

AGENDA PACKET



Tuesday, November 17, 2020 at 3:30 PM

Via Zoom Conferencing

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, November 17, 2020 – 3:30 PM

Via Zoom

<https://zoom.us/j/98240465188>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 982 4046 5188

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 **October 20, 2020** Meeting Minutes.....Pages 1-11
 - B. Adoption of the **October 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 12- 37
 - A. Lost Time Accident Frequency.....Pages 16-17
 - B. Certificates of Insurance.....Pages 18-19
 - C. Financial Fast Track Report.....Page 20
 - D. Regulatory Filing Checklists.....Pages 21-22
 - E. 2019 Safety Incentive Program Awards.....Page 23
 - F. 2020 Optional Safety Budget.....Page 24
 - G. 2020 Wellness Incentive.....Page 25
 - H. EPL/Cyber Risk Management Budget.....Page 26
 - I. EPL Compliance StatusPage 27
 - J. Statutory Bond Status.....Pages 28-29
 - K. Skateboard Park Approval Status.....Page 30
 - L. Capehart & Scatchard Updates.....Pages 31-34
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training.....Pages 35-36
 - P. Elected Officials Training
 - Q. Land Use Training Certification.....Page 37
 - R. 2021 RMC Resolutions & Agreements

S.	Dividend Notices	
T.	Inclement Weather Policy	
U.	Website	
V.	New Member Activity	
VIII.	Solicitor's Report	
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B.	MEL Helpline and Contact List.....	Pages 40-41
IX.	Safety Director's Report	
A.	Activity Report	Pages 42-47
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 48
XI.	Wellness Director Report	
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B.	Targeting Wellness Newsletter	Pages 51-59
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A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	November Bill List.....	Page 118
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Report	
A.	Strategic Planning Committee Meeting Minutes – October 20, 2020.....	Pages 119-125
B.	Finance Committee Meeting Minutes – November 4, 2020.....	Handout
	1. 2021 Budget Message.....	Pages 126-129
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	3. 2021 Assessment Allocation Strategy - Motion to Introduce – Roll Call	Pages 131-144
	4. 2021 Assessment Certification - Motion to Introduce – Roll Call	Page 145

5. Resolution 2020 - _____ Authorizing a Transfer of the 2016 Fund Year to the MEL Residual Claims Fund – **Motion – Roll Call**.....Page 146
 6. Resolution 2020-_____ Authorizing the Fund Treasurer to Deposit the 2020 Dividends Received from the EJIF Fund into Member AELCF Accounts – **Motion – Roll Call**.....Page 147
 - A. Nominating Committee Meeting Minutes – October 28, 2020.....Pages 148-150
 1. 2021 Nomination Slate Draft.....Page 151
- XVI. MEL/RCF/E-JIF Reports
- A. Resolution 2020 - _____ Appointing the MEL/RCF/EJIF Representatives for 2021 – **Motion – Roll Call**Pages 152-153
 - B. MEL Report - October 21, 2020.....Pages 154-156
 - C. EJIF Report – October 21, 2020.....Pages 157-158
 - D. RCF Report – October 21, 2020.....Pages 159-160
- XVII. Miscellaneous Business
- The next meeting will be held on Monday, December 15, 2020
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ and/or via virtual meeting**
- 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
OPEN SESSION MINUTES
October 20, 2020**

**Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ
And Via Conference Call**

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held in person at the Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ and via conference call on Tuesday, October 20, 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

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeff Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco 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.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Doretha Jackson, *Alternate*, **Palmyra Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.**.....arrived after roll call
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp**
Freda Gorman, *Alternate*, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield 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:

CBIZ Benefits & Insurance
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 to the Executive Committee in the absence Mr. Gural for voting purposes.

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the September 15, 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. Wolbert to approve the Open & Closed session meeting minutes of the September 15, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the September 15, 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 Model RMC Agreement and Resolutions were emailed from the Executive Directors office last week to all RMC's and Fund Commissioners. He stated it is a model agreement that can be utilized as you start to negotiate contracts for your RMC services for next year. It was however discovered there is a typo within the documents so a corrected version will be sent out.

Mr. Forlenza noted that last week a memorandum went out from his office in regards to a webinar scheduled for October 29, 2020. The purpose of this webinar is to help assist towns in updating their EPL Plan of Risk Management. He stated the Model Policies & Procedures have been loaded to the MEL website and there have been quite a few questions as the format is much different than in prior years, thus this webinar will be held by the Solicitor for the MEL as well as the attorney who worked on developing the revised Policies & Procedures & Handbook. During the webinar, you may ask any questions and they will walk through the changes to the updated documents.

Mr. Forlenza referenced the most recent Certificates of Insurance report and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

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 and to please note the deadlines for claiming or encumbering these funds as it is fast approaching.

Mr. Forlenza referenced the most updated report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan and asked members to please review for accuracy. He noted as the deadline is roughly 7 months from now there is plenty of time to update your Policies & Procedures.

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 additional following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

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.

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, 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, however it seems these sessions will most likely be online. Once information is available regarding the training, a notice will be sent out to all members.

Mr. Forlenza stated the 3rd Quarter attendance report is included in the agenda and to please review the attendance records. The attendance is taken directly from the minutes of each meeting, so if you feel there is any discrepancy, please contact Kris Kristie in the Executive Directors office.

Lastly, Mr. Forlenza noted the application for Mt. Holly to join the JIF effective January 1, 2020 has been received. He also noted there has been no further word from Cinnaminson in regards to their inquiry about joining the JIF.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) since the last meeting:

Levy v. Township of Medford
Naylor (minor) v. Township of Mansfield

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached 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

Mr. DeWeese noted on October 13, 2020 he, along with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau had a very productive conference call to review the effectiveness of the Helpline, future webinars to be conducted on employment related issues for all members, and how the Helpline will continue to work going forward. He noted they all agreed it is working very well, people are utilizing it and following the advice given to them, and they hope it will continue to benefit those members who use it.

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 should be 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 he does not have an update since last month with 20 police agencies in BURLCO are actively participating in training with 1,084 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 *Transitional Duty*. He then highlighted the following ways to help combat rising costs through the use of the Transitional Duty program.

- The longer an employee is out of work, the longer it takes to bring them back to work
- A WC judge will usually use the length of time an employee is out of work to measure the significance of the injury.

- A Transitional Duty assignment is temporary and not designed to create a new position.
- Transitional Duty boosts morale, saves money, and the employee experiences faster recoveries, both physically and psychologically.
- Utilize the *Transitional Duty Job Bank* on the JIF website for additional information.

He then reviewed examples of significant savings to the member town when they utilized Transitional Duty, and noted the usage of Transitional Duty days is up 11% from last year, which is great.

Mr. Wolbert noted his town had Transitional Duty employees he tried to assign, but due to issues with the doctors not providing a clear understanding of what can and what can't be done while on Transitional Duty it was near impossible. He requested if there is anyway a more detailed report on the restrictions can be provided. Mr. Roselli stated he would look into this as a company and speak with Ms. Beatty as well.

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 COVID, and reported on the following:

Ms. Schiffer noted she is still continuing with the weekly Zoom Fitness Workouts and will continue as long as folks attend. She will be starting to work on recording some of the workouts so employees who cannot attend can do them on their own either at work or home.

She noted last week her "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. It's a combination awareness and discussion format. She offers them on Tuesday and Thursday to try and accommodate different schedules. This week's topic is on strengthening your "gut health". Ms. Schiffer then noted her New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response would be coming out soon and she has been working with the Elias Institute of Professional Coaching. This program will be offered to four municipalities through the three South Jersey JIFs and details are included in agenda packet. She will be bringing this up for discussion at next month's Executive Safety Committee Meeting.

Ms. Schiffer noted members should have received an email from the Executive Directors office regarding a virtual presentation she is presenting along with her colleague from ACM JIF, on dealing with uncertainty. It is scheduled for next Tuesday, October 27 at 10am and Thursday October 29 at 1pm. She noted you may view the presentation with a link directly from the email.

Ms. Schiffer reported she has been distributing a List of Ideas to help increase employee engagement virtually or in-person and a copy is also included in the agenda packet.

Ms. Schiffer some activities member towns are doing include:

- 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
- Air purification machines
- 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)

Lastly, she noted in your Agenda packet, you will find her October *Targeting Wellness Newsletter* which talks about our immune system which is critical during this time of year especially with COVID-19 still out there.

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

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 September 2020.

Lost Time v. Medical Only Cases

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	4	37
<i>Medical Only</i>	6	75
<i>Report Only</i>	37	473
<i># of New Claims Reported</i>	47	587
<i>Report Only % of Total</i>	79%	81%
<i>Medical Only/Lost Time Ratio</i>	60:40	67:33
<i>Average Days to Report</i>	1.9	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,976
<i>Transitional Duty Days Worked</i>	1,122
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$123,969
<i>Transitional Duty Days Not Accommodated</i>	854
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$87,968

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: 444

Indemnity:	16
Medical Only:	8
Report Only:	420

She stated the majority of these claims reported have come from Mt. Laurel Township with 323 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:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	88
<i>Original Provider Charges</i>	\$91,876
<i>Re-priced Bill Amount</i>	\$32,889
<i>Savings</i>	\$58,986
<i>% of Savings</i>	64%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	95%
<i>EPO Provider Penetration Rate – Provider</i>	95%

Lastly, Ms. Beatty noted that MedExpress has been sold and are currently doing business under another name, Riverside Medical. She stated until they can confirm the status of MedExpress and be sure our current contract remains in place with Riverside, we are asking that employees be sent to another urgent care provider.

Ms. Schiffer stated to Ms. Beatty that she received an email from a member town in regards to problems with the N95 masks, noting their employees are starting to experience headaches and neck pain allegedly from these masks. She asked if there is any information Ms. Beatty could share regarding these complaints. Ms. Beatty stated she herself has not heard of any side effects from these particular masks. Mr. Saville stated these symptoms are common if 1) the mask is not being worn correctly, or 2) the N95 filter has been used up, or saturated and can cause headaches and sleepiness.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still five (5) members where all employees still have not completed last year's basic Cyber Security course, though they are very close. In regards to the *Safe Computing Practices at Work & Home* course, ten (10) 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 September, there were 653 phishing emails issued with 9 clicked, or 1.4%, which is very good. 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 mentioned an upcoming webinar on Business Continuity Plans that he and his colleague, Mr. Cohen, will be present on October 27 and October 29th. An email was sent out from the Executive Directors office last week.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **September 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of September 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

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

The Fund's 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

	Monthly	YTD
Subrogation Receipts	\$35,098.05	\$95,543.81
Salvage Receipts	\$0	
Overpayment Reimbursements	\$1,560.84	
FY 2020 premium Receipts		\$660,959.00

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – September 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 \$190,845.93. The claim detail shows 165 claim payments issued.

Bill List – October 2020

For the Executive Committee's consideration, Mr. Tontarski presented the October 2020 Bill List in the amount of \$88,692.11 which was included in the agenda packet.

Chair Jack entertained a motion to approve the September 2020 Loss Run Payment Register, and approve the October 2020 Bill List in the amount of \$88,692.11.00 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 *September 2020 Loss Run Payment Register, and approve the October 2020 Bill* as presented.

ROLL CALL **Yeas:** Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 20, 2020

Mr. McMahon noted the Committee met earlier today virtually and the minutes will be included in next month's agenda packet. He then noted discussions on the following topics took place:

- Membership renewals
- The December Dinner has been cancelled, however the December meeting will remain as advertised
- Cyber Liability coverage and the increase that will be coming for 2021
- Working on making the website ADA compatible
- Next year's Planning Retreat

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

MEL/RCF/EJIF REPORTS

Chair Jack noted there were no meetings to report on at this time.

MISCELLANEOUS BUSINESS

Mr. Forlenza noted the November meeting was originally advertised for Tuesday, November 24, 2020 due to the League of Municipalities scheduled during our normal third Tuesday of the month. Due to the social distancing regulations and gathering restrictions, the League has been cancelled. Mr. Forlenza asked if the Fund would prefer to move the meeting date back to Tuesday, November 17th, or keep it as is of November 24th. The Fund asked to have the meeting re-advertised for Tuesday, November 17, 2020.

Mr. Forlenza also noted he is looking into purchasing a Zoom license in order to conduct the monthly meetings, and possibly some of the sub-committee meetings to keep in compliance with the Division of Local Government Services recently released OPMA guidelines.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, November 17, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2020-35

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. Cramer to Adopt ***Resolution #2020-35***.

