	B.	Police One Training.....	Update
X.		Claims Administrator's Report	
	A.	Lessons Learned from Losses .....	Page 50
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Page 51
	B.	Targeting Wellness Newsletter .....	Pages 52-58
	C.	Bingo Challenge.....	Page 59
	D.	Workplace Wellness Activities.....	Pages 60-63
XII.		Managed Health Care Report	
	A.	Summary Report .....	Page 64
	B.	Average Number of Days to Report a Claim.....	Page 65
	C.	COVID – 19 Claims Report.....	Page 66
	D.	Transitional Duty Reports.....	Page 67
	E.	PPO Savings & Penetration Report.....	Pages 68-69
	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 70
	G.	Nurse Case Management Report.....	Page 71
	H.	Prescription Benefit Program Summary.....	Page 72
XIII.		Technology Risk Services	
	A.	Report.....	Pages 73-83
	B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 84
	C.	Pivot Point Newsletters.....	Page 85
XIV.		Treasurer's Report as of September 30, 2020 .....	Pages 86-118
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	E-JIF Allocation.....	Page 119
	F.	October Bill List.....	Page 120
		Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.		Committee Report	
	A.	Strategic Planning Committee Meeting – October 20, 2020.....	Verbal
XVI.		MEL/RCF/E-JIF Reports	
		Nothing to Report	

XVII. Miscellaneous Business

**The next meeting will be held on Tuesday, November 24, 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**  
**Via Conference Call**

**September 15, 2020**

***OPEN SESSION MINUTES***

---

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, September 15, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

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

***ROLL CALL***

Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeff Hatcher, **Delran 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.**  
Mary Picariello, **North Hanover Twp.**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp.....arrived after roll call**  
Steve Ent, **Westampton Twp.**  
Freda Gorman, **Alternate, Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*  
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Tom Tontarski, Treasurer

John Saville, Safety Director Account Rep, *J.A. Montgomery Risk Control*  
Keith Hummel, 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:

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.*

Chair Jack entertained a Motion to move Ms. Kosko, Ms. Archer, and Mr. Theokas to the Executive Committee in the absence Mr. Cramer, Mr. Gural, and Mr. Ingling for voting purposes of the seven (7) Executive Committee members only.

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

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

Chair Jack presented the open & closed session meeting minutes of the July 21, 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.

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

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the July 21, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the July 21, 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 the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza noted the 2020 Coverage Documents were emailed by Sheila Ortiz on or about Aug. 31, 2020. All coverage documents were emailed directly to the Municipal Clerk, copying the Fund Commissioner and RMC. Please review and make sure they are kept in a safe place, either printed and filed or kept on a CD or long term storage medium. Though the State guidelines are to hold these documents for a minimum 20 years, we recommend you hold them for as long as possible. Mr. Forlenza also noted these documents are now available in Origami and explained how to locate them, and also noted he will be speaking with Origami to make it possible to have multiple years available.

Mr. Forlenza referenced the included Certificates of Insurance report for August and noted the July report was a handout emailed from his office earlier today. He asked the members to please review for accuracy.

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. He noted only three towns have utilized any of their Wellness Funds, so please contact Debby should you need any ideas on what and how to use these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. 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 in person Managerial & Supervisory Trainings have been cancelled due to the COVID-19 pandemic and the required social distancing guidelines. An email was sent to all Fund Commissioners and RMC's on September 1, 2020 explaining the change noting it was 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.

In regards to the Police Command Staff Training, 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.

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. Those members are: Bass River, Beverly, Florence, Hainesport, Mt. Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Bass River, which we know has been executed, we are just waiting on the paperwork. (*Note: as of the time of these minutes, the Executive Director's office has received Bass River's paperwork.*)

Lastly, Mr. Forlenza noted that he received an application for coverage effective January 1, 2021 from Mt. Holly Township. He noted that he is still waiting on a response from Cinnaminson Township, who had contacted his office a few weeks ago. Mr. Forlenza had spoken to a member so their Township Committee and he is waiting on them to see if they will make application.

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

### ***SOLICITOR'S REPORT***

***Closed Cases*** – Mr. DeWeese reported that there were (3) closed case(s) since the last meeting:

*Lurty v. Township of Pemberton*  
*Sabolchick (minor) v. Township of Pemberton*  
*El Mujaddid v. Township of Westampton*

***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 noted that yesterday, Governor Murphy signed into law, retroactive back to March 9, 2020, a significant change to the Workers Compensation Law as it applies to COVID 19 claims. This will likely effect compensability decisions already made on claims. To summarize the Bill, it creates a

rebuttable presumption of compensability for workers defined as essential employees and diagnosed with COVID 19.

The definition of the Bill in regards to Essential Employees is very broad and it is likely to be argued that any employee required to report to the work place rather than work from home can meet the definition of an Essential Employee and qualify under the Bill. This includes any employee as defined in the State of Emergency Declaration. Under this bill the presumption of compensability is rebuttable by demonstrating a preponderance of the evidence the worker was not exposed to COVID 19 while working in the place of employment. In a contained work place, that can be demonstrated wherein no other workers in the facility were diagnosed with COVID 19. The significant difficulty is going to be defending cases brought by employees who have contact with the general public. We will need to now go back and review any COVID 19 claims.

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.

Mr. Saville noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the upcoming webinars currently being offered, or try the video streaming service through MSI Now. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are allowed.

He noted that the Law Enforcement bulletins are reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and community.

In regards to the Police One Training, Mr. Saville reported that 20 police agencies in BURLCO are actively participating in training with 1084 courses completed as of 9/11/20. If anyone is interested in the details you may email him and he will provide that information.

Lastly, Mr. Saville reminded the members that participation in the S:ERVE programs for Police, Fire and EMS and the Distraction Driving for non-emergency responders who use municipally owned vehicles, is mandatory to qualify for the 2020 Safety Incentive Program. If you are not sure of how your town is doing, please reach out to him and he can tell you who has attended the training.

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 September which reviewed Safe Lifting. He then highlighted the following SMART technique:

- **Size** up the load
- **M**ove the load closer
- **A**lways bend your knees
- **R**aise the load with your legs
- **T**urn your feet in the direction you want to move

He then reviewed examples of costly claims due to improper lifting techniques.

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 continue to be postponed due to the pandemic and social distancing, however she has been able to get out and make a few visits.

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 has launched a pilot program called Nutrition for Transition, which is a 4-week workshop on nutrition to begin September 22 and is a combination of awareness and coaching.

Ms. Schiffer reviewed Wellness ideas and usage of Wellness Funds, noting there were only three (3) member towns who have utilized there Wellness Funds so far, so please do not lose them:

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- "Stress Kit"
- On site Flu Clinics
- Gratitude board and Random acts of kindness
- Outdoor picnic areas
- Beverage Tumblers
- BP Cuffs

Ms. Schiffer noted Bordentwon Township has put together an Employee Cookbook, Gratitude Board and has sponsored a drive-by Flu shot clinic for September, and Hainesport has done a Zoom presentation on Longevity and Telomeres.

