

AGENDA PACKET



Tuesday, December 15, 2020 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/94163044017>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 941 6304 4017

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 15, 2020 – 3:30 PM

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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 **November 17, 2020** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **November 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-56
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Page 21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2019 Safety Incentive Program Awards.....Page 25
 - F. 2020 Optional Safety Budget.....Page 26
 - G. 2020 Wellness Incentive.....Page 27
 - H. EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart & Scatchard Updates.....Pages 33- 37
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training.....Pages 38-39
 - P. Non-Supervisory EPL Employee Training.....Pages 40-45
 - Q. 2020-2021Elected Officials Training.....Pages 46-51
 - R. Land Use Training Certification.....Page 52

S.	2021 RMC Resolutions & Agreements	
T.	2021 Committee Volunteers.....	Pages 53-56
U.	2021 Safety & Wellness Calendars	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 57
B.	MEL Helpline and Contact List.....	Pages 58-59
IX.	Safety Director's Report	
A.	Activity Report	Handout
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 60
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 61
B.	Targeting Wellness Newsletter	Pages 62-68
C.	Is Gratitude Good for your Health?.....	Page 69
D.	Holiday Workout.....	Pages 70
XII.	Managed Health Care Report	
A.	Summary Report	Page 71
B.	Average Number of Days to Report a Claim.....	Page 72
C.	COVID – 19 Claims Report.....	Page 73
D.	Transitional Duty Report.....	Page 74
E.	PPO Savings & Penetration Reports.....	Pages 75-76
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 77
G.	Nurse Case Management Report.....	Page 78
XIII.	Technology Risk Services	
A.	Report.....	Pages 79-88
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 89
C.	Pivot Point Newsletters.....	Page 90
XIV.	Treasurer's Report as of November 30, 2020	Pages 91- 127
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Page 128
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Report	
A.	Finance Committee report	
	1. 2021 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2021 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2021 Budget Adoption – Motion to Adopt – Roll call	Page 129
	4. 2021 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 130-143

5.	2021 Assessment Certification - Motion to Adopt – Roll Call	Page 144
B.	Resolution 2020 - ____ Authorizing the Fund Treasurer to Transfer \$184,025 from the FY 2020 MEL Liability & Workers Compensation Budget line Item and \$51,531 from the MEL Excess Property Line Item to the MEL Retrospective Account – Motion - Roll Call	Pages 145-146
C.	Resolution 2020-____ Amending Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management and Investment Policy” and Requesting Permission to Participate in the Municipal Excess Liability Fund Joint Cash Management & Investment Program (In compliance with P.L.2018, Chapter 40)... Motion - Roll Call	Pages 147-148
D.	New Member Review Committee Meeting Minutes – November 24, 2020.....	Pages 149-155
	1) Motion ratifying the Offer of Membership to the Township of Mount Holly to join the Burlington County Municipal Joint Insurance Fund effective January 1, 2021 – All in Favor	
E.	Safety Committee Meeting Minutes - November 24, 2020.....	Pages 156-175
F.	2021 Executive Committee Nomination Slate.....	Page 176
XVI.	MEL/RCF/E-JIF Reports	
A.	MEL Report – November 18, 2020.....	Pages 177-182
B.	EJIF Report – November 18, 2020.....	Page 183
XVII.	Miscellaneous Business	
A.	Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2021 Fund Year – Motion – All in Favor	
B.	Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2021 Fund Year – Motion – All in Favor	
C.	Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance & Beazley Insurance for the 2021 Fund Year – Motion – All in Favor	
<p>The 2021 Reorganizational meeting will be held on Tuesday, January 19, 2020 at 3:30 PM via Zoom Conferencing</p>		
XVIII.	Meeting Open to Public Comment	
A.	Motion to Open Meeting to Public Comment – Motion - All in Favor	
B.	Motion to Close Meeting to Public Comment – Motion - All in Favor	
XIX.	Closed Session – Resolution 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
November 17, 2020**

Via Zoom Conferencing

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, November 17, 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**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Paula Kosko, **Hainesport Twp.**
Kyle Tuliano, **New Hanover Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

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

EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

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

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the October 20, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the October 20, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the October 20, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza 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. He noted his office is trying to assist everyone with approving and submitting certain items, so if you have a question, please contact his office, but do not let your funds expire.

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 noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in early July the 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/remains 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.

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 should the social distancing guidelines be lifted. Additional information will be forthcoming.

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 has taken place in October and November via Webinar and was presented by Paul Shives from J.A. Montgomery. 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.

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 held online. Once information is available regarding the training, a notice will be sent out to all members.

Mr. Forlenza stated that 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. Once his 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. .

Lastly, Mr. Forlenza noted 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

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:

Kilroy v. Township of Mt. Laurel

Versaggi v. township of Mt. Laurel

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* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Mr. DeWeese stated of the three attorneys on the MEL Helpline panel, he is receiving the most calls by far, though their volume of calls has increased as well. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal.

Mr. DeWeese reminded the Committee that in mid-October he had a conference call with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau 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 as training requirements must still be met while dealing with the pandemic. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are available for those with limited internet capabilities.

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 16 of the 20 law Enforcement agencies in the BURLCOJIF are actively participating in the program and have participated in 1,186 classes. 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 October which reviewed *Backing Large Vehicles Safely*. He then highlighted the following ways to assist with this, including Spotter Signals including:

- 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.