ROLL CALL ***Yeas:*** Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>
<i>MLT-2020179427</i>	<i>2019154157</i>
<i>2020182837</i>	<i>2019164186</i>
<i>2020208328</i>	
<i>2018123558</i>	
<i>2021214072</i>	
<i>2021209841</i>	

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

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

ROLL CALL ***Yeas:*** Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**

James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

2019154157

2019164186

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

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

ROLL CALL *Yeas:* Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the October 20, 2020 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Mr. McMahon to adjourn the October 20, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:07 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: November 17, 2020
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs.16-17)

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

B. Certificates of Insurance (pgs. 18-19)

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

C. Financial Fast Track Report (pg. 20)

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 September 30, 2020 was \$11,029,158

D. Regulatory Filing Checklists (pgs.21-22)

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. 23)

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 24)

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 25)

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 26)

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 27)

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. 28-29)

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

K. Skateboard Park Approval Status (pg. 30)

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. 31-34)

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. 35-36)

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 was presented via webinar in October and November. 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. Information on the training is 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. 37)

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

R. 2021 RMC Resolutions & Agreements

On or about October 15, 2020, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2021 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2021 fees at the February 2021 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy

of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

S. Dividend Notices

On or about November 8, 2020, members eligible to receive a portion of the 2020 Surplus release should have received notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2021 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 4, 2020. Any questions can be directed to Tracy Forlenza.

T. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

U. Website (WWW.BURLCOJIF.ORG)

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

V. 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											3450			3,450.00	0.00		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		
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											2,600.00			2,600.00	0.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00		
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	\$6,050.00	\$0.00	\$0.00	\$68,850.00	\$12,900.00		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											2,660.00			2,660.00	0.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00											576.52			576.52	1,018.48	11/04/20
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											1,595.00			1,595.00	0.00	
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	10/15/20
Pemberton Boro	995.00														0.00	995.00	10/15/20
Pemberton Twp.	4,645.00														0.00	4,645.00	10/14/20
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										995.00				995.00	0.00	
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	\$4,344.16	\$4,831.52	\$0.00	\$0.00	14,240.68	37,804.32	

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	188.94			522.71	477.29	10/28/20
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									190.06					190.06	559.94	11/04/20
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											750.00			750.00	0.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00											1,190.00			1,190.00	310.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	10/15/20
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	10/14/20
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											500.00			500.00	0.00	
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	\$2,628.94	\$0.00	\$0.00	3,652.77	18,097.23	

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											500.00			500.00	-	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	11/4/2020
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											500.00			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	10/15/2020
Pemberton Boro	500.00														0.00	500.00	10/15/2020
Pemberton Twp.	500.00														0.00	500.00	10/14/2020
Riverside	500.00														0.00	500.00	
Shamong	500.00								500.00						500.00	-	
Southampton	500.00														0.00	500.00	
Springfield	500.00											500.00			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	\$1,500.00	\$0.00	\$0.00	\$3,500.00	\$10,500.00	

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

NOVEMBER 2020
CLOSED CASES

1.) **Kilroy v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 24, 2018. The Plaintiffs, Thomas Kilroy and Elizabeth Kilroy, were visiting with relatives in the Township of Mount Laurel when Mr. Kilroy became intoxicated during the visit and left the family dinner by himself. Mr. Kilroy was not familiar with the area so he became lost and called multiple individuals to come and pick him up, including his Wife, Elizabeth Kilroy, and a friend. Both his Wife and his friend recognized that the Plaintiff seemed scared and came out to search for him. In the meantime, several residents called the Mount Laurel Police Department to report the Plaintiff as a suspicious individual in the area. A member of the Township of Mount Laurel Police Department arrived on scene and made contact with the Plaintiff, who he noted to have been intoxicated. The Officer questioned the Plaintiff and advised Mr. Kilroy that he was not in custody. Mr. Kilroy attempted to flee the scene on foot and it was alleged that the Officers proceeded to chase after Mr. Kilroy into the woods. Mrs. Kilroy then arrived on location and advised the Officers that Mr. Kilroy is a US Marine Combat Veteran who suffers from PTSD and previously sustained a Traumatic Brain Injury. The Officers noted that Mr. Kilroy was likely just scared and of no risk to anyone. Police Officers continued to pursue Mr. Kilroy further into the woods and Police Corporal O'Prandy released his K9 that was leashed. The K9 gained a hold of Mr. Kilroy's right calf and Mr. Kilroy and the K9 rolled down a hill into a creek, while the K9 was still engaged with Mr. Kilroy's right calf. The Plaintiff alleged that the K-9 was unnecessarily ordered to attack him when the Plaintiff was cooperating with the Officers' commands with his hands above his head. The Plaintiff sustained very deep wounds to his right calf removing the skin and requiring skin to be surgically grafted from his upper thigh to his right calf. The wound took several months to heal and required the use of a vacuum-assisted closure (wound vac) during the healing process. The Plaintiff alleges that as a result of the incident, he sustained serious and permanent injuries, experienced severe mental anguish, and that he incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in its duty to properly train and supervise the members of the Township of Mount Laurel Police Department. The case was assigned to John C. Gillespie, Esquire on May 7, 2020. Defense Counsel accepted the Assignment and on May 14, 2020, Defense Counsel filed a Notice of Removal from the Superior Court of New Jersey, Burlington County, to the United States District Court, District of New Jersey. An Initial Scheduling Conference was conducted on July 13, 2020 and Judge Schneider entered an Order scheduling separate telephone settlement conferences with Plaintiffs' Counsel and Defense Counsel to occur on July 22, 2020. The parties participated in the initial Settlement Conferences with Magistrate Schneider on August 17, 2020 and Judge Schneider continued to attempt to negotiate the settlement of this matter. Plaintiffs' Counsel was seeking payment in the amount of \$700,000.00; however, Defense Counsel was ultimately able to negotiate the settlement of this matter, with the approval of the MEL, for a payment to the Plaintiff in the amount of \$600,000.00.

2.) Versaggi v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on March 31, 2018. The Plaintiff, Sharon Braun Versaggi, alleged that she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically, a partially exposed sewer cap, located on the property known as 415 Magnolia Road, in the Township of Mount Laurel. The Plaintiff alleged that as a result of the incident, she suffered fractures of both bones in her lower left leg, has experienced severe mental anguish, and that she has incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous and/or hazardous condition of the property to exist. The case was assigned to Douglas Heinold, Esquire on July 15, 2019. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with initial Discovery. A Consent Order was entered between the parties allowing the Plaintiff to file an Amended Complaint adding Mount Laurel Municipal Utilities as an additional Defendant and Plaintiff's Amended Complaint was filed on September 10, 2019. Counsel for Co-Defendant, Mount Laurel Municipal Utilities, subsequently filed a Motion for Summary Judgment on October 25, 2019 which was ultimately granted on November 25, 2019. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 20, 2019, and on January 10, 2020, Judge Claypoole entered an Order denying the Motion. The Discovery End Date was July 27, 2020. On September 11, 2020, Defense Counsel proceeded with the filing of a renewed Motion for Summary Judgment which was granted by Judge Belgard on October 16, 2020. The Plaintiff has until November 30, 2020 to file an Appeal of the decision.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: November 17, 2020

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

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

LOSS CONTROL SURVEYS

- § Township of Bordentown on October 20, 2020
- § Township of New Hanover on October 21, 2020
- § Township of Lumberton on October 27, 2020
- § City of Bordentown on October 28, 2020
- § Township of Delran on October 30, 2020

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- § Township of Delanco on October 14, 2020

MEETING ATTENDED

- § Risk Management for First-Line Supervisors- October 14, 2020
- § Executive Fund Commissioner Meeting (Telephonic) – October 20, 2020
- § Claims Meeting – (Telephonic) - October 20, 2020
- § Preparing First Amendment Audits (Regional Training)- October 15 and October 28

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
November 17, 2020	Executive Fund Commissioner Meeting	Telephonic
November 17, 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.

- October 1- MSI Protecting Children from Abuse For Managers/Supervisors/Elected Officials
- October 2- MSI Bulletin- Protecting Children From Sexual Abuse Training for Law Enforcement Command Staff
- October 5- Law Enforcement- Remote Learning Challenges for Police Leaders
- October 6- Preparing for First Amendment Audits
- October 6- Bulletin- Rules for Holding Emergency Remote Public Meetings
- October 8- Bulletin- Halloween Celebrations During the COVID-19 Outbreak
- October 9 – Reminder: Preparing First Amendment Audits
- October 9- MSI Bulletin- MSI LIVE Safety Training- November Registration Now Open
- October 22 - Law Enforcement- Ambush Attacks on Law Enforcement Officers
- October 23 – MSI Bulletin –Reopening Indoor Sport Practices and Competitions
- October 27 – Law Enforcement – Election Considerations for Law Enforcement Agencies
- October 29 - MSI Bulletin- Mandatory COVID-19 Workplace Safety for NJ Employers

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
Hainesport	1

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

MEL Media Library	
Municipality	Number of Videos
Wrightstown	3

MEL SAFETY INSTITUTE (MSI)

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

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

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

November & December Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
11/2/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/2/20	Leaf Collection Safety	10:00 - 12:00 pm
11/2/20	Chipper Safety	1:00 - 2:00 pm
11/3/20	Traffic Control in Work Zones	8:30 - 10:30 am
11/3/20	Chain Saw Safety	11:00 - 12:00 pm
11/3/20	Sanitation/Recycling Safety	1:00 - 3:00 pm
11/4/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/4/20	Driving Safety Awareness	1:00 - 2:30 pm
11/4/20	HazCom w/GHS - Evening	6:30 - 8:00 pm
11/5/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
11/5/20	Fire Extinguisher	11:00 - 12:00 pm
11/5/20	Fire Safety	1:00 - 2:00 pm
11/6/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
11/6/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/9/20	Fall Protection Awareness	8:30 - 10:30 am
11/9/20	Hearing Conservation	11:00 - 12:00 pm
11/9/20	Preparing for First Amendment Audit	9:00 – 11:00 am
11/9/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
11/10/20	HazCom w/GHS	8:30 - 10:00 am
11/10/20	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/10/20	Accident Investigation	1:00 - 3:00 pm
11/11/20	Flagger Skills and Safety Considerations	8:30 - 9:30 am
11/11/20	Traffic Control in Work Zones	10:00 - 12:00 pm
11/12/20	Chipper Safety	8:30 - 9:30 am
11/12/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
11/12/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/12/20	Bloodborne Pathogens (BBP) - Evening	7:30 - 8:30 pm
11/13/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/13/20	Shop and Tool Safety	11:00 - 12:00 pm
11/13/20	Leaf Collection Safety	1:00 - 3:00 pm

Date	Webinar Topic	Time
11/16/20	Ethics for New Jersey Officials and Employees	9:00 - 11:00 am
11/16/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
11/16/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
11/17/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
11/17/20	Dealing with Difficult People	9:00 - 11:00 am
11/17/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
11/18/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/18/20	Chain Saw Safety	11:00 - 12:00 pm
11/19/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
11/19/20	Hearing Conservation	10:30 - 11:30 pm
11/19/20	Fire Extinguisher	1:00 - 2:00 pm
11/20/20	Fire Safety	8:30 - 9:30 am
11/20/20	HazCom w/GHS	10:00 - 11:30am
11/20/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/20	Fall Protection Awareness	9:00 - 11:00 am
11/23/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
11/24/20	Driving Safety Awareness	8:30 - 10:00 am
11/24/20	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
11/30/20	HazMat Awareness w/HazCom GHS	8:30 - 10:00 am
11/30/20	Sanitation/Recycling Safety	10:30 - 12:30 pm
11/30/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
12/1/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
12/1/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/20	HazCom w/GHS	1:00 - 2:30 pm
12/2/20	Fire Safety	8:30 - 9:30 am
12/2/20	Fire Extinguisher	10:00 - 11:00 am
12/2/20	Driving Safety Awareness	1:00 - 2:30 pm
12/3/20	Confined Space for Entrants & Attendants	8:30 - 10:30 am
12/3/20	Fall Protection Awareness	1:00 - 3:00 pm
12/4/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/4/20	Hearing Conservation	11:00 - 12:00 pm
12/4/20	Traffic Control in Work Zones	1:00 - 3:00 pm
12/7/20	Building Trust and a Constitutionally Sound Police Agency Through Training	9:00 - 10:30 am
12/7/20	Leaf Collection Safety	8:30 - 10:30 am
12/7/20	Chipper Safety	11:00 - 12:00 pm
12/7/20	Dealing with Difficult People	1:00 - 3:00 pm
12/8/20	Preparing for First Amendment Audits	9:00 - 11:00 am
12/8/20	Ethics for NJ Local Government Employees	9:00 - 11:00 am
12/8/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
12/9/20	HazMat Awareness with Hazard Communication & NJ Right to Know	8:30 - 11:30 am
12/9/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
12/10/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/20	Shop and Tool Safety	11:00 - 12:00 pm