Lastly, she noted in your Agenda packet, you will find her August/September Targeting Wellness Newsletter, Exercise of the month as well as other "challenge" ideas and guidelines set forth by the American Council on Exercise on returning to the gym after COVID 19.

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

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for July/August 2020.

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

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

	<b><i>July</i></b>	<b><i>August</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	3	2	31
<i>Medical Only</i>	5	15	70
<i>Report Only</i>	56	53	434
<i>Total Intakes</i>	64	70	535
<i>Report Only % of Total</i>	88%	76	81%
<i>Medical Only/Lost Time Ratio</i>	63:37	88:12	69:31
<i>Average Days to Report</i>	2	1.9	2.9

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,838</i>
<i>Transitional Duty Days Worked</i>	<i>1,050</i>
<i>% of Transitional Duty Days Worked</i>	<i>57%</i>
<i>\$ Saved by Accommodating</i>	<i>\$114,752.28</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>788</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>43%</i>
<i>Cost of Days Not Accommodated</i>	<i>\$81,281.00</i>

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: 411

Indemnity: 14

Medical Only: 8

Report Only: 389

She stated the majority of these claims reported have come from Mt. Laurel Township with 294 reported claims. 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:

<b><i>PPO Penetration Rate</i></b>	<b><i>August</i></b>
<i>Bill Count</i>	<i>129</i>
<i>Original Provider Charges</i>	<i>\$89,462</i>
<i>Re-priced Bill Amount</i>	<i>\$38,74</i>
<i>Savings</i>	<i>\$50,588</i>
<i>% of Savings</i>	<i>57%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99%</i>

3Ms. 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, thirteen (13) members still have employees that have not completed that training, and he will be following up with those members and pushing for completion.

Mr. Romero noted in regards to the phishing emails for the month of August, there were 653 phishing emails issued with 18 clicked, or 2.3%, 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, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he has sent reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 21 of our 28 members are certified in Tier 1, and 20 of the 28 are completely certified, so it is slowly getting better.

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.

Lastly, Mr. Romero noted members can join the NJCCIC for free which is a great resource to cyber related updates and related information.

Mr. Romero asked if there were any questions. Mr. Umba, Lumberton asked if he could receive the training links and a list of names of those in his town that have not completed the training so he could follow up with them and have them complete it. Mr. Romero stated that was not a problem, as he has done that with other towns. No other questions were entertained.

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

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

### ***Investment Interest***

Interest received or accrued for the reporting period totaled \$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.

The Fund's 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**

	Monthly	YTD
Subrogation Receipts	\$1,904.14	\$60,445.76
Salvage Receipts	\$0	
FY 2020 premium Receipts		\$3,288,423.00

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

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

### ***Cash Activity for the Period***

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.

### ***Loss Run Payment Register – July and August 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 \$313,079.59. The claim detail shows 510 claim payments issued.

### ***Bill List – Ratification of August 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the August 2020 Bill List in the amount of \$531,688.80 which was included in the agenda packet.

### ***Bill List – September 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the September 2020 Bill List in the amount of \$90,042.61 which was included in the agenda packet.

Chair Jack entertained a motion to approve the July and August 2020 Loss Run Payment Register, ratify the August 2020 Bill List in the amount of \$531,688.80, and approve the September 2020 Bill List in the amount of \$90,042.61.00 as presented

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve the *July and August 2020 Loss Run Payment Register, ratify the August 2020 Bill List and approve the September 2020 Bill* as presented.

**ROLL CALL**                      **Yeas:**                      Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown 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***

#### ***Safety Committee Meeting Minutes – July 30, 2020***

Mr. Miola noted the Committee met on July 30, 2020 virtually and the minutes were included in the agenda packet, as well as the 1<sup>st</sup> & 2<sup>nd</sup> Loss Control Reports, and are self-explanatory. He asked the members to please review those reports as they contain a lot of valuable information. He then highlighted the following:

- Regional Trainings have had to be cancelled or re-scheduled, and a notice on the DER Training has gone out.
- The 1<sup>st</sup> Amendment Audit trainings will be done virtually and a notice will be going out in regards to dates and times.
- Ms. Schiffer is working on a Stress Management Presentation to be done virtually in early Fall.
- Safety Director Bulletins were reviewed, as well as the MSI classes, and Safety Zoom presentations.
- Topics for the Police Ad-Hoc meeting were discussed.
- Ms. Schiffer gave an update on her Wellness incentives and initiatives
- Ms. Picarello, North Hanover, of the Safety Committee has volunteered to serve on the Nominating Committee

Lastly Mr. Miola noted the next Safety Committee meeting was schedule for November 24, 2020.

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

***Finance Committee Meeting Minutes – September 3, 2020*** – Mr. Hatcher noted the committee met on September 3 via Webex and referenced the minutes included in the agenda packet, noting they were self-explanatory, and highlighting the following:

- The committee reviewed the Historical Operating Results Summary valued as of 6/30/20, including each line of coverage from 2016-2020. He noted the JIFs current cash position is \$16,991,967.
- The MEL Fiduciary Disclosure was reviewed which simply states that the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.
- Mr. Hatcher asked everyone to please review the Interim Financials as of 6/30/20, and noted the Fund's Net Current Surplus of \$10,460,285 which is an decrease of \$83.187 since 3/31/20
- Return of Surplus was reviewed along with various dividend release scenarios, and the committee is recommending a Surplus Release of \$850,000 which represents 11.7% of the overall unencumbered surplus for the closed Years 2007-2015.
- The committee reviewed the 2021 Draft Budget, Service Provider comparisons, and fee request letters from various Professionals.
- The Assessment Strategy scenario was reviewed and a revised Surplus Release Policy and will be recommending it for approval this evening. The amendment requires the Fund to consider the revised Statue of Limitations of the Sexual Assault and Molestation claims and amendments to the Workers Compensation statue regarding the compensability of the Firefighter Cancer Presumption claims. This policy should echo the Plan of Risk Management and Mr. Hatcher noted it was also included in the agenda for your review.
- Lastly, the committee discussed and approved to adopt the *Department Assessment Calculation Policy* which is also attached to the minutes

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

***Resolution 2020-33***

Mr. Hatcher stated that the Finance Committee recommended the release of \$850,000 in surplus to the members from Fund Years 2007-2015.

Chair Jack entertained a motion to approve Resolution 2020-33, Authorizing Refund of Closed Year Accounts (2007-2015) Surplus as presented

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve Resolution 2020-33 as presented.

**ROLL CALL**

*Yeas:* Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City  
Mike Theokas, Bordentown Twp.

**Nays:** *None*

**Abstain:** *None*

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a motion to Adopt a revised *Surplus Release Policy* as presented in the agenda.

Motion by Mr. Wolbert, seconded by Mr. Mascia to Adopt the Revised Policy as presented. All in Favor.  
Motion carried.