Date	Webinar Topic	Time
12/10/20	<u>Confined Space for Entrants & Attendants</u>	1:00 - 3:00 pm
12/11/20	<u>Flagger Skills and Safety Considerations</u>	8:30 - 9:30 am
12/11/20	<u>Hearing Conservation</u>	10:00 - 11:00 pm
12/14/20	<u>CDL-Drivers Safety Regulations</u>	9:00 - 11:00 am
12/14/20	<u>CDL- Reasonable Suspicion for Supervisors</u>	1:00 - 3:00 pm
12/15/20	<u>Fall Protection Awareness</u>	8:30 - 10:30 am
12/15/20	<u>Personal Protective Equipment (PPE)</u>	1:00 - 3:00 pm
12/16/20	<u>Sanitation/Recycling Safety</u>	8:30 - 10:30 am
12/16/20	<u>Lock Out/Tag Out (LOTO)</u>	1:00 - 3:00 pm
12/17/20	<u>Fire Safety</u>	9:00 - 10:00 am
12/17/20	<u>Fire Extinguisher</u>	10:30 - 11:30 am
12/18/20	<u>Driving Safety Awareness</u>	8:30 - 10:00 am
12/18/20	<u>HazCom w/GHS</u>	10:30 - 12:00 pm

CEU's for Certified Publics Works Managers

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

CEU's for Registered Municipal Clerks

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	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
Ethics for NJ Officials and Employees	2 / E,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
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S

CEU's for Tax Collectors

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / E, Gen
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen

CEU's for County/Municipal Finance Officers

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM

CEU's for Certified Recycling Professionals

MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP
Hazard Recognition- Making your Observations Count	2 / CRP
Heavy Equipment	3 / CRP
Sanitation and Recycling Safety	2 / CRP

CEU's for Qualified Purchasing Agents

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / OFF
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF

CEU's for Park and Rec Professionals

MSI Course	CEU's/Cat.
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2

***Categories

E - Ethics
T - Technical
G - Governmental
S - Safety / Non S - Non Safety
GEN - General Secondary Duties
OFM - Office Mgmt. and Ancillary subjects

***Categories(cont.)

Non S - Non Safety (Management)
P - Professional Development
M - Management
CRP - Certified Recycling Professional Classroom CEU
OFF - Office Admin/General Duties

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – NOVEMBER 2020

BACKING LARGE VEHICLES SAFELY



- IN NON-EMERGENCY SITUATIONS, VEHICLE BACKING ACCIDENTS ARE COMPLETELY PREVENTABLE. THEY ARE UNFORTUNATELY VERY COMMON, EVEN WITH SPOTTERS IN PLACE.
- MAKE SURE DRIVERS GET TO KNOW A VEHICLE'S BLIND SPOTS. IN MEDIUM SIZED TRUCKS, BLIND SPOTS CAN EXTEND FROM 16 TO 160 FEET BEHIND THE TRUCK.
- WHEN USING A SPOTTER, ESTABLISH HAND SIGNALS BETWEEN THE DRIVER AND SPOTTER INSTEAD OF VERBAL ONES.
- THE DRIVER AND SPOTTER SHOULD MAINTAIN EYE CONTACT AND IF THE DRIVER CANNOT SEE THE SPOTTER THE VEHICLE SHOULD BE STOPPED IMMEDIATELY.
- INSTALL BACK-UP SENSORS, WARNING CHIMES AND CAMERAS AND MAKE SURE THESE BECOME PART OF THE VEHICLE'S DAILY INSPECTION PROCESS.
- CONSIDER ORANGE CONES AROUND A PARKED TRUCK. THIS FORCES AN EMPLOYEE TO WALK AROUND THE TRUCK BEFORE LEAVING TO PICK UP THE CONES AND ALSO WARNS OTHERS OF WORK BEING DONE AROUND THIS TRUCK.
- LARGER VEHICLES SHOULD BE PARKED "DEFENSIVELY". THIS MEANS THE VEHICLE SHOULD BE PARKED IN AREAS THAT MINIMIZE THE NEED TO GO IN REVERSE. IT ALSO MEANS NOT PARKING IN SUCH A WAY THAT CROWDS NEIGHBORING VEHICLES.

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: November 24, 2020 via Teleconference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES & PLANS

- Launching another workshop this time addressing winter & COVID blues, discussions around what is it and how do we deal with it. We'll also look at the many roles we play and how setting boundaries can help. This, which I'm calling "Giving yourself the gift of peace", is a 3-part workshop meeting virtually every other week.
- New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response. Working with Elias Institute of Professional Coaching from West Coast. Offered to 4 municipalities from each of the 3 JIFs. Details included in agenda packet. Review of the program and discussion will be at this month's Safety Committee Meeting with approval pending to proceed.
- Completed a virtual presentation with my colleague from ACM JIF on dealing with uncertainty. We were pleased with the turn out.
- Working with several towns on determining how to best utilize their remaining wellness funds. They must be encumbered by Nov 30th and spent before Feb. 1st 2021.
- Planning to hold a Focus Group bringing together representation from a few municipalities to discuss ideas for wellness 2021 and ways to increase engagement in the program. Opportunity to explore ideas and think outside of the box.

What are Municipalities Doing?

- Fresh Produce and Healthy snacks for office
- Halloween fun: "Guess the number of candy corns in the jar". Participants received a healthy goodie bag and winner got a gift card (not the bowl of candy corn J)
- Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
- Ergonomic desk chair
- Flu Clinics

- Recipe swap converting into Employee Cookbook
 - Chair massages
 - Beverage Tumblers/Yeti
 - Blood Pressure cuffs for Office or each employee
 - Gratitude Boards
 - Bingo Game Challenges
 - Random Acts of Kindness (do a kind act and get name in for a prize drawing)
 - Planning a step challenge for Dec
- I have organized virtual cooking classes and exercise classes. If you are interested in setting something up, please do not hesitate to reach out to me.

November Targeting Wellness Newsletter targeted Diabetes.

Topics included:

- Your risk for diabetes
- The role of insulin and why it's so important
- The real cause of insulin resistance
- Diabetes and COVID-19
- How gratitude can boost your health!

The **Exercise of the Month** is a Movement Chart. Keep track of when you incorporate movement into your day. Maybe make your own chart and fill it with those goals you want to be sure to prioritize in your life this month!



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

Intake	October-20	October-19	2020 October YTD	2019 October YTD
# of New Claims Reported	64	18	651	195
# of Report Only	42	7	514	58
% Report Only	66%	39%	79%	30%
# of Medical Only	22	9	97	119
# of Lost Time	0	2	38	18
Medical Only to Lost Time Ratio	100:00	82:18	72:28	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	49		495	
Average # of Days to Report a Claim	2.1	0.6	2.8	1.9

Nurse Case Management	October-20	October-19
# of Cases Assigned to Case Management	15	18
# of Cases >90 days	14	16

Savings	October-20	October-19	2020 October YTD	2019 October YTD
Bill Count	100	176	1268	1497
Provider Charges	\$68,537	\$570,507	\$1,967,655	\$2,056,837
Repriced Amount	\$295,555	\$110,201	\$574,482	\$697,909
Savings \$	\$38,982	\$460,306	\$1,393,173	\$1,358,928
% Savings	57%	81%	71%	66%

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

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

Transitional Duty Summary		2020 October YTD	2019 October YTD
% of Transitional Duty Days Worked		56%	59%
\$ Saved By Accommodating		\$127,501	
% of Transitional Duty Days Not Accommodated		44%	41%
Cost Of Days Not Accommodated		\$96,689	

Cyber Risk Management

Monthly Executive Report

November 3, 2020

Media Pro Training

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

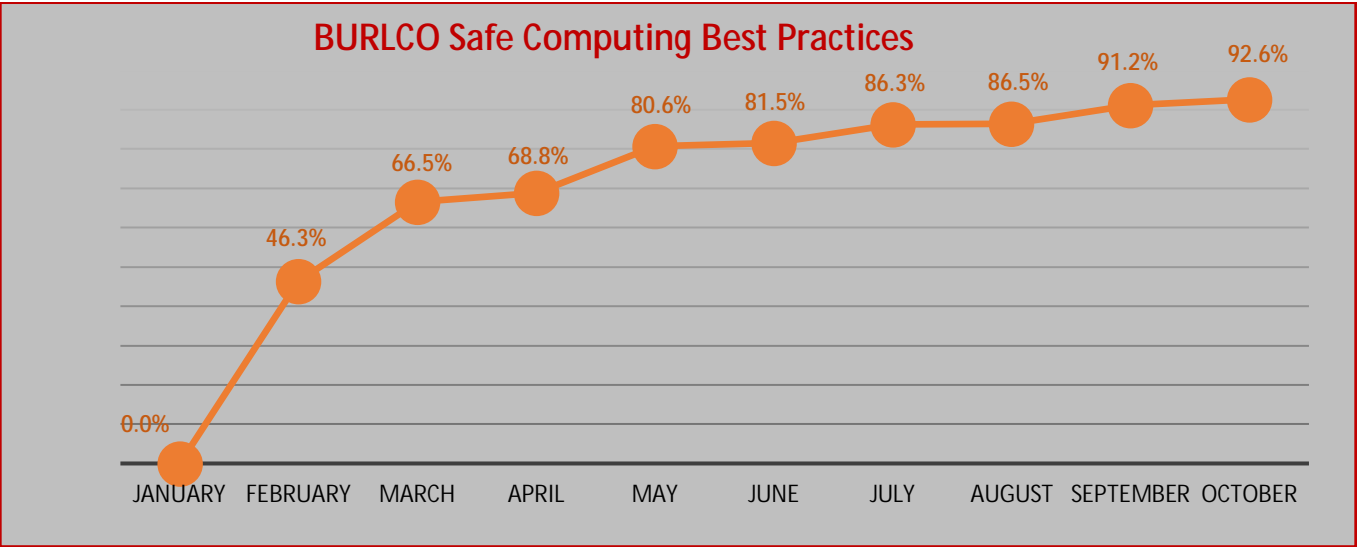
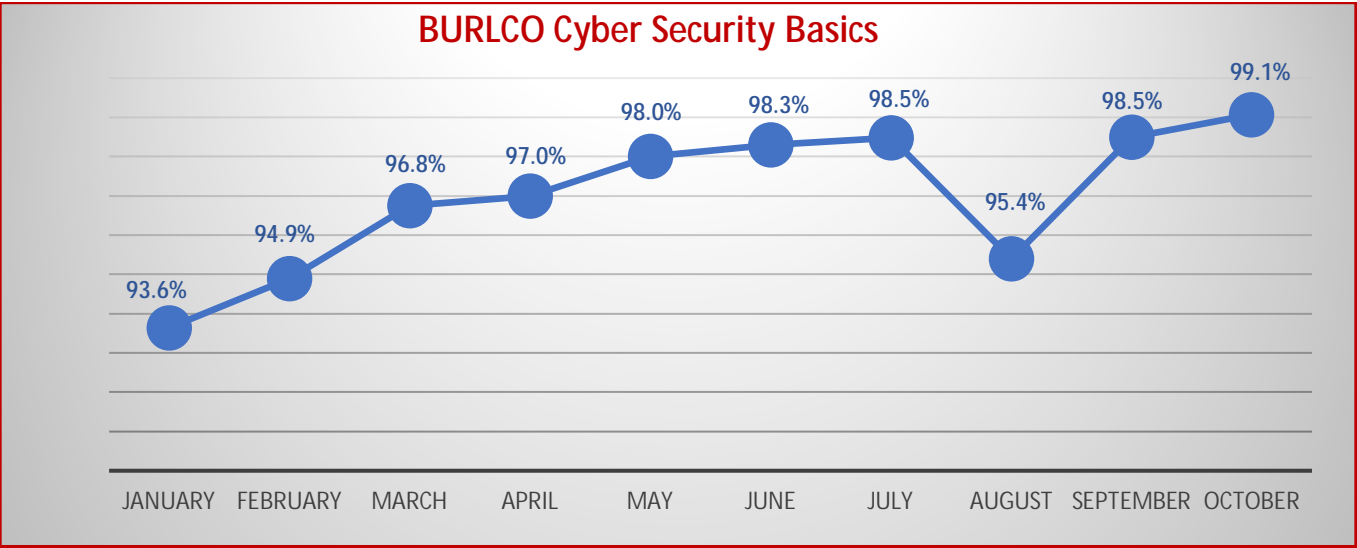
Cyber Security Basics		
Total Users	Total Completed	% Completed
3	3	100%
10	9	90%
7	7	100%
19	19	100%
16	14	88%
16	16	100%
21	21	100%
17	17	100%
3	3	100%
30	30	100%
8	8	100%
20	20	100%
48	47	98%
105	105	100%
40	39	98%
1	1	100%
10	10	100%
30	30	100%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	15	100%
6	6	100%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

Safe Computing Practices Work & Home		
Total Users	Total Completed	% Completed
3	3	100%
10	6	60%
7	7	100%
19	19	100%
16	6	38%
16	16	100%
21	21	100%
17	17	100%
3	2	67%
30	30	100%
8	8	100%
20	20	100%
48	47	98%
105	105	100%
40	32	80%
7	5	71%
10	10	100%
30	29	97%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	15	100%
6	5	83%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

JIF Completion % 99.0%

JIF Completion % 92.6%

Monthly Training Progress

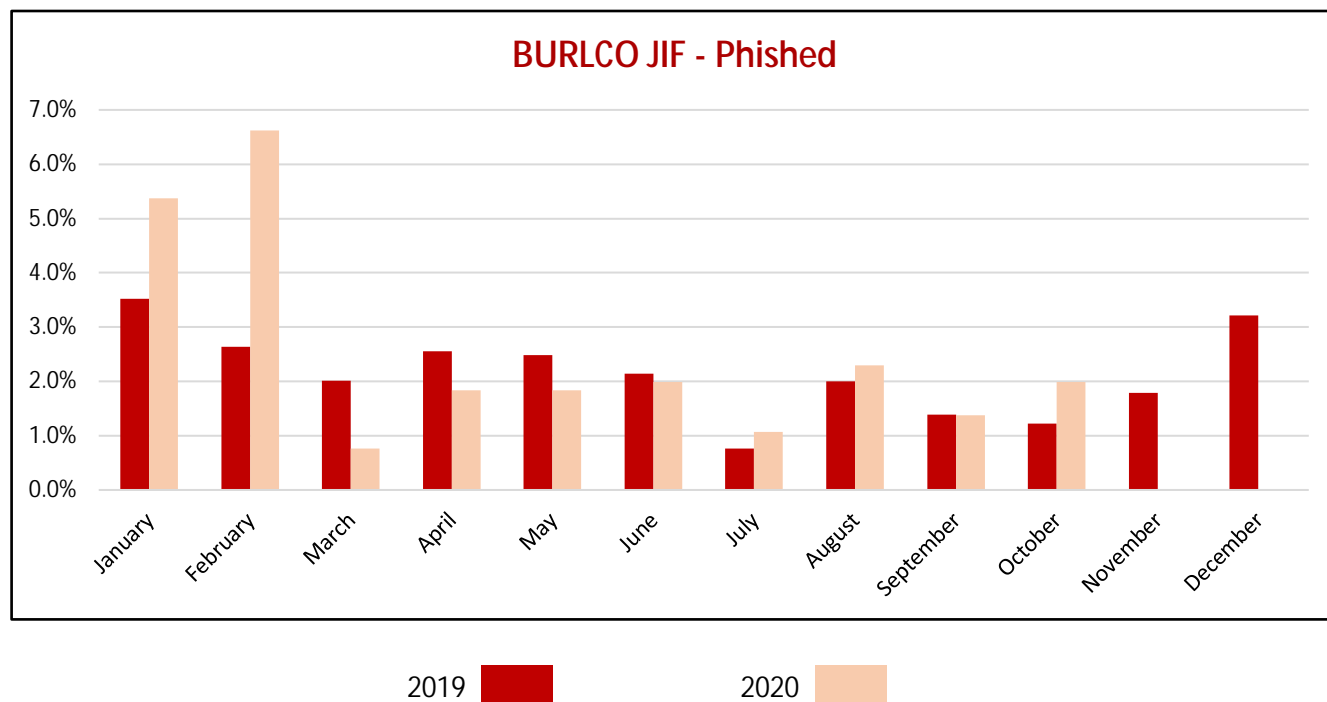


Phishing Report

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%	653	13	2.0%
November	614	11	1.8%			
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 2.5%



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	1	13%
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	2	12%
Mansfield Twp	51	0	0%
Medford Twp	140	2	1%
Mount Laurel Twp	70	2	3%
North Hanover Twp	7	0	0%
Palmyra Borough	44	2	5%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	1	17%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total

653

13

2%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	52	8%	0	0
BackgroundReport_Text	46	7%	0	0%
Continual_Municipal_Training	68	10%	0	0%
Facebook Reactivation	50	8%	1	2%
facebook_page_insights	24	4%	1	4%
Microsoft_Office365_Password_Change	54	8%	0	0%
Municipal_Course_Catalog	72	11%	5	7%
Netflix_Account	53	8%	1	2%
Office_File_Deletion_Alert	26	4%	2	8%
UPS Package Redirect	61	9%	1	2%
workstation_updates	33	5%	0	0%
Zendesk_Password_Change	56	9%	1	2%
Zendesk_Ticket_Update	58	9%	1	2%

Grand Total

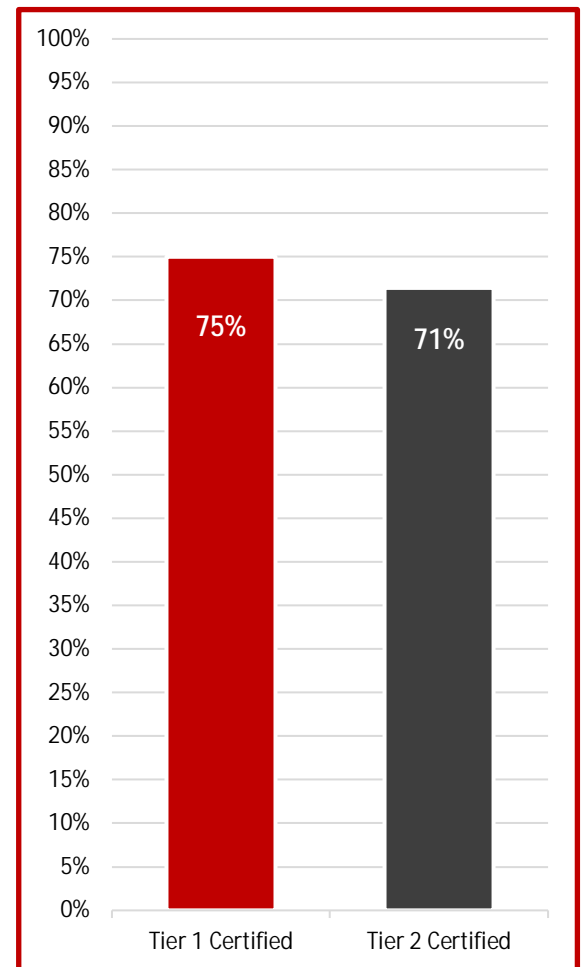
653

13

MEL's Cyber Risk Management 11/3/2020

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		



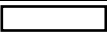



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	20	71%

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	2.6	Amanda Somes	bassriverclerk@comcast.net	2020-10-17 13:15:11
Burlington	Bordentown City	5.0	Grace Archer	btownch@cityofbordentown.com	2020-08-05 16:15:11
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-10-21 13:15:15
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-08-06 16:15:09
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-10-21 13:15:15
Burlington	Delran Township	5.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-08-13 13:15:15
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2020-10-22 16:15:10
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2020-10-22 16:15:10
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2020-10-23 14:15:08
Burlington	Lumberton Township	2.6	Brandon Umba	bumba@lumbertontwp.com	2020-10-23 14:15:08
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-08-08 18:15:07
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-10-24 14:15:06
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2020-10-24 14:15:06
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2020-08-09 13:10:14
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2020-10-25 14:15:08
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2020-10-25 14:15:08
Burlington	Pemberton Township	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2020-08-09 13:10:14
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2020-10-25 14:15:08
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2020-10-25 14:15:08
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2020-08-12 18:17:06
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-08-12 18:17:06
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2020-10-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2020-10-19 02:14:45
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-08-10 13:15:10

Sample of Monthly Detail Report



Sample Report

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

Have you ever wondered if your email or password has been compromised?

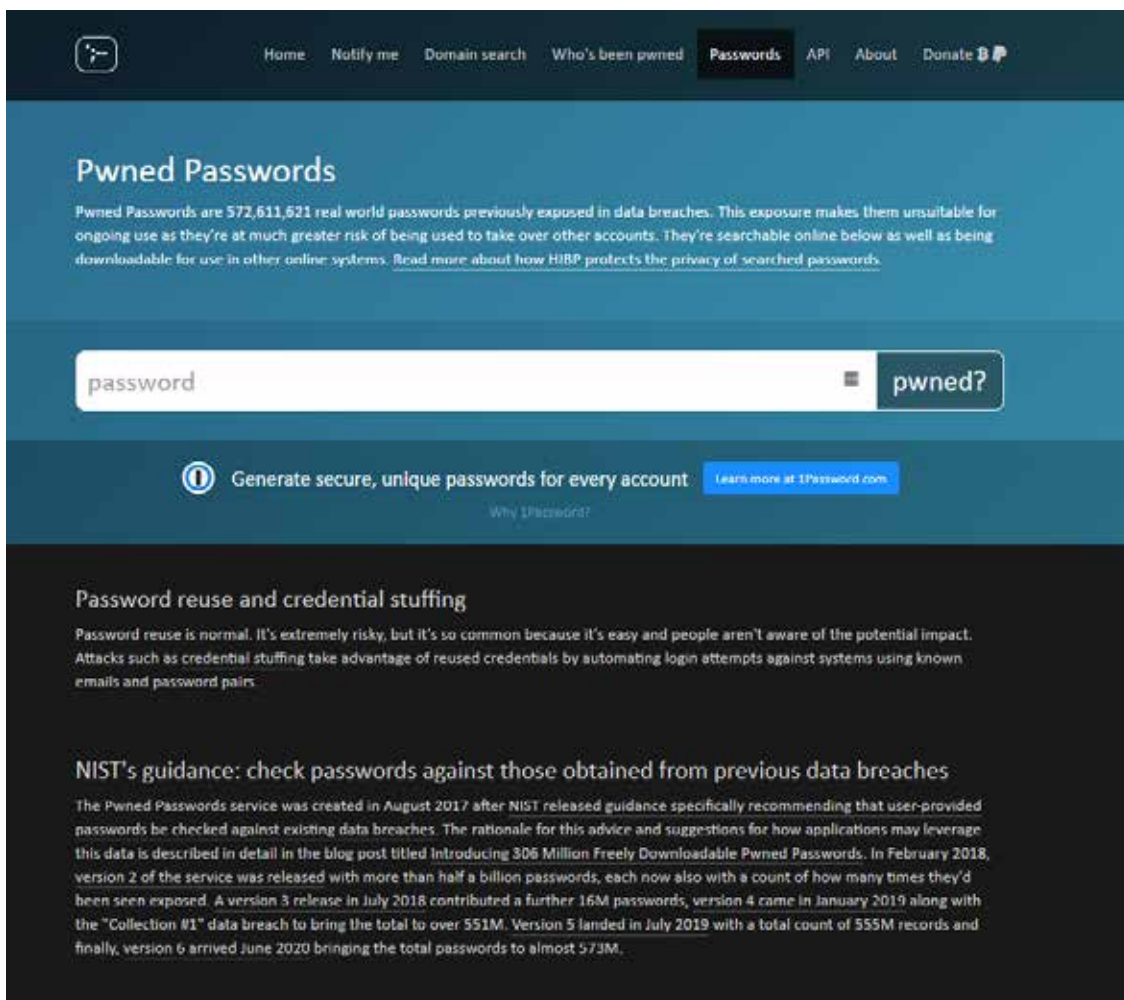
Here is a legitimate website that maintains a database of emails and passwords that have been previously exposed by reported cyber breaches. The website compares your email or password against its database and lets you know if found on their database and the potential breach that it occurred on.

The word “pwned” originates from the video game culture and is a derivation of the word “owned”. It is typically used to imply that someone has been controlled or compromised. Hence the name of the website “Have I Been Pwned”.