Lastly, Chair Jack entertained a Motion to Adopt the *Department Assessment Calculation Policy* as presented in the agenda.

Motion by Mr. Theokas, seconded by Mr. Wolbert to Adopt the *Department Assessment Calculation Policy* as presented. Touche

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

Mr. Matchett noted the MEL/RCF and EJIF met on September 2, 2020 and the reports were included in the agenda and were self-explanatory. Mr. Matchett noted the EJIF budget is down 1% with a \$2.5 million dividend and the MEL should remain flat though there is an issue with the property calculations and getting insurance at a reasonable price due to the issues that have occurred throughout the country over the last few years.

Mr. Hornickel noted in the MEL report it states they want to raise Professional Fees 2%, and he felt that was a terrible message to send right now, and what was their justification for this? Mr. Forlenza stated it is his understanding they are holding flat, and Mr. Hornickel debated that was not what the enclosed report indicated. Mr. Forlenza stated he would ask for clarification and respond to Mr. Hornickel following the meeting.

Mr. Matchett asked if there were any questions. No other questions were entertained.

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza noted that with the continuing situation and uncertainty of COVID-19, and what the social distancing guidelines may be for the remainder of the year, he would like to ask for a Motion to re-advertise the October, November, and December Executive Committee Meeting following consultation with the Fund Chair, Secretary, & Solicitor to conference calls, if needed. He noted he would prefer to have authorization to re-advertise those months, as it continues to be an uncertainty right now.

Chair Jack asked for a Motion to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza.

Motion by Mr. Wolbert, seconded by Mr. McMahon to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza. All in Favor. Motion carried.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will either be a conference call or an in-person meeting on Tuesday, October 20, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

*At this time, Mr. Theokas stated that had to leave the call, so it was noted the remaining votes would be of the remaining six (6) Executive Committee members. There is no need to move a seventh up at this time.*

### ***EXECUTIVE SESSION MEETING – Resolution #2020-34***

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

Motion by Mr. McMahon seconded by Mr. Mascia to Adopt ***Resolution #2020-34***.

**ROLL CALL**                      ***Yeas:***                      Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

***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***

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

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

### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
<i>2020207647</i>	<i>2019153823</i>	<i>2021211906</i>
<i>2020206195</i>		<i>2020199206</i>
		<i>2020196697</i>

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

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

**ROLL CALL**                      ***Yeas:***                      Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

***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:

John Gural  
*Acting Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: October 20, 2020  
Re: Executive Director's Report

.....

**A. Lost Time Accident Frequency Report – (pgs. 17-18)**

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

**B. Certificates of Insurance (pgs. 19-20)**

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

**C. Financial Fast Track Report (pg. 21)**

The Financial Fast Track Report as of September 30, 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 August 31, 2020 was **\$10,847,271**.

**D. Regulatory Filing Checklists (pgs. 22-23)**

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. 24)**

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. 25)**

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. 26)**

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. 27)**

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

**I. Employment Practices Liability Compliance – (pg. 28)**

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. 29-30)**

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 31)**

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. 32-36)**

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. 2022-2023 MEL EPL Risk Management Plan Update**

In early July, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. Shortly, a new video entitled *Building a Safe Workspace: Anti-Harassment and Discrimination* that is required to be made available for viewing by all non-supervisory employees will be available on the MEL website. A notification will be sent to all members once the video is available. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

**N. 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.

**O. Managerial & Supervisory Trainings (pgs. 37-38)**

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 remaining dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery. You may register to attend any of these classes through the MEL Safety Institute:

10/20/2020 6:00 PM  
10/22/2020 9:00 AM  
11/9/2020 6:00 PM  
11/17/2020 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.

**P. 2020-2021 Elected Officials Training**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. Invitations/RSVP's for the sessions are currently pending due to the social distancing guidelines in place due to the pandemic. Once information is available regarding the training, a notice will be sent out to all members.

**Q. Land Use Training Certification (pg. 39)**

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

**R. 3<sup>rd</sup> Quarter Attendance (pg. 40)**

A report detailing attendance records through the second quarter of the 2020 Fund year is attached for your review.

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

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

**T. New Member Activity**

The JIF has received an application from Mt. Holly for JIF membership effective January 1, 2021

**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										995.00				995.00	0.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00										1,359.16				1,359.16	235.84	
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										995.00				995.00	0.00	
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	\$4,645.00	\$3,349.16	\$0.00	\$0.00	\$0.00	8,414.16	43,630.84	

**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			159.14				333.77	666.23	
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	\$159.14	\$0.00	\$0.00	\$0.00	1,023.83	20,726.17	

**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										500.00				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										500.00				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	\$1,000.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$12,000.00	

**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 Uzdhanovics"](#); ["Marty Uzdhanovics"](#); ["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](mailto: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](mailto:Paul_Forlenza@riskprogramadministrators.com)

[riskprogramadministrators.com](http://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.

## 2020 BURLCO Meeting Attendance

Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Somes/Ireton	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A				2	0	8	25%	0%	25%
Beverly City	Wolbert/Midgett	N/A	FC	FC	N/A	N/A	FC	FC		FC				5	0	8	63%	0%	63%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	N/A		FC				6	0	8	75%	0%	75%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Edgewater Park Twp.	Pullion/Treusch	FC	N/A	FC	Alt	FC	N/A	Alt		N/A				3	2	8	38%	25%	63%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Florence Township	/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Umba/Dellorco	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC	FC	Alt	Alt	FC		FC				5	3	8	63%	38%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A	N/A	N/A	FC	N/A		N/A				3	0	8	38%	0%	38%
North Hanover	Picariello/Kocubinski	FC	FC	N/A	FC	N/A	FC	N/A		FC				5	0	8	63%	0%	63%
Palmyra Borough	Gural/Pearlman	FC	N/A	FC	FC	FC	N/A	FC		N/A				5	0	8	63%	0%	63%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A	FC	N/A	FC	FC		N/A				3	1	8	38%	13%	50%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC	FC	FC	FC	FC		FC				6	1	8	75%	13%	88%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		F]				7	0	8	88%	0%	88%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A	FC	FC	FC	Alt		FC				5	2	8	63%	25%	88%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
28		23	22	20	23	22	21	19	28	21	28	28	28	157	13	224	70%	6%	76%
		82%	79%	71%	82%	79%	75%	68%	100%	75%	100%	100%	100%						

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

**BURLINGTON COUNTY MUNICIPAL**  
**JOINT INSURANCE FUND**

**OCTOBER 2020**  
**CLOSED CASES**

1.) Levy v. Township of Medford-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on November 8, 2015 the Plaintiff, Adam E. Levy, was lawfully traveling on his bicycle with his cycling club, Team Evesham, on Eayrestown Road, between Marlton Pike and New Freedom Road, in the Township of Medford, when he was caused to fall from his bicycle as the result of a rut/pothole which was adjacent to the paved portion of the roadway. The Plaintiff alleged that as a result of the fall, he fractured his clavicle which required two surgeries and the insertion of plates and screws. The Plaintiff further alleged that the Township of Medford was negligent in their road rehabilitation program which allowed the dangerous condition of the roadway area to exist. A Complaint was filed on November 7, 2017 and an Amended Complaint was subsequently filed on November 28, 2017. The case was assigned to Douglas Heinold, Esquire on December 6, 2017 and he was instructed to confirm the filing date for the original Complaint to determine any potential issues regarding the expiration of the Statute of Limitations. Defense Counsel accepted the Assignment and he filed our Answer. An Initial Case Management Conference occurred on March 19, 2018. Discovery was significantly delayed based upon the Plaintiff changing attorneys on numerous occasions since the filing of the Complaint in November of 2017. Plaintiff's Counsel filed a Motion to Extend the April 26, 2019 Discovery End Date which was granted, extending all Discovery deadlines, rescheduling Arbitration, and listing the matter for a Trial to commence on September 30, 2019. The parties participated in a Case Management Conference on June 13, 2019 and a revised Case Management Order was entered further extending the Discovery End Date to September 3, 2019. All Discovery Deadlines were subsequently further extended to October 14, 2019. The Arbitration Hearing scheduled for September 19, 2019 was rescheduled to October 24, 2019. The Trial scheduled to commence on November 4, 2019 was adjourned to December 2, 2019. In addition, Defense Counsel proceeded with the filing of our Motion for Summary Judgment on September 27, 2019; however, same was withdrawn based upon the entry of Judge Belgard's Court Initiated Case Management Order on November 4, 2019 which extended all discovery deadlines. Judge Belgard further ordered that all Dispositive Motions be filed with a return date of January 31, 2020. On December 3, 2019, the Plaintiff's Counsel filed a Motion to be Relieved as Counsel. Defense Counsel filed Opposition to the Motion, and on January 24, 2020, Judge Belgard issued an Order denying the Motion. Plaintiff's Counsel subsequently filed a Motion to Extend the January 31, 2020 Discovery End Date which was granted extending the Discovery End Date to April 30, 2020. Defense Counsel filed our Motion for Summary Judgment on March 27,

2020 and Oral Argument on the Motion was conducted on April 29, 2020. Judge Belgard subsequently entered an Order granting Defense Counsel's Motion as to Counts I, II, and III of the Plaintiff's Amended Complaint. Defense Counsel's Motion was denied as to Count IV (alleged OPRA violations). The Trial was scheduled in this matter to commence on September 14, 2020 and it was subsequently adjourned. Under the direction of Judge Belgard, Defense Counsel moved for a Summary Disposition of the remaining OPRA Count. Plaintiffs' Counsel filed Opposition to Defense Counsel Brief and Defense Counsel subsequently filed a Reply Brief. Oral Argument was conducted on September 25, 2020, and on October 5, 2020, Judge Harrington entered an Order granting Defense Counsel's Motion for Summary Judgment as to Count IV.

2.) Naylor (a minor) v. Township of Mansfield-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on August 10, 2017. The Plaintiff, Dylan Naylor (a minor), alleged that he was lawfully on the premises of the Mansfield Township Elementary School located at 200 Mansfield Road, in the Columbus section of the Township of Mansfield, for a designated "Bring Your Child to Work Day" when he was seriously injured in the area designated for children to play outside. The Plaintiff alleged that as a result of the incident, he has suffered significant, severe and permanent injuries. The Plaintiff further alleged that the Township of Mansfield was negligent in allowing the alleged dangerous and/or hazardous condition of the children's play area to exist. The case was assigned to Douglas Heinold, Esquire on June 8, 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. If Plaintiff's Counsel did not agree to dismiss the Complaint against the Township of Mansfield, and Defense Counsel deemed it appropriate, a Motion to Dismiss the Plaintiff's Complaint as to the Township of Mansfield was to be filed with the Court. Defense Counsel accepted the Assignment and he was able to convince the Plaintiff's Counsel to dismiss the insured based upon non-jurisdiction. On August 24, 2020, a Stipulation of Dismissal without prejudice as to the insured only was filed with the Court.

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

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

**FROM:** Robert Garish, JIF Safety Director

**DATE:** October 20, 2020

---

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

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

### *LOSS CONTROL SURVEYS*

- § Township of Woodland on September 3, 2020
- § Borough of Pemberton on September 8, 2020
- § Township of Springfield on September 10, 2020
- § Borough of Fieldsboro on September 30, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- § There were no Law Enforcement Loss Control Surveys conducted in the month of September

### *MEETING ATTENDED*

- § Executive Fund Commissioner Meeting (Telephonic) – September 15, 2020
- § Claims Meeting – (Telephonic) - September 15, 2020
- § Police Ad Hoc Meeting (Zoom)- September 23, 2020

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
October 20, 2020	Executive Fund Commissioner Meeting	Telephonic
October 20, 2020	Claims 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.

- September 2 - Training Opportunities for Fire Personnel
- September 9 - Employers of DLC Holders- Designated Employer Representative Training
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 – MSI Bulletin - National Preparedness Month Best Practices
- September 29 – MSI Bulletin - National Fire Prevention Week, Kitchen Fires

### *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	
Municipality	Number of Videos
Florence	4

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](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

MEL Media Library	
Municipality	Number of Videos
-0-	-0-

### *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](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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](mailto:afelip@jamontgomery.com)).

## October Webinar Training Schedule

Date	Webinar Topic	Time
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 – 8:00 pm

Date	Webinar Topic	Time
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 – 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry - Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T -.5/ G	Special Events Management	2 / M
Raggar / Work zone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	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 / 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
Raggar / Work zone 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
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
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	
OFM - Office Mgmt. and Ancillary subjects			

# LESSONS LEARNED FROM LOSSES

## TRANSITIONAL DUTY

### Monthly Newsletter – October 2020



The cost of Workers' Compensation claims continues to rise steadily. One way to combat these rising costs is through the use of a transitional duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

Example 1: An employee with an aggravation of a severely arthritic knee with restrictions of no climbing in and out of large trucks was permitted use of a smaller DPW truck to follow the crew and feed branches into the chipper. The savings was 8 weeks of TTD or \$7,600.00.

Example 2: A paid firefighter injured and unable to perform regular duties. The employee was able to watch safety videos, review and update training materials, perform inspections of firefighting equipment and turnout gear and inspect fire extinguishers, smoke detector batteries, and tools at different fire companies and municipal facilities for 5 weeks, saving over \$7,500.