<https://haveibeenpwned.com/>

The screenshot shows the homepage of the 'Have I Been Pwned' website. The header is dark blue with a navigation menu: Home, Notify me, Domain search, Who's been pwned, Passwords, API, About, and Donate. The main content area has a light blue background with a large white rounded rectangle containing the text ';-have i been pwned?'. Below this is a subtitle: 'Check if you have an account that has been compromised in a data breach'. There is a search bar with the placeholder text 'email address' and a button labeled 'pwned?'. Below the search bar is a section with a blue background and white text: 'Generate secure, unique passwords for every account' with a link 'Learn more at 1Password.com'. The bottom section is dark blue and features four statistics: 485 pwned websites, 10,207,857,394 pwned accounts, 113,808 parties, and 194,829,249 paste accounts. Below these are two columns of 'Largest breaches' and 'Recently added breaches' with icons and account counts.

Largest breaches		Recently added breaches	
772,904,991	Collection #1 accounts	4,418,182	Minted accounts
763,117,241	Verifications.io accounts	1,277,761	Promofarma accounts
711,477,622	Onliner Spambot accounts	2,192,857	StarTribune accounts
622,161,052	Data Enrichment Exposure From PDX Customer accounts	616,146	Reincubate accounts
593,427,119	Exploit.in accounts	444,224	Chowbus accounts
457,962,538	Anti Public Combo List accounts	2,856,769	WizShop accounts
393,430,309	River City Media Spam List accounts	1,284,637	Experian (South Africa) accounts
359,420,668	MySpace accounts	3,385,862	LiveAuctioneers accounts
268,765,495	Wattpad accounts	166,031	Unico Campania accounts
234,842,089	NetEase accounts	235,233	Utah Gun Exchange accounts



What Should I Do if My Email is Hacked?

- Ø Change your password
- Ø Reach out to your email contacts immediately
- Ø Scan your computer for malware and viruses
- Ø Change your security questions if applicable
- Ø Enable Multi-Factor Authentication if possible

November 9, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending October 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,292.92. This generated an average annual yield of 1.11%. However, after including an unrealized net loss of \$ 13,208.65 in the asset portfolio, the yield is adjusted to .31% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$68,254.87 as it relates to current market value of \$ 5,466,771.67 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$5,491,901.11.

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 \$ 10,514.28 w/YTD Total \$ 1060,058.09 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 174,965.59. The claims detail shows 215 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$145. Interest Allocated)

Delran Township	\$31,128.00
Chesterfield Township	\$ 1,111.00
Bordentown City	\$70,246.00
Bordentown Township	\$44,092.00
Westampton Township	\$10,400.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,966,205.33 to a closing balance of \$ 19,711,235.68 showing a decrease in the fund of \$ 254,969.65. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - November 2020

	Payee	FY2021	FY 2020	FY 2019	CLOSED YRS	JIF Appropriation	Description
1	The Actuarial Advantage		4,037.00			Prof Services/Actuary	October 2020 Fees
2	PERMA		7,458.25			Prof Services/Admin. Consultant	Oct,Nov, Dec 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.		30,810.00			Prof Services/Administration	Nov 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		60.32			Misc/Postage/Copies/Faxes	Oct fees postage/copies expenses
5	Arthur J. Gallagher Risk Management Services, Inc.	42.00				Misc/JIF Website	Flipsnack yr subscript for website MM Amex
6	Arthur J. Gallagher Risk Management Services, Inc.	500.00				Wellness Program	Wellness calendars; split with other JIFs; PF AMEX
7	Arthur J. Gallagher Risk Management Services, Inc.	64.00				Misc/Meeting Expense/Dinner Mtg	Yr Zoom subscription split with other JIFs; PF AMEX
8	The DeWeese Law Firm, P.C.		6,074.00			Prof Services/Attorney	Nov 2020 Fees
9	Qual-Lynx		17,669.00			Prof Services/Claims Admin.	Nov 2020 Fees
10	Joyce Media		375.00			Misc/JIF Website	Nov 2020 Fees
11	Kris Kristie		375.00			Misc/Recording Secretary	Nov 2020 Fees
12	J. A. Montgomery Risk Control Services		11,593.00			Prof Services/Safety Director	Nov 2020 Fees
13	Pivot Point Security		732.00			EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Nov fee
14	Secure Data Consulting Services, LLC		4,675.00			Prof Services/Technology Risk Serv Dir	Nov 2020 Fees
15	Tom Tontarski		949.00			Prof Services/Treasurer	Nov 2020 Fees
16	Tom Tontarski		13.18			Misc/Postage/Copies/Faxes	Priority mail fees
17	Conner Strong & Buckelew		705.00			Prof Services/Underwriting Mgr	Nov 2020 Fees
18	Debby Schiffer		2,538.00			Wellness Program	Nov 2020 Fees
19	Courier Post		60.68			Misc/Legal Notices	Ad#4418260 Oct mtg change; diff from Sept
20	Courier Times		94.74			Misc/Legal Notices	Ad#7359290 Sept mtg change; #7364586 Oct Mtg Change
21	Iron Mountain		75.75			Misc/Record Retention Service	Inv#DBRR190 Storage 11/1-30/2020; Service 9/23-10/27/2020
22	Origami Risk LLC	940.00				Contingency	Qtrly load of loss runs to origami; split with 3 JIFS
23	Postmaster	326.00				Misc/Postage/Copies/Faxes	PO Box 489 Annual Fee 11/30/20-11/30/21
24	Township of Bordentown			3,450.00		Safety Incentive Program	Covid Cleaning of Municipal building
25	Township of Bordentown		2,660.00			Optional Safety Budget	Masks for COVID
26	Township of Bordentown		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Antivirus software
27	Township of Bordentown		188.94			Wellness Program	Kindness Challenge
28	Delanco Township		576.52			Optional Safety Budget	Tactical ladder; trail camera
29	Mansfield Township		750.00			Wellness Program	Installation of walk up clerk window
30	Mansfield Township		1,595.00			Optional Safety Budget	Installation of walk up clerk window
31	Mansfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Accesspoint
32	Mansfield Township				28,360.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
33	Mount Laurel Township		1,190.00			Wellness Program	Flu shots
34	Springfield Township		995.00			Optional Safety Budget	Safety Equipment/PPE items
35	Springfield Township			2,660.00		Safety Incentive Program	Safety Equipment/PPE items
36	Springfield Township		500.00			Wellness Program	Water cooler
37	Springfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Antivirus software and offsite storage
	TOTAL	\$1,872.00	\$98,250.38	\$6,110.00	\$28,360.00		

JIF Bill List Total

\$134,592.38



Strategic Planning Committee Meeting Minutes October 20, 2020 at 11:00am Via WebEx

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 20, 2020 at 11:00am via WebEx. Those in attendance were:

Glenn McMahon, **Chair, Chesterfield Township**
Michael Theokas, **Bordentown Township**
Kathy Burger, **Medford Township**
John Gural, **Palmyra Borough**
Brandon Umba, **Lumberton Township**
Dave Matchett, **Shamong Township**
Daniel Hornickel, **Pemberton Township**
Doug Cramer, **Tabernacle Township**
Paul Forlenza, Executive Director, *Arthur J. Gallagher Risk Management Services*
Paul Miola, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*
Lou Romero, *Technology Risk*

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

I. Minutes of the July 16, 2020 Meeting

Mr. Miola noted that the minutes from the Committee's July 16, 2020 meeting were emailed to the Committee on October 8, 2020, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Miola noted that all members up for renewal effective January 1, 2021 have renewed their membership with the Fund. He noted that the agreements were filed with DOBI & DCA on October 15, 2020.

III. Membership Visitation Program

Mr. Miola stated that all renewing visits for those members that are renewing their Fund membership effective January 1, 2021 have been completed mostly virtually with their governing body.

Membership Updates

Mr. Miola mentioned that all members that did not renew received their Membership Update by mail.

IV. Membership Growth

Mr. Forlenza indicated that he received Mt. Holly's final piece of their application; which is the supplemental information for their Fire and EMS program. He noted that once he reviews their documentation he will send their data to the MEL, the Actuary, and J. A. Montgomery to begin their work.

Mr. Forlenza spoke in regards to Cinnaminson; he noted that he had several conversations and email exchanges with the Administrator. However, he feels there is no longer an interest in pursuing JIF membership. Mr. Forlenza noted that he sent an email approximately two weeks ago giving them a deadline of mid-October to respond as it would be difficult to process the application by year-end. He stated that he got no reply.

Mr. Gural commented that he does not understand their reluctance, he has had numerous conversation with Ernie McGill who is a member of Cinnaminson's governing body and an employee of Palmyra in the public works department. He noted that Mr. McGill seemed enthusiastic to join; however, the administrator never followed up. Mr. Gural agreed with Mr. Forlenza that Cinnaminson is no longer an option for 2021. Mr. Forlenza stated that he will keep the Committee updated regarding Mt. Holly.

V. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Miola stated that he does not believe that the holiday dinner meeting will take place in December due to the pandemic. He then asked for feedback.

Mr. Burger commented that she agrees with Mr. Miola not to have the Dinner Meeting. She noted that if we are not having in person meetings it does not make sense to hold a Dinner Meeting considering the current pandemic. Mr. McMahon agreed with Ms. Burger. He commented that only the seven (7) Executive Committee Members are meeting on a monthly basis; however, no other Committees are meeting in person. Discussion ensued.

Following a group discussion the Committee agreed to cancel the December Dinner Meeting.

Mr. Miola stated that the December Executive Committee meeting will be held on December 15, 2020 at 3:30 pm. Mr. Forlenza stated that the meeting will either be held in Hainesport or via Zoom.

Mr. Forlenza indicated that he sent an email to Ms. Jack and Mr. McMahon earlier this month for authorization to purchase a Zoom license. This will allow us to move forward in transitioning our meeting to the Zoom platform. He noted that we changed the meeting format in order to comply with the LGS regulations addressing emergency meetings during the pandemic. Mr. Forlenza stated that by having a license for Zoom we can hold our Executive Committee Meetings and sub-committee meetings virtually.

VI. Executive Committee Meetings

Mr. Miola referred the Committee to a copy of the proposed 2021 Executive Committee Meeting dates. He explained that there is a potential conflict with the June Executive Committee Meeting due to the 2021 PRIMA Conference. Mr. Miola said it would be difficult to speculate at this time whether the PRIMA Conference will be held.

Mr. Miola then asked the Committee if they would like to continue to hold the monthly Executive Committee meetings at the Hainesport Municipal Building on the 3rd Tuesday of each month at 3:30pm.

The Committee Agreed to continue with the schedule as presented.

VII. Fund Commissioner Attendance

Mr. Miola referred the Committee to page two (2) of the agenda packet to review the attendance record for the Executive Committee meetings through September 2020. Mr. Miola stated that attendance is good with the exception of Bass River (25%), New Hanover (38%), Pemberton Borough (50%), Southampton (0%) and Woodland (0%).

Mr. Forlenza stated that he has addressed Southampton and Woodland's poor attendance through correspondence and discussions with their governing body and RMC. Their attendance has continued to suffer despite the fact that the Executive Committee meetings have been held via conference call. He shared his belief that the correspondence is not reaching the right people.

Mr. Forlenza explained that another JIF has taken a different approach to Fund Commissioner Attendance that we may wish to consider. They have adopted a practice of contacting individuals that have poor attendance and advising them that if attendance does not improve a letter would be sent to the governing body advising them of the situation. He asked the Committee if they would like his office to take this approach.

Ms. Burger noted that we have discussed attendance concerns with these two towns year after year and we appear to get nowhere. These members make no effort to attend Executive Committee Meetings and sub-committee meetings. She feels that our concerns should be put in writing stating that their funding will suffer for non-attendance and not meeting the attendance criteria. Mr. Forlenza responded that he does not know how we can give a funding penalty for a lack of attendance. He stated that attendance criteria is not built into our assessment strategy. Mr. Forlenza indicated that we need to be very careful in penalizing a town where the Fund Commissioner is not attending JIF meetings by taking away their OSB Funds as they are designed to support their local safety efforts. If they have a loss ratio that is 50% (which is good) with poor attendance vs. another member has a 150% loss ratio with good attendance; how do you justify taking away their funding?

Mr. Umba asked the Executive Director's office if they are concerned of how they are perceived if they are threatening to take funding away from a member based upon attendance criteria. He noted that the Strategic Planning Committee is making the recommendation. Mr. Umba stated that the members are the ones that have to buy into the program.

Mr. Forlenza noted that an approach taken in another JIF was to have the Strategic Planning Committee Chair send a letter to the poor performing member. Having a member contact a fellow member might be more effective.