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
FROM: Debby Schiffer, JIF Wellness Director  
DATE: October 20, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### SEPTEMBER/OCTOBER ACTIVITIES & PLANS

- Continuing with the Monthly Targeting Wellness Newsletter
- Continuing with the weekly Zoom Fitness Workouts
- Completed the launch of a "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. A combination awareness and coaching format. Ran: September 22<sup>nd</sup> to October 15<sup>th</sup>. Offered twice a week with a total of 16 participants.
- 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 Pilot Project: Transformational Leadership and Resiliency Group Coaching: Law Enforcement. Working with Elias Institute of Professional Coaching from West Coast. Offered to 4 municipalities through the 3 JIFs. Details included in agenda packet.
- Offering a virtual presentation at the end of October on working through stress and uncertainty
- Distributed List of Ideas to help increase employee engagement virtually or in-person

### What are Municipalities Doing?

- Offset Employee Assistance Program Fee
  - Fresh Produce and Healthy snacks for office
  - Team building workshops (during or after work – one town is doing pumpkin succulents)
  - Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
  - Flu Clinics (offering gift bags and/or door prizes)
  - Recipe swap converting into Employee Cookbook
  - Chair massages
  - Beverage Tumblers/Yeti
  - Blood Pressure cuffs for Office or each employee
  - Gratitude Boards
  - Bingo Game Challenges
  - Wellness Events – offering activities for employees to participate in through the week (virtually)
- Refer to the Idea list I sent out that will give you some ideas of fun activities that do not require a lot of preparation or implementation for your employees to enjoy.

### October Targeting Wellness Newsletter

#### Topics included:

- Get your immune system ready for Fall
- Main components that support your immune system
- What is autoimmune diseases
- Connection between autoimmune disease and your gut health
- Varieties of squash
- Recipe corner – Acorn squash soup with turmeric

### Challenge of the Month: Bingo!



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

<b>Intake</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
# of New Claims Reported	47	23	587	173
# of Report Only	37	6	473	50
% Report Only	79%	26%	81%	29%
# of Medical Only	6	17	75	107
# of Lost Time	4	0	37	16
Medical Only to Lost Time Ratio	60:40	100:00	67:33	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	30		444	
Average # of Days to Report a Claim	1.9	0.2	2.8	2.9

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

<b>Savings</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
Bill Count	88	102	1168	1321
Provider Charges	\$91,876	\$89,771	\$1,899,119	\$1,486,330
Repriced Amount	\$32,889	\$49,637	\$544,927	\$587,708
Savings \$	\$58,986	\$40,134	\$1,354,191	\$898,621
% Savings	64%	45%	71%	61%

<b>Participating Provider Penetration Rate</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
Bill Count	98%	98%	96%	95%
Provider Charges	98%	99%	98%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
Bill Count	95%	97%	97%	97%
Provider Charges	95%	99%	98%	99%

<b>Transitional Duty Summary</b>		<b>2020 September YTD</b>	<b>2019 September YTD</b>
% of Transitional Duty Days Worked		57%	57%
\$ Saved By Accommodating		\$123,969	
% of Transitional Duty Days Not Accommodated		43%	43%
Cost Of Days Not Accommodated		\$87,968	

# Cyber Risk Management

## Monthly Executive Report

October 5, 2020



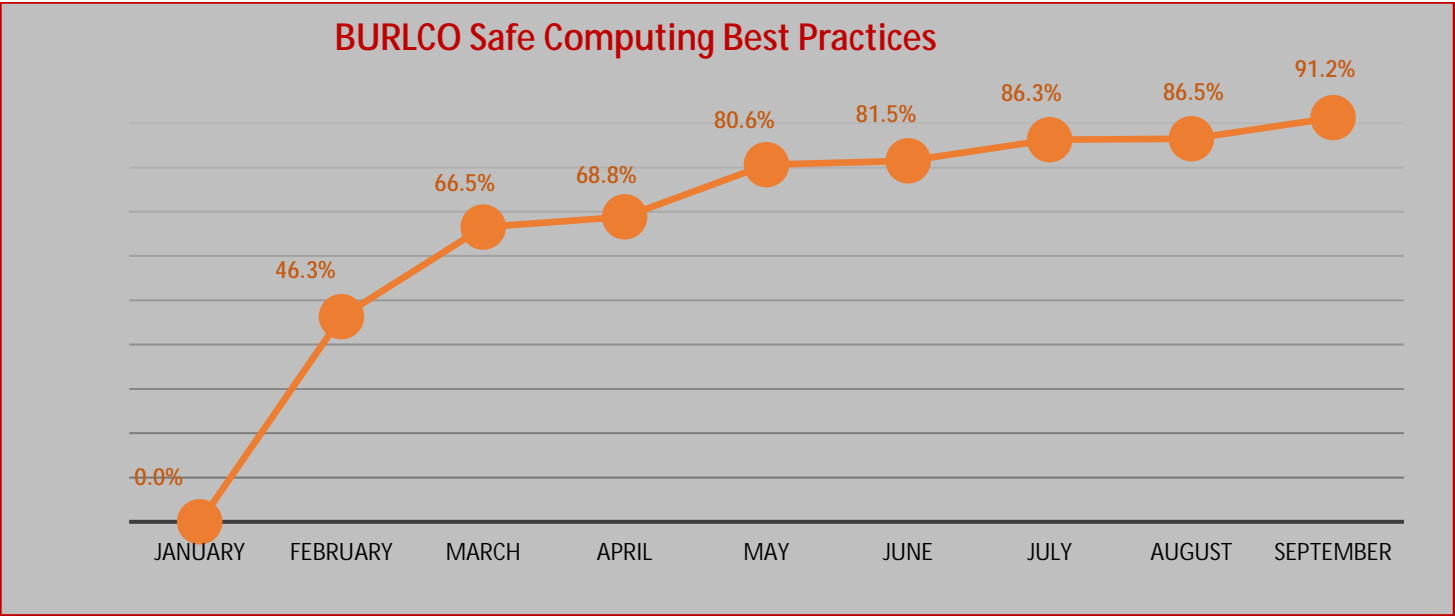
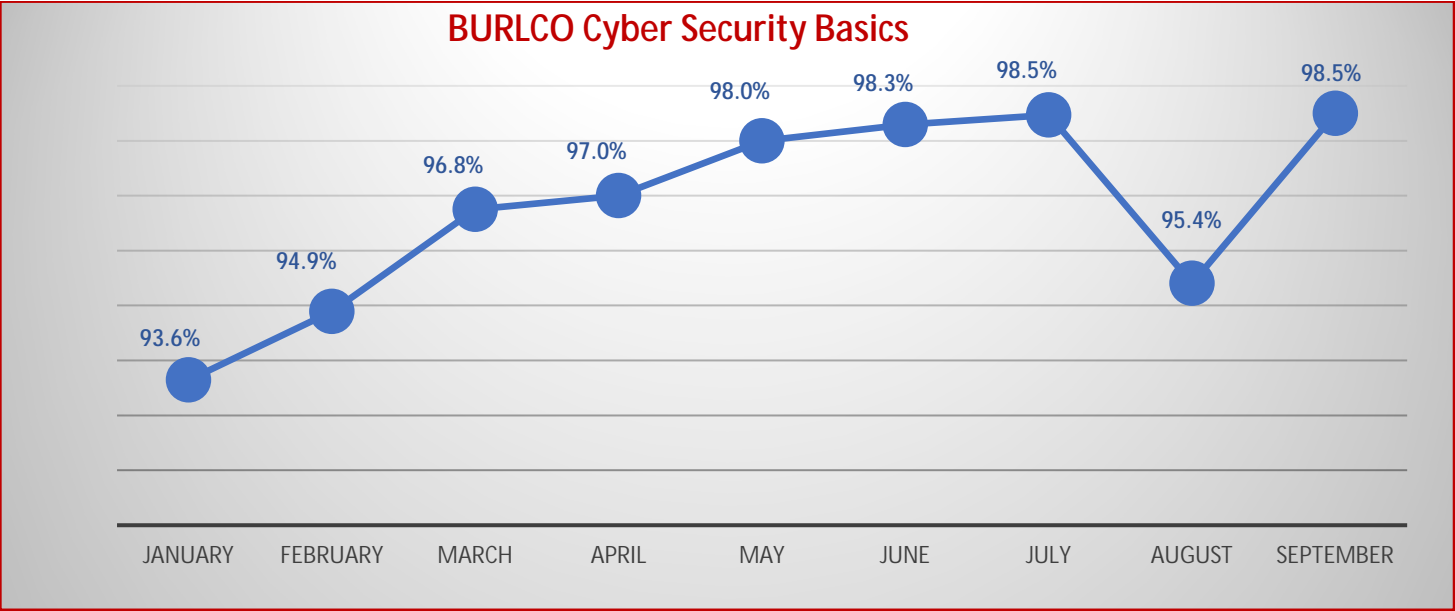
### Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	10	9	90%	10	5	50%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	19	19	100%	19	19	100%
Chesterfield Township	16	14	88%	16	6	38%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	2	67%
Florence Township	30	30	100%	30	30	100%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	20	17	85%	20	16	80%
Mansfield Township	48	47	98%	48	47	98%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	98%	40	31	78%
New Hanover Township	1	1	100%	7	5	71%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	2	100%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	15	15	100%	15	14	93%
Springfield Township	6	6	100%	6	5	83%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	48	48	100%	48	48	100%
Woodland Township	7	7	100%	7	7	100%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 98.5%