Mr. McMahon agreed with Ms. Burger; that there should be a financial penalty for non-attendance. He does not understand how during this pandemic they have not been able to attend the JIF meeting via conference call. Mr. Forlenza reminded the Committee that the BURLCO JIF does offer its members the opportunity to gain additional funds through the Safety Incentive Program for meeting the JIF's attendance guidelines as well as active participation at subcommittee meetings. So there is an incentive for better attendance.

Mr. Matchett suggested removing their Optional Safety Budget for non-attendance. Mr. Umba questioned the point of attending meetings if members still receive money even though they are not participating in JIF meetings. Discussion ensued.

Following a lengthy discussion, Mr. Forlenza asked the Committee how they would like to proceed. The Committee decided that there should be a reduction in the member's *Optional Safety Budget* if their attendance falls below a certain ratio. Mr. Forlenza suggested that this discussion should also take place at the next Executive Safety Committee Meeting as they oversee the Safety Incentive Program and Optional Safety Budget. Mr. McMahon agreed with this approach.

Mr. Forlenza stated that discussions will take place at the next Executive Safety Committee Meeting. He further suggested that it would be appropriate to advise the members of a change in the JIF's attendance policy following the Safety Meeting. The Committee agreed.

VIII. Elected Officials Training

Mr. Miola announced that the 2019 – 2020 Elected Officials seminars were completed early this year and credits for attendance have been applied to members' assessments.

Mr. Miola noted that due to the pandemic restrictions the League of Municipalities Conference will be held virtually this year. Therefore the Elected Officials Seminar has been changed to a virtual format for the Conference. Since it is likely that we will not hold Elected Officials Dinner meetings this year we plan to hold the seminars virtually. Elected Officials will simply log onto the MSI website to take the class and the MSI will record their attendance so that the appropriate credits can be applied to their 2021 assessments. Mr. Miola asked the Committee if they are comfortable with this approach. The Committee agreed.

Mr. Miola stated that once the *Elected Officials Seminar* becomes available through the MSI his office will notify all members.

IX. Technology Risk Management

Mr. Romero reported that the BURLCO JIF the *Cyber Security Basics* training is at 98.5% completion and at 91.2% for *Safe Computing Practices*. He stated that we are striving for 100% completion of the training. He will follow up with members to provide assistance where needed.

Mr. Romero provided an update regarding phishing emails for the month of September. He noted that 653 phishing emails were sent with nine (9) clicked, or 1.4%, which is a good record. He further noted he is in the process of updating the "fake" email templates designed to challenge your employees. Mr. Romero noted that some firewalls are interfering with the phishing emails and sending false "hits" when they scan them. He prepared a notice asking members to have their IT service provider *Whitelist* the Pivot Point IP address used to launch phishing emails.

Mr. Romero noted that he is working with a member towns to ensure they are in compliance with the MEL Cyber Risk Management Program. His goal is to have all members achieve Tier 1 and Tier 2 Certification

Mr. Romero noted that a webinar will be presented on *Business Continuity and Disaster Recovery*. The program will be co-hosted by his colleague Bob Cohen who is an ISO 22301 Lead Implementer and an expert in this field. He stated that most members do not have an effective disaster recovery and business continuity plan. The webinar is intended to be an introduction to the topic and urge members to begin developing their own disaster recovery plan. The following dates are scheduled:

- Tuesday, October 27, 2020 at 1:00pm
- Thursday, October 29, 2020 at 10:00am

X. Cyber Liability Coverage

Mr. Forlenza informed the Committee that the Cyber Liability policy renewal is not pretty. The Program has suffered a 270% loss ratio over the past three years and the carrier is looking for a 100% rate increase that will increase individual member premiums from approximately \$1,700/yr. to about \$3,400. Luckily the relatively low premium for this line of coverage will not have a significant impact on the overall budget. There is concern that the carrier may want to raise the member deductible on renewal and the Executive Directors around the state worry that an increase in the deductible could make members less likely to turn in a claim. Mr. Miola noted that

municipalities that purchase this coverage on the open market could see premiums in excess of \$10,000. Mr. Romero agreed.

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

XI. JIF RMC MODEL AGREEMENT

Mr. Miola announced that his office thoroughly reviewed the *RMC Model Agreement* as it had not been updated in several years. The agreement deleted some tasks that are clearly not within the responsibility of an RMC. As a result, to the model agreement has been updated and will be sent to the members for their use.

XII. BURLCO JIF Website

Mr. Miola noted that public entity websites must be ADA compliant. In order to make our website compliant we need to purchase a \$150 plug-in and pay a yearly fee of \$490 per year. Mr. Miola asked the Committee for authorization to purchase this software. The Committee approved.

JIF Forum

Mr. Miola mentioned that during the last meeting there was a discussion regarding re-introducing the JIF Forum but noted that it has become a bit more complex than anticipated. Therefore, Mr. Miola recommends putting this on the “back-burner” for now until we find a format that members will be able to utilize.

XIII. Annual Reports

Mr. Miola noted that the 2020 Annual Reports are in development at this time and will be distributed in December. Each town will receive eight (8) copies and will be placed on the JIF website. . He noted that the copies will be sent to the Clerk asking them to distribute them to their governing body. Mr. Miola then asked the Committee for authorization to have the annual reports printed. The Committee approved this expenditure.

Mr. Miola commented that they will need to come up with a way to distribute the Annual Report as we are currently meeting remotely.

XIV. 2021 Conferences

As noted earlier in the meeting, Mr. Miola is unsure of the status of the 2021 conferences, however, he provided the Committee with the 2021 Conference Schedule for their review.

- PRIMA: June 13-16, 2021 | Milwaukee, WI
- AGRIP: Spring Conference | March 7 - 10, 2021 | New Orleans, LA
- AGRIP: Fall Conference | October 3-6, 2020 | Minneapolis, MN

XV. Annual Planning Retreat

Mr. Miola stated that due to the current situation with COVID, we will have to wait and see if we can begin scheduling in person events next year. He recommends discussing the Retreat at the first Strategic Planning Committee meeting next year.

Mr. McMahon asked when we have to make a decision to hold the retreat and noted that the agenda states this committee will meet in the spring. Mr. Miola responded that we will move the first Strategic Planning Committee meeting to February 2021 to discuss the Retreat. The Committee agreed.

XVI. Training

Tech & Wellness

Mr. Miola commented that as reported earlier in the meeting, the Technology & Wellness webinars will be held on 10/28 & 10/29.

Police Command Staff

Mr. Miola mentioned that the Police Command Staff training has been rescheduled to 2021 as this must be an “in-person” training.

Managers & Supervisors

Mr. Miola indicated that the SAM webinars are in progress and being conducted by Paul Schives. He noted that the webinars are going very well with excellent attendance and good feedback. He noted that Armando Riccio will hold the Employment Practices Liability portion of the training in the spring either “in-person” or virtually depending on the situation at that time.

Regional Training

Mr. Miola announced that the *1st Amendment Audit* webinars are in progress. He noted that members who have attended have provided good feedback.

Mr. Miola stated that Lt. Walsh postponed his Wellness seminar to 2021, as he would like to conduct it in person. He mentioned that Ms. Schiffer will be conducting a Wellness Webinar later this month.

Elected Officials

This was discussed earlier in the meeting.

XVII. Nominating Committee Representative

Mr. Miola referred the Committee to page 16-17 to a copy of the Nominating Committee Charter. He explained that the Nominating Committee is comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. It has been the JIFs practice to conduct the Nominating Committee Meeting via conference call. He asked the Committee for a volunteer. Mr. Umba volunteered to represent the Strategic Planning Committee. Ms. Ortiz indicated the conference call is scheduled for Wednesday, October 28, 2020 at 1pm via WebEx.

Miscellaneous Business:

Mr. Hornickel asked why the monthly Executive Committee agenda packets have to be so large; today's agenda is about 200 pages. He noted that the majority of the information is repetitive as the information is sent from the Fund Professionals regularly.

Mr. Miola indicated that his office will look into finding a way to shorten the agenda.

XVIII. Next Meeting

Mr. Miola stated that the next meeting will be moved to February 2021 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 11:50am.

File: BURLCO/2020/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 10/20/2020
Tab: 10/20/2020



2021 BURLCO Budget Message

FUND YEAR 2021 DRAFT BUDGET OVERVIEW

The attached \$7,877,174 JIF, MEL, EPL/POL/CYBER, and EJIF budget represents a 1.90% increase over last year's combined annualized budget of \$7,730,014 and is based upon the known renewal data at the time the draft budget was prepared. The addition of the Pemberton Township Water System is included in the 2021 Draft Budget due to it being added after the 2021 Annual Renewal process was completed but prior to the introduction of the attached 2021 Draft Budget resulting in an overall budget of \$7,879,618. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the attached JIF *Assessment Allocation Policy*. The 2021 Renewal JIF Budget of \$4,773,480 represents a flat increase of 0.00% (\$130) over last year's \$4,773,350 annualized budget.

Highlights of the 2021 Renewal Budget are as follows:

- Budgeted loss funds decreased by \$28,124 (0.83%).
- Operating Expenses (Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) increased \$14,854 (1.60%) over 2020
- Member Benefits (Safety Programs, EPL/Cyber Programs, Wellness, etc.) increased \$13,400 (3.05%).
- Excess premiums, inclusive of the MEL, EPL/POL/CYBER, and EJIF policies, are projected at \$3,103,694 in comparison to \$2,956,664 for 2020, an increase of \$147,030 (4.97%).
- The application of the JIF's *Revaluation Program* to the 10 members renewing their membership effective January 1, 2021, resulted in seven (7) of these members seeing a reduction in their JIF loss funding assessment. This program is thoroughly explained in the attached *Assessment Allocation Policy*.
- All members' performance was reviewed for inclusion in the JIF's *Retrospective Program*. Three members (Delanco Township, Edgewater Park Township, and Westampton Township) met the Policy's criteria for inclusion in the Program. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

JIF BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims within the Fund's self-insured retention. Assuming no change in the SIR for Fund Year 2021, the Actuary recommended a 2.1% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property. Due to the impact of the Retrospective Program, overall loss funding was reduced by \$48,168 as this funding is now the contractual obligation of the members on the Retrospective Program. The specific JIF coverage lines were impacted as follows:

- **Workers' Compensation** loss funding increased 0.18% (\$3,539). Some factors impacting the JIF's Workers Compensation loss funding budget include:
 - § The use of a PPO & EPO resulted in over 96% of all medical expenses being repriced resulting in a savings of \$1,354,191 or 71% as of September 30, 2020.
 - § The use of 57% of available transitional duty days by the members resulted in the savings of \$123,969 as of September 30, 2020.
 - § On average, the member are reporting their claims within 2.8 days of the occurrence of a claim.
 - § The JIF's Lost Time Accident Frequency is 1.06 as of August 31, 2020, which represents a 16% reduction in comparison to the same evaluation date in 2019, and continues a downward trend from prior years; an indication that the Fund's emphasis on safety training and management of claims is paying off.

- § The 2021 JIF Budget continues to fund a member employee Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster.
- § The Fund continues to monitor the potential impact of expanding definitions of compensability, both legislative and court rendered, the aging workforce, and "reopeners" on this line of coverage.
- **General Liability** loss funding increased 2.67% (\$12,958). Some factors impacting the JIF's General Liability loss funding budget include:
 - § Members continue to make good use of the various liability risk control programs offered by the Fund including encouraging members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements.
 - § Members continue to use the TULIP (Tenant User Liability Insurance Program) Program that allows private users of municipal facilities to secure short-term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members.
 - § The Fund's liability claims adjusters and defense panel members are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members with 80 active General & Auto Liability claims as of September 30, 2020 for 28 members.
 - § The Fund is aware of current atmosphere surrounding Police related claims and its potential impact on the Fund's strategy in defending and settling police related claims in the future.
- **Auto Liability** loss funding is decreasing 3.39% (\$4,347). Some factors impacting the JIF's Auto Liability loss funding budget include:
 - § At fault automobile accidents involving Police vehicles continue to be the main factor driving this line of coverage
 - § In recognition, the Fund's *Safety Incentive Program* included a requirement that ALL emergency responders complete the S:ERVE Training program
- **Property** loss funding is increasing 2.08% (\$6,153). Some factors impacting the JIF's Property loss funding budget include:
 - § Over the past several years, the Fund has seen increasing pressure on its property budget that may result in a future increase in the JIF's property SIR.
- **Loss Fund Contingency** funding was reduced \$49,659, as the Finance Committee does not believe this funding is necessary at this time.