JIF Completion % 91.2%

# Monthly Training Progress

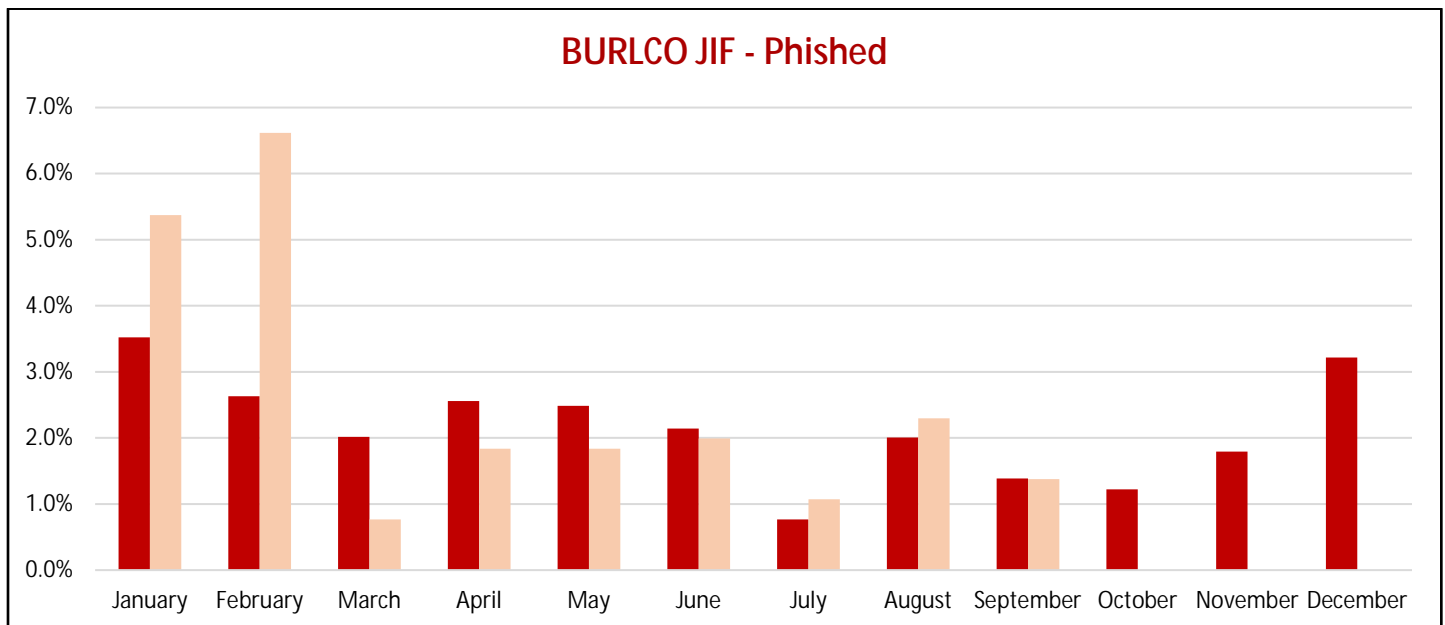


# Phishing Report

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	15	2.3%
September	577	8	1.4%	653	9	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 2.6%



2019



2020



# Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	1	33%
Beverly City	13	1	8%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
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	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	2	4%
Medford Twp	140	1	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	43	0	0%
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	1	8%
Westampton Twp	55	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

**Grand Total                      653                      9                      1.4%**

# Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	66	10%	0	0%
BackgroundReport_Text	47	7%	0	0%
Continual_Municipal_Training	78	12%	0	0%
Facebook Reactivation	50	8%	1	2%
facebook_page_insights	22	3%	0	0%
Microsoft_Office365_Password_Change	57	9%	0	0%
Municipal_Course_Catalog	85	13%	3	4%
Netflix_Account	54	8%	0	0%
Office_File_Deletion_Alert	21	3%	0	0%
UPS Package Redirect	43	7%	1	2%
workstation_updates	24	4%	0	0%
Zendesk_Password_Change	55	8%	1	2%
Zendesk_Ticket_Update	51	8%	3	6%