JIF LOSS FUNDING ASSESSMENT STRATEGY

In consideration of the aforementioned factors affecting the 2021 JIF Loss Funding Budget, the Finance Committee is recommending that the 2021 JIF loss funding assessments range from decreases of -10.0% for renewing members, with a six year average loss ratio below 20%, to a decrease of 0.86% for new members (less than three years) with no experience with the BURLCO JIF. Members with six-year average loss ratios above 150% will receive a 4.0% increase in their loss funding assessment. Lastly, the three members in the Retrospective Program will receive a 5% loss funding increase. Details outlining the assessment strategy are documented in the attached *2021 Assessment Allocation Strategy*.

OPERATING EXPENSES/MEMBER BENEFITS

The operating expense portion of the budget was revised with the development of the 2021 Budget. The Finance Committee believes that separating true Operating Expense from Member Benefits is more indicative of the true expense to operate the Fund. Operating Expenses include Fund Professional fees, Meeting Expenses,

Postage/Copies, etc. Member Benefits include Safety Programs, EPL/Cyber Programs, Wellness, etc. It is noteworthy to point out that the Fund's Operating Expenses represent approximately 12%, while the expense for Member Benefits represent 6%, of the combined JIF, MEL, EPL/POL/CYBER, and EJIF budget. Factors impacting the JIF operating expenses and member benefits include:

- Operating Expenses increased by \$14,854 (1.60%) with increases in professional fees averaging 2.00%.
- Member Benefits increased by \$13,400 (3.05%) due to an increase in Right to Know and the Technology Risk Services Director. Both services were approved during the 2020 Budget Development process using a "phase in approach" to mitigate these cost increases. For the 2021 Fund Year, the Right to Know cost increase is in year 2 of 3 and Technology Risk Management Services is in year 2 of 2.

EXCESS INSURANCE BUDGET - NJMEL

The 2021 MEL Budget is projecting no increase (0%) over 2020, prior to exposure growth; however, the JIF is budgeting an increase of \$22,117 (1.09%) which is driven by exposure growth and the hardening of the worldwide excess insurance market. Over the last several months, the worldwide insurance market has been hardening due to ongoing natural disasters (i.e., hurricanes & wildfires) as well as the uncertainty arising from the COVID 19 pandemic. In response to the hardening market, the MEL is reviewing its current SIR's and considering creating a Captive that would allow the MEL to share risk with its reinsurers. The financial strength of the MEL provides an opportunity for it to protect its members against the ravages of the hardening market. A copy of the proposed 2021 MEL Budget and rate table is enclosed. Some factors influencing the 2021 JIF MEL Budget include:

- The MEL will continue utilizing a *Retrospective Program* on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding.
- The BURLCO JIF has been a net "giver" to the MEL over the prior ten years with a 10-year average loss ratio of 57%, compared to the MEL wide 60.2%; however, the JIF will receive a 5.4% experience-rating modifier applied to its WC and Liability claims funding.
- The JIF will be invoiced 85% of its 2021 WC and Liability claims funding while being contractually bound to a maximum assessment of 100% of its 2021 WC and Liability claims funding.
- The Finance Committee has opted to fully fund this obligation in the 2021 Budget at the 100% of its maximum obligation.

EXCESS BUDGET - EPL/POL/VDO/Cyber

Overall, the JIF Budget for Employment Practices Liability, Public Officials Liability, Volunteers Directors, & Officers, and Cyber Liability Coverage is increasing 18.75% or \$119,416 for 2021 due to phasing in the new process by which member premiums are calculated for this line of coverage.

EPL/POL/VDO

For Fund Year 2021, the JIF EPL/POL insurer QBE is issuing a 2.2% statewide premium increase. This increase varies JIF by JIF based upon a revised formula for the pricing of JIF members based upon their exposures and loss performance. This revised formula was necessary when it was determined by the MEL that good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. 2021 is year 2 of 5 in the phase in process. As the BURLCO JIF has historically been a good performer in this line of coverage, it was determined that most members were not paying their appropriate share of premiums based upon their exposures. Members will see significant swings in their premium until the new process is fully implemented. Details on the revised premium allocation process are included in the attached *Assessment Allocation Policy*.

- The net impact of the premium allocation results in a premium increase of 13.5% (\$76,325) prior to the application of member deductible Buy Downs and Land Use premium for 2021.

- Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

CYBER LIABILITY

Cyber Liability Coverage (a \$906 per member 2020 premium) will remain with XL Insurance at a 100% increase in premiums. The Excess Cyber Liability Coverage (a \$414 per member 2020 fee) will remain with Beazley at a 100% increase.

- As of July 31, 2020, the MEL JIF Cyber Liability Statewide loss ratio for Cyber Liability claims for 2018-2020 was in excess of 250%
- As of September 30, 2020, 24 of the 28 JIF members are in compliance with Tier 1 and 22 of the 28 JIF members were in compliance with Tier 2 of the MEL's Cyber Risk Management Program.
- To entice members to come into compliance with the standards, the MEL offers a reimbursement of a portion of the member's \$25,000 deductible should they suffer a cyber-related attack while in compliance with these standards.
- Compliance with MEL Cyber Risk Management technology standards will result in an 80% reduction in the likelihood that the entity will suffer a cyber-related claim. Unfortunately, many members do not.

EJIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2021 is decreasing over 2020 with an overall decrease of \$2,551 (1.02%) over 2020. E-JIF assessments are allocated based upon a member's population.

CLOSED YEARS ACCOUNT - JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2007 through 2015. In arriving at the amount of surplus to release, the Finance Committee continued its practice of examining the financial development of the most current years to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. In addition, the Finance Committee also considered the impact of a \$87,719 RCF Surplus Trigger Assessment on its Closed Years Account. The RCF *Surplus Strengthening Program* is detailed in the attached *Assessment Allocation Strategy*. After examining its current surplus position and the aforementioned factors, the Committee recommended, and the Fund released, \$850,000, which is \$50,000 less than the combined releases last year of \$750,000 and supplemental \$150,000 provided as a 2020 premium credit.

RISK MANAGEMENT CONSULTANT FEES

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2021 BUDGET

The attached draft budget is submitted for your consideration and introduction at the November 17, 2020 Executive Committee Meeting. A Budget Hearing will be held at the December 15, 2020 Executive Committee meeting.

File: BURLCO/2021/Budget Development
BURLCO/2021/Budget

Tab: Budget Message
Tab: Budget Message

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2021 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2020	DRAFT RENEWAL 2021	CHANGE \$	CHANGE %	Pemberton Twp Water 1/1/2021	Draft BUDGET 2021
PROPERTY	296,387	302,540	6,153	2.08%	931	303,471
GENERAL LIABILITY	486,083	499,041	12,958	2.67%		499,041
AUTO LIABILITY	128,090	123,743	(4,347)	-3.39%		123,743
WORKERS' COMPENSATION	1,939,868	1,943,407	3,539	0.18%		1,943,407
DEDUCTIBLE	503,016	506,248	3,232	0.64%	164	506,412
LOSS FUND CONTINGENCY	49,659	-	(49,659)	100.00%		-
TOTAL CLAIM LOSS FUNDS	3,403,103	3,374,979	(28,124)	-0.83%	1,095	3,376,074
CLAIMS ADMINISTRATION	213,256	217,481	4,225	1.98%		217,481
PROFESSIONAL SERVICES	305,682	308,257	2,575	0.84%	-	308,257
- Actuary	25,594	26,105	511	2.00%		26,105
- Administrative Consultant	29,067	29,067	-	0.00%		29,067
- Attorney	72,512	73,962	1,450	2.00%		73,962
- Auditor	19,247	19,632	385	2.00%		19,632
- Safety Director	139,517	139,517	-	0.00%		139,517
- Treasurer	11,386	11,614	228	2.01%		11,614
- Underwriting Manager	8,360	8,360	0	0.00%		8,360
ADMINISTRATION	367,702	375,056	7,354	2.00%		375,056
CLAIMS AUDITOR	5,470	5,470	(0)	-0.01%		5,470
MISCELLANEOUS OPERATING EXPENSES	39,000	39,700	700	1.79%	-	39,700
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%		1,200
- JIF Website	5,250	5,250	-	0.00%		5,250
- Legal Notices	1,800	1,800	-	0.00%		1,800
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%		3,000
- Office Supplies	2,300	2,300	-	0.00%		2,300
- Other	10,000	10,000	-	0.00%		10,000
- Performance Bond (TPA)	250	250	-	0.00%		250
- Postage/Copies/Fax	3,200	3,200	-	0.00%		3,200
- Printing	6,500	7,000	500	7.69%		7,000
- Record Retention Service	1,000	1,200	200	20.00%		1,200
- Recording Secretary	4,500	4,500	-	0.00%		4,500
TOTAL OPERATING EXPENSES	931,110	945,964	14,854	1.60%	-	945,964
SAFETY PROGRAMS	190,063	196,066	6,003	3.16%	-	196,066
- Optional Safety Budget	52,045	52,045	-	0.00%		52,045
- Safety Incentive Program	87,725	87,725	(0)	0.00%		87,725
- Training	50,293	56,296	6,003	11.94%	-	56,296
- Police On-Line Training	9,200	9,500	300	3.26%		9,500
- Right to Know	32,297	38,000	5,703	17.66%		38,000
- Training	8,796	8,796	(0)	0.00%		8,796
EPL / CYBER	28,212	28,212	(0)	0.00%	-	28,212
- Cyber On-Line Employee Training	5,429	5,428	(1)	-0.01%		5,428
- EPL/Cyber Incentive Program	14,000	14,000	-	0.00%		14,000
- Technology Risk Management Services	8,784	8,784	0	0.00%		8,784
PAYROLL AUDITOR	11,648	11,881	233	2.00%		11,881
PROPERTY APPRAISER	25,680	25,680	-	0.00%		25,680
RISK CONTROL CONTINGENCY	20,000	20,000	0	0.00%		20,000
TECHNOLOGY RISK SERVICES DIRECTOR	55,440	66,528	11,088	20.00%		66,528
WELLNESS/WELLNESS INCENTIVE	60,670	60,670	-	0.00%		60,670
CONTINGENCY	28,924	25,000	(3,924)	-13.57%		25,000
MISCELLANEOUS MEMBER BENEFITS	18,500	18,500	-	0.00%	-	18,500
- AGRIP/ PRIMA	12,000	12,000	-	0.00%		12,000
- Annual Planning Retreat	6,500	6,500	-	0.00%		6,500
TOTAL MEMBER BENEFITS	439,137	452,537	13,400	3.05%	-	452,537
SUB TOTAL JIF BUDGET	4,773,350	4,773,480	130	0.00%	1,095	4,774,575
MUNICIPAL EXCESS LIABILITY JIF	2,028,948	2,051,065	22,117	1.09%	1,349	2,052,414
- MEL Excess WC & Liability	1,468,173	1,490,290	22,117	1.51%	155	1,490,445
- MEL Excess Property	560,775	560,775	-	0.00%	1,194	561,969
- Property	550,514	550,514	-	0.00%	1,194	551,708
- Fidelity	10,261	10,261	-	0.00%	-	10,261
EPL/POL/CYBER PREMIUM	636,857	756,273	119,416	18.75%	-	756,273
EPL/POL/CYBER COMMISSION - AJG	20,798	24,469	3,671	17.65%	-	24,469
EPL/POL/CYBER COMMISSION - CONNER STRONG	20,798	24,469	3,671	17.65%	-	24,469
EPL/POL SURCHARGE	248	954	706	284.68%	-	954
ENVIRONMENTAL JIF	249,015	246,464	(2,551)	-1.02%	-	246,464
SUB TOTAL PREMIUMS	2,956,664	3,103,694	147,030	4.97%	1,349	3,105,043
SUB TOTAL JIF & EXCESS BUDGET	7,730,014	7,877,174	147,160	1.90%	2,444	7,879,618
RISK MANAGEMENT CONSULTANTS	280,214	284,460	4,246	1.52%		284,460
TOTAL JIF BUDGET	8,010,228	8,161,634	151,406	1.89%	2,444	8,164,078

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Revised: December 2020

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the

coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

F. Stand Alone Policies – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the

percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				5.00%	3
ABOVE	150%			4.00%	0
BETWEEN	110%	and	150%	1.50%	5
BETWEEN	80%	and	110%	0.00%	4
NEW MEMBERS LESS THAN 3 YEARS				-0.86%	1
BETWEEN	50%	and	80%	-0.60%	2
BETWEEN	20%	and	50%	-1.00%	4
BELOW			20%	-3.00%	2
RENEWING MEMBERS WITH LR BETWEEN 50% & 80%				-4.00%	2
RENEWING MEMBERS WITH LR BETWEEN 20% & 50%				-7.00%	3
RENEWING MEMBERS BELOW 20%				-10.00%	2
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13 and 14** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that

failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss

Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/LAND USE PREMIUM ALLOCATION

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's

performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30, 2019. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part

time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, which as of the 12/31/18 valuation does not meet the 12.5% surplus floor ratio, the RCF will be issuing an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of

\$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a

member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

**BURLCO JIF - 2021 Budget
Assessment Certification**

Bass River Township	60,780
Beverly City	198,355
Bordentown City	328,903
Bordentown Township	416,131
Chesterfield Township	155,662
Delanco Township	164,033
Delran Township	583,186
Edgewater Park Township	251,456
Fieldsboro Borough	32,871
Florence Township	429,187
Hainesport Township	121,189
Lumberton Township	324,993
Mansfield Township	270,405
Medford Township	811,702
Mount Laurel Township	1,035,129
New Hanover Township	121,657
North Hanover Township	176,235
Palmyra Borough	295,005
Pemberton Borough	115,440
Pemberton Township	1,039,008
Riverside Township	265,440
Shamong Township	81,290
Southampton Township	186,383
Springfield Township	104,177
Tabernacle Township	133,270
Westampton Township	347,663
Woodland Township	69,789
Wrightstown Borough	44,739
28	8,164,078

RESOLUTION 2020 -

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Atlantic County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Atlantic County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2016	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20
Less Net Claim Payments from 01/01/21 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on November 18, 2020

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

RESOLUTION 2020-

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2016	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20
Less Net Claim Payments from 01/01/21 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint
Insurance Fund at a public meeting held on November 17, 2020.