Grand Total

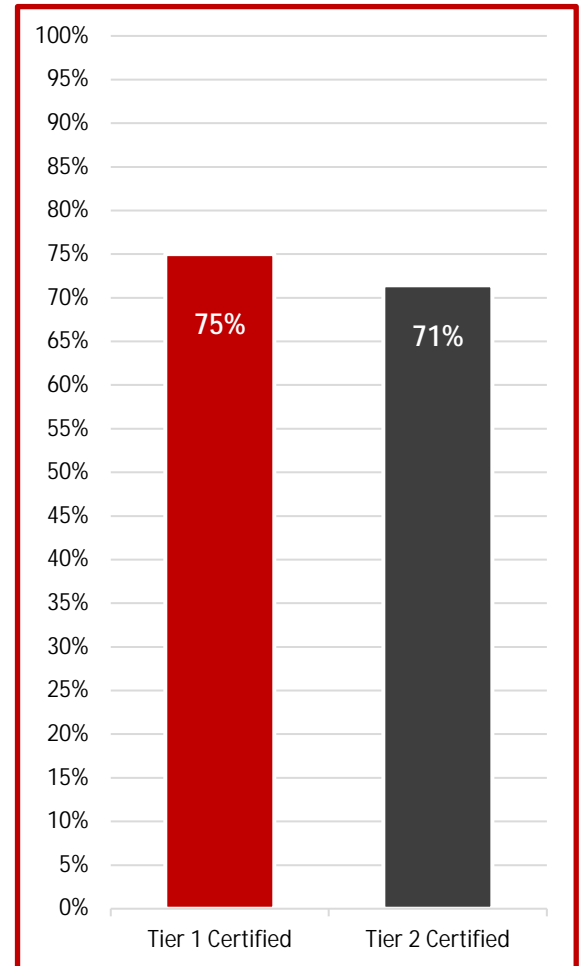
653

9

# MEL's Cyber Risk Management 10/5/2020

## 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		



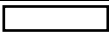



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	20	71%

# 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	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-08-17 13:15:15
Burlington	Bordentown City	5.0	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2020-08-05 16:15:11
Burlington	Bordentown Township	2.6	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2020-08-21 13:15:12
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2020-08-06 16:15:09
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2020-08-21 13:15:12
Burlington	Delran Township	5.0	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2020-08-13 13:15:15
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2020-08-22 16:15:15
Burlington	Florence Township	4.0	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2020-08-22 16:15:15
Burlington	Hainesport Township	0.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2020-08-23 14:15:12
Burlington	Lumberton Township	5.0	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2020-08-23 14:15:12
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2020-08-08 18:15:07
Burlington	Medford Township	5.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2020-08-24 14:15:14
Burlington	Mount Laurel Township	10.0	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2020-08-24 14:15:14
Burlington	North Hanover Township	0.0	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2020-08-09 13:10:14
Burlington	Palmyra Borough	0.0	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2020-08-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2020-08-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2020-08-09 13:10:14
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2020-08-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2020-08-25 14:15:15
Burlington	Southampton Township	4.6	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-08-12 18:17:06
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2020-08-12 18:17:06
Burlington	Tabernacle Township	0.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2020-08-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-08-18 13:15:10
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2020-08-10 13:15:10

# Sample of Monthly Detail Report

## Sample Report

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

## Ø Please tell your IT serviced provider to whitelist IP address: 209.59.172.90

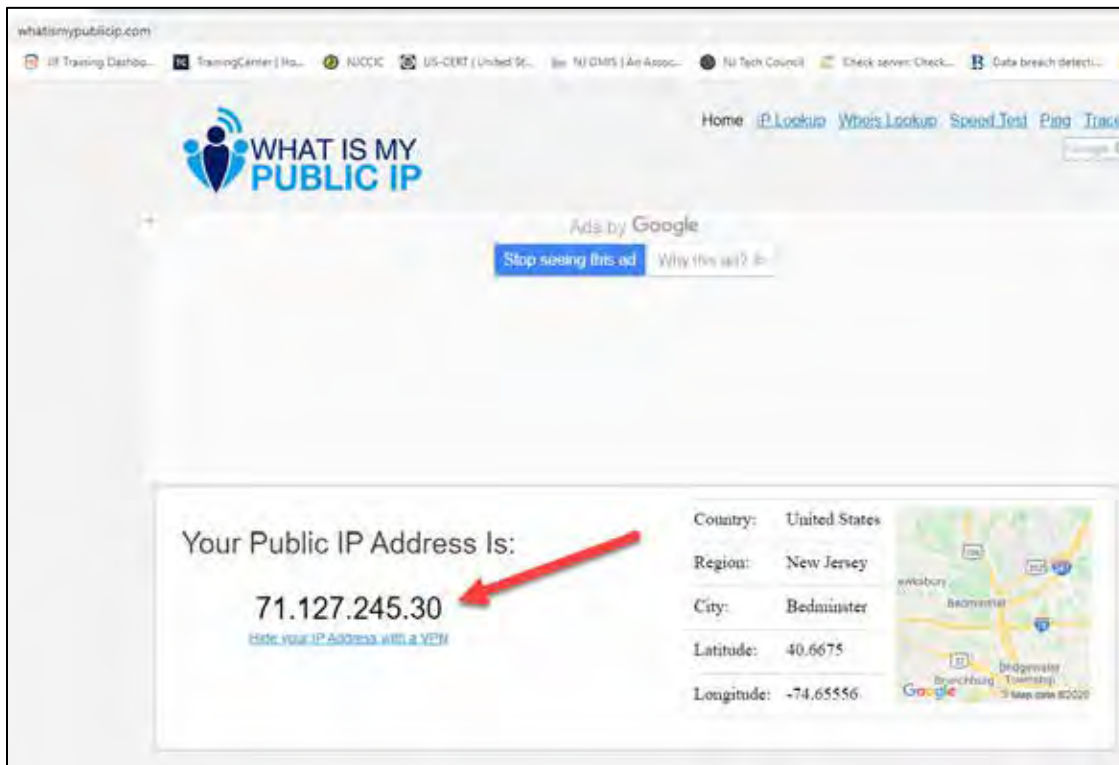
This is the IP address that Pivot Point uses to launch their simulated phishing emails. Whitelisting enables your firewall to allow phishing simulated emails from Pivot Point enter your network. Think of it as a traffic cop at your door.

---

A friendly reminder to provide me 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 is also important that you share your scan report with your IT service provider.

## Ø How do I get my external facing IP Address?

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



The screenshot shows the homepage of the website 'whatismypublicip.com'. The main heading is 'WHAT IS MY PUBLIC IP'. Below the heading, there is a Google Ad. The primary information displayed is 'Your Public IP Address Is: 71.127.245.30', with a red arrow pointing to the IP address. Below the IP address, there is a link that says 'Hide your IP Address with a VPN'. To the right of the IP address, there is a table of location information:

Country:	United States
Region:	New Jersey
City:	Bedminster
Latitude:	40.6675
Longitude:	-74.65556

To the right of the table is a small map of the location. The website also has a navigation bar at the top with links like 'Home', 'IP Lookup', 'Who's Lookup', 'Speed Test', 'Ping', and 'Tracer'.

## Ø Disaster Recovery / Business Continuity

- Do you have a Disaster Recovery Plan?
- Are you testing your backups monthly?

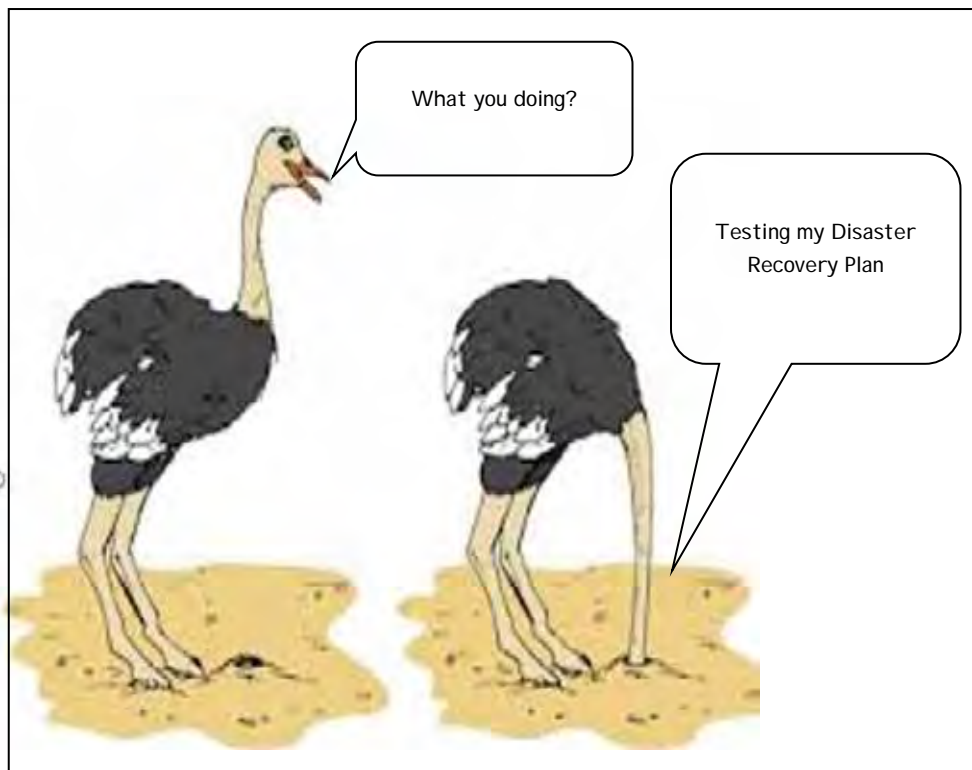
Make sure to tune in on our upcoming webinar on Disaster Recovery with my colleague Bob Cohen who is an ISO 22301 Lead Implementer.

(ISO 22301 is the international best practice on Business Continuity Management published by the International Organization for Standardization)

When: Tuesday, October 27, 1:00 pm

Thursday, October 29, 10:00 am

***Stay Tune, webinar and conference info to follow shortly***



October 11, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 12,556.83. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$ 5,195.18 in the asset portfolio, the yield is adjusted to .45% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$81,463.52 as it relates to current market value of \$ 5,473,236.02 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$5,491,454.97.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 35,098.05 w/YTD Total \$ 95,543.81 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 1,560.84  
FY 2020 Premium Receipts \$ 660,959.00

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 \$ 190,845.93. The claims detail shows 165 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$163. Interest Allocated)

Delran Township	\$31,099.00
Chesterfield Township	\$ 1,110.00
Bordentown City	\$70,181.00
Bordentown Township	\$44,051.00
Westampton Township	\$10,391.00
E-JIF Member Dividend	\$83,339.17

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,523,333.23 to a closing balance of \$ 19,966,205.33 showing an increase in the fund of \$ 442,872.10. 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

FY 2019 EJIF Dividend  
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
E-JIF AELCF MEMBER DATA FY 2020**

	<b>FY 2020 3rd Qtr Interest</b>	<b>FY 2020 30-Sep Balance</b>
Bass River Township	0.56	744.58
Beverly City	0.99	1309.83
Bordentown City	0.20	261.77
Chesterfield Township	0.98	1287.66
Delanco Township	1.21	1593.96
Delran Township	5.80	7651.42
Edgewater Park Township	2.93	3872.05
Florence Township	4.01	5292.72
Hainseport Township	1.54	2031.24
Lumberton Township	3.90	5150.65
Mansfield Township	1.90	2506.81
Medford Township	8.30	10959.24
Mount Laurel Township	15.01	19807.63
Riverside Township	2.95	3896.23
Shamong Township	2.41	3181.88
Southampton Township	3.88	5116.39
Springfield Township	1.20	1588.93
Tabernacle Township	2.68	3531.50
Westampton Township	2.69	3554.67
<b>ALLOCATION TOTALS</b>	<b>63.15</b>	<b>83,339.17</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - October 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>739.00</b>	Prof Services/Actuary	Sept 2020 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>	Prof Services/Administration	Oct 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>70.87</b>	Misc/Postage/Copies/Faxes	Sept fees postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>6,074.00</b>	Prof Services/Attorney	Oct 2020 Fees
5	Qual-Lynx	<b>17,669.00</b>	Prof Services/Claims Admin.	Oct 2020 Fees
6	Joyce Media	<b>375.00</b>	Misc/JIF Website	Oct 2020 Fees
7	Kris Kristie	<b>375.00</b>	Misc/Recording Secretary	Oct 2020 Fees
8	J. A. Montgomery Risk Control Services	<b>11,593.00</b>	Prof Services/Safety Director	Oct 2020 Fees
9	J. A. Montgomery Risk Control Services	<b>875.00</b>	Training/Training	Protection of Minors training
10	Pivot Point Security	<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Oct fee
11	Secure Data Consulting Services, LLC	<b>4,675.00</b>	Prof Services/Technology Risk Serv Dir	Oct 2020 Fees
12	Tom Tontarski	<b>949.00</b>	Prof Services/Treasurer	Oct 2020 Fees
13	Tom Tontarski	<b>13.18</b>	Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	<b>705.00</b>	Prof Services/Underwriting Mgr	Oct 2020 Fees
15	Debby Schiffer	<b>2,538.00</b>	Wellness Program	Oct 2020 Fees
16	ARC Reprographics	<b>487.01</b>	Misc/Printing	Inv#277641 env, #277669 report cards
17	Iron Mountain	<b>75.75</b>	Misc/Record Retention Service	Inv#CZHM674 Storage 10/1-31/2020; Service 8/26-9/22/2020
18	MediaPro Holdings, LLC	<b>5,428.00</b>	EPL/CYBER/Cyber On-Line Employee Training	Cyber security training; 9/1/20-8/31/21
19	Bordentown Township	<b>159.14</b>	Wellness Program	Wellness project/prizes
20	Hainesport Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	Employee Handbk; Minor policy
21	Hainesport Township	<b>995.00</b>	Optional Safety Budget	Safety items
22	North Hanover Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	Software upgrade
23	North Hanover Township	<b>1,359.16</b>	Optional Safety Budget	emergency lighting; safety cones
24	Shamong Township	<b>995.00</b>	Optional Safety Budget	Safety items
	<b>TOTAL</b>	<b>\$88,692.11</b>		

<b>JIF Bill List Total</b>	<b>\$88,692.11</b>
----------------------------	--------------------