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

RESOLUTION NO. 2020-

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2016	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20
Less Net Claim Payments from 01/01/21 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 23, 2020.

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2020-___**

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO TRANSFER THE
2020 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO THE MEMBER AGGREGATE EXCESS LOSS
CONTINGENCY ACCOUNTS IN ACCORDANCE WITH N.J.A.C. 11:15-2.23**

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

WHEREAS, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, on October 16, 2018, the Executive Committee approved Resolution 2018-42 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23; and

WHEREAS, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2020 in the amount of **\$44,031**; and

WHEREAS, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2020 Fund Budget and reviewing the 2020 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2020 EJIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2020 EJIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 17, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: November 17, 2020



NOMINATING COMMITTEE MEETING MINUTES

October 28, 2020 at 1:00pm

via conference call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Wednesday, October 28, 2020 at 1:00pm via conference call.

Those in attendance were

Jeffrey Hatcher, **Delran Township**, *Rep. Finance Committee*
Mary Picariello, **North Hanover Township**, *Rep. Safety Committee*
Brandon Umba, **Lumberton Township**, *Rep. Strategic Planning Committee*
Donna Mull, **Pemberton Borough**, *Rep. Coverage Committee*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **Gallagher**
Paul A. Forlenza, MGA, Executive Director, **Gallagher**
Sheila Ortiz, Account Rep, **Gallagher**

Those not in attendance were:

Paul Keller, **Springfield Township**, *Past Fund Chair*

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

The meeting was called into order at 1:00 pm.

I. Nominating Committee Meeting Minutes of November 7, 2019

Mr. Miola directed the Committee to the minutes of the November 7, 2019 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2020 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Miola directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee.

Mr. Miola indicated that if the Committee has any suggested changes to the Charter to contact the Executive Director's Office following today's meeting.

A. Selection of a Committee Chair

Mr. Miola indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes from today's meeting and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will be asked to reach

out to the individuals nominating for the 2021 Slate to make sure they are interested in serving. Jeff Hatcher volunteered to take the position of Nominating Committee Chair.

III. Executive Committee Election Process

A. Timetable

Mr. Miola directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. Mr. Forlenza indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2021 Executive Committee members and Alternates will be held at the January 19, 2021 Reorganization meeting.

B. Development of a Nomination Slate

Mr. Miola referred the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Miola then explained that several years ago, the Fund began a process of nominating an individual to sit as the Fund Chair for two (2) consecutive years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps build the knowledge base of members that will eventually move up to the position of Chair. Mr. Miola noted that Ms. Jack is just completing her second year as Fund Chair; therefore if the Committee is comfortable continuing with the change every two years, Glen McMahon would be eligible to sit as the Fund Chair, and moving up John Gural from Executive Committee Member one (1) to Fund Secretary for 2021. He asked the Committee if they are comfortable with this process.

The Committee agreed to nominate Glen McMahon as Fund Chair and John Gural as Fund Secretary for 2021. Mr. Miola then asked the Committee members for their recommendation and/or suggestions for the remainder of the 2021 Nomination Slate. Below is the slate to be presented to the membership.

The Committee recommended the following Nomination Slate for 2021:

Chair: Glenn McMahon, **Chesterfield Township**

Secretary: John Gural, **Palmyra Borough**

Executive Committee Members:

Richard Wolbert, **Beverly City** (#1)

Doug Cramer, **Tabernacle Township** (#2)

James Ingling, **Wrightstown Borough** (#3)

Jerry Mascia, **Mount Laurel Township** (#4)

Paula Kosko, **Hainesport Township** (#5)

Executive Committee Alternates:

Grace Archer, Bordentown City	(#1)
Mike Theokas, Bordentown Township	(#2)
Amanda Somes, Bass River Township	(#3)
Dave Matchett, Shamong Township	(#4)
Brandon Umba, Lumberton Township	(#5)
Steve Ent, Westampton Township	(#6)
Michael Fitzpatrick, Mannington Township	(#7)

Mr. Hatcher stated that he would contact the candidates for the 2021 Executive Committee and Alternates to be sure they are comfortable taking on the positions for which they have been nominated.

Mr. Miola stated that once the meeting minutes are complete, Ms. Ortiz will forward them to Mr. Hatcher to review and ask that he report on the Committee's recommendations at the November 24, 2020 Executive Committee Meeting.

(Attached is the Draft Slate of the 2021 Executive Committee & Alternates.)

There being no further business, the meeting was adjourned at 1:17 pm.

File: BURLCO/2020/Nominating Committee
BURLCO/Nominating Committee

Tab: 10/28/2020
Tab: 10/28/2020

2021 NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee:

- Rich Wolbert**, Beverly City
- Douglas Cramer**, Tabernacle Township
- James Ingling**, Wrightstown Borough
- Jerry Mascia**, Mount Laurel Township
- Paula Kosko**, Hainesport Township

Alternates:

- #1 **Grace Archer**, Bordentown City
- #2 **Mike Theokas**, Bordentown Township
- #3 **Amanda Somes**, Bass River Township
- #4 **David Matchett**, Shamong Township
- #5 **Brandon Umba**, Lumberton Township
- #6 **Steve Ent**, Westampton Township
- #7 **Michael Fitzpatrick**, Mannington Township

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
FOR THE 2021 FUND YEAR

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2020 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2020 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2019 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal

Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year; and

Be it Further Resolved that each of these appointments shall be effective January 1, 2021; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 17, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: October 21, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Meeting

- Q **2021 Rate Table & Budget** – Board of Fund Commissioners adopted revised 2021 Rate Table. Public hearing adopting 2021 rate table was conducted in June. Rate table revised to reset optional excess POLEPL and excess property rates to reflect 2020 rate table, as had been intended. Impact is less than 5% change.
- Q **Market Renewal Update** - Executive Director and Underwriting Manager said the MEL has been in discussions with the Department of Banking and Insurance concerning the formation of a Captive to be domiciled in New Jersey. If formed, it may give the MEL an opportunity to reduce costs by reinsuring a portion of the primary public officials/employment practices liability policy underwritten by QBE. The captive will also allow the MEL to better respond to other issues that may occur due to the national insurance crisis.

Executive Director said the Fund is still waiting for confirmation from Safety National that Covid 19 workers' compensation claims will be consider "one occurrence". Executive Director said he expects the excess insurer to impose modifications to that coverage in 2021 said it is still very much an open question about how the excess policy will treat new waves of the virus beginning in January. However, the MEL has more than sufficient financial strength to cover these claims even if excess insurance is unavailable.

- Q **Requests for Proposals:** Competitive Contracting RFPs were issued for the majority of the MEL's contracts. Responses were due in September. Management Committee met to begin its review of those responses assigned where it is identified as Evaluation Committee. Recommendation will be made in advance of 2021 Reorganization. Claims Review Committee will review responses submitted for Third Party Administrators and Managed Care Organizations. Safety & Education Committee will review MEL Safety Director/Trainer.

- Q **Employment Practices Program:** A webinar has been scheduled for October 29th at 2:00 pm to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee Handbook.
- Q **Remote Public Meetings:** The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding holding remote public meetings during a declared emergency. Fund Attorney prepared a draft and distributed to Management Committee for review.
- Q **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference. The program has already been filmed.
- Q **2020 Fiscal Management Plan Amendment:** Fiscal Management Plan amended to remove Ms. Janet Buggle as a signatory since she has retired from Qual-Lynx.
- Q **Legislative Committee:** The committee met at 11:00 am on October 14th; report will be distributed in November.
- Q **Safety & Education Committee:** The committee is scheduled to meet on November 10th.

The Risk Management Manual has completed editing and has been sent to the printer for fulfillment.

- Q **RCF Report:** Commissioner Clarke submitted his report on the RCF's September meeting. The RCF met and adopted its 2021 Budget just prior.
- Q **Cyber Task Force:** The MEL's Cyber Task Force has been meeting throughout the year to review the MEL's Cyber Risk Management Program and is expected to finalize revisions shortly. There will be clarification on Tiers 1 and 2 and a third tier will be added.
- Q **Coverage Committee:** A meeting of the coverage committee is in the process of being scheduled.
- Q **Emergency Restoration Services:** In early 2020 the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. *CPR Restoration & Cleaning Service* whose response meets the bids specifications and was approved to be added to the list on the MEL's website.
- Q **Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020; minutes of both meetings enclosed separately. The committee will be meeting next on October 21, 2020.
- Q **Claims Administrator:** Workers' Compensation Claims Administrator said Qual-lynx created coding in its system to identify Covid-19 related claims and has been providing Executive Director with detailed and summary monthly reports.

- Q **Underwriting Manager:** Underwriting Manager is still actively marketing the renewal. He did report that the POLEPL primary coverage with QBE has been finalized and the increase is now reduced to 2.2%. Fund Attorney highlighted the efforts undertaken by the Underwriting Manager working with him and the QPA in meeting requirements of the Comptroller's office on commercial policies.
- Q **Fund Attorney:** Fund Attorney thanked J.A. Montgomery for their assistance in sharing the Governor's Executive Orders concerning Covid-19 and said it has been very helpful.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 21, 2020
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2021 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2021. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2021 and to certify annual assessments, based upon the adopted 2021 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$2,500,000 dividend was filed with the State on October 6, 2020. We await their approval. Once approval is received, checks will be issued.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2021 for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 18, 2020 via Zoom teleconference.

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



Municipal Excess Liability Residual Claims Fund

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

October 21 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF October Meeting

2021 Budget: A Public Hearing was held and the enclosed 2021 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2020 Fiscal Management Plan Amendment: The Fund Office has been notified that Ms. Janet Buggle has retired from Qual-Lynx. Ms. Buggle is an authorized signer on the Qual-Lynx claims accounts therefore she should be removed. The Board of Fund Commissioner accepted the recommendation to amend the Plan of Risk Management to remove Ms. Buggle from the signatory list.

2016 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2016 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2020.

Professional Services: The RFQs for professional services for the 2021-2023 contract term were released on July 22, 2020 with a response deadline of September 9, 2020. The Contract Review Committee recommendations on contract awards will be confirmed at reorganizational meeting scheduled on January 6, 2021.

Claims Committee: The Claims Review Committee met on September 2nd and also the morning of the Oct. 21st Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2021 Reorganization scheduled for **Wednesday January 6, 2021** at 10:30AM.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2020 ANNUALIZED	2021 ADOPTED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	10,000	15,000	5,000	50%
EXPENSES				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
SUBTOTAL	510,717	520,931	10,214	2%
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
TOTAL BUDGET	656,000	672,570	11,570	1.8%

RESOLUTION NO. _____
OF THE
_____ JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the _____ **Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the _____ **Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2016	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20

JOINT INSURANCE FUND

Attest:

Chairperson

Secretary