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 launching another workshop this time addressing winter & COVID blues, with discussions around what is it and how do we deal with it. It will also look at the many roles played and how setting boundaries can help. This webinar titled “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. Ms. Schiffer is working with Elias Institute of Professional Coaching from West Coast and is being offered to 4 municipalities from each of the 3 JIFs. Details are included in agenda packet. Review of the program and discussion will be at this month’s Safety Committee Meeting with approval pending to proceed.
- Two virtual presentations with the Wellness Director of the ACM JIF on dealing with uncertainty has been completed and they are very pleased with the turnout.
- Ms. Schiffer is currently 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.
- Ms. Schiffer is planning to hold a Focus Group bringing together representation from other municipalities to discuss ideas for Wellness 2021 along with ways to increase engagement in the program, along with opportunities to explore ideas and think outside of the box.

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 noted 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)

Ms. Schiffer referenced her November *Targeting Wellness Newsletter* which discussed 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!

Next, Ms. Schiffer noted her Exercise of the Month is a Movement Chart to assist in keeping track of when you incorporate movement into your day. She suggested making your own personal chart to fill with goals you may want to prioritize in your life each month.

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 October 2020.

Lost Time v. Medical Only Cases

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	0	38
<i>Medical Only</i>	22	97
<i>Report Only</i>	42	514
<i># of New Claims Reported</i>	64	651
<i>Report Only % of Total</i>	66%	79%
<i>Medical Only/Lost Time Ratio</i>	100:00	72:28
<i>Average Days to Report</i>	2.1	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>	2,136
<i>Transitional Duty Days Worked</i>	1,199
<i>% of Transitional Duty Days Worked</i>	56%
<i>\$ Saved by Accommodating</i>	\$127,501
<i>Transitional Duty Days Not Accommodated</i>	937
<i>% of Transitional Duty Days Not Accommodated</i>	44%
<i>Cost of Days Not Accommodated</i>	\$96,689

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: 495
 Indemnity: 17
 Medical Only: 20
 Report Only: 458

She stated the majority of these claims reported have come from Mt. Laurel Township with 345 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>	100
<i>Original Provider Charges</i>	\$68,537
<i>Re-priced Bill Amount</i>	\$29,555
<i>Savings</i>	\$38,982
<i>% of Savings</i>	57%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96%
<i>EPO Provider Penetration Rate - Bill Count</i>	99%
<i>EPO Provider Penetration Rate – Provider</i>	99%

Lastly, Ms. Beatty reminded the committee that MedExpress has been sold and are currently doing business under another name, Riverside Medical. Chair Jack noted MedExpress in Cinnaminson has indicated they no longer wish to handle Workers Compensation cases. Ms. Beatty stated they have not been notified of that to date, and are still accepting the contracted rates, however she will note to ask employees be sent to another urgent care provider.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still four (4) 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, eight (8) 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 October, there were 653 phishing emails issued with 13 clicked, or 2.0%, which is slightly up from last month, but still 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. He noted a revised program will be rolled out for 2021 and will include a third Tier. More information will be forthcoming.

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.

Mr. Romero expressed it is his hope to be able to start up personal visits with the municipalities in January, but if not, due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Mr. Romero noted with all of the cyber breaches going on, if you have wondered if your email or password has ever been compromised. He referenced a website: <https://haveibeenpwned.com/> and noted you can enter your email or password against this database and it will alert you if your information's found and the potential breach that occurred.

Lastly, Mr. Romero mentioned two (2) webinars on Business Continuity Plans that he and his colleague, Mr. Cohen, presented on October 27 and October 29th that went well and to which he received very good feedback. He noted one last webinar for the year will be scheduled in the next few weeks. An email from the Executive Directors office will be forthcoming.

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 **October 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 \$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.

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 \$19,966,205.33 to a closing balance of \$19,711,235.68 showing a decrease in the fund of \$254,969.65.

Loss Run Payment Register – October 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 \$174,965.59. The claim detail shows 215 claim payments issued.

Bill List – November 2020

For the Executive Committee's consideration, Mr. Tontarski presented the November 2020 Bill List in the amount of \$134,592.38 which was included in the agenda packet.

Chair Jack entertained a motion to approve the October 2020 Loss Run Payment Register, and approve the November 2020 Bill List in the amount of \$134,592.38 as presented

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

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve the *October 2020 Loss Run Payment Register*, and approve the *November 2020 Bill* as presented.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside 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 on October 20 virtually and the minutes were included in the agenda packet and were self-explanatory, then noted the following topics were discussed:

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

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

Finance Committee Meeting Minutes – November 4, 2020

Ms. Jack reported that Mr. Hatcher, Finance Committee Chair, had to leave the meeting a short time ago, therefore, in the absence of Jeff Hatcher, Mr. Forlenza was asked to handle the Finance Committee report. Mr. Forlenza stated that the minutes of November 4, 2020 were emailed to all members earlier today. He then highlighted the following, noting there would be several action items requiring approval.

He stated the Committee reviewed the Interim Financial Summary valued as of September 30, 2020 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition.

Mr. Forlenza noted that since date of inception through 9/30/20 the Fund has paid \$104,816,171 in Claims and Payments, including excess insurance. Investment income totals \$4,749,714 with a return surplus of \$9,580,084, leaving the JIF with a Cash Position of \$17,584,662. The Fund currently maintains \$4,134,808 in Case Reserves in the open years with \$2,552,010 in IBNR for a Net Current Surplus of \$10,810,125 which is an improvement of \$350,014 since 06/30/20.

Also discussed were the candidates and updates for the Retrospective Program, as well as a discussion on Banking and Assets Management arrangements that are currently in place. The Finance Committee has authorized the Executive Directors office to reach out to the MEL for participation in the JCMI as an investment vehicle. He will be working with Mr. Tontarski on this matter.

Mr. Forlenza stated there was a discussion on the MEL Retrospective Program and how the BURLCO JIF is performing, noting the BURLCO JIF's cap is still at 100% of the total obligation of the Loss Funding for Workers Compensation and Liability, however, the JIF's initial payment will remain at 85% with a continued obligation of 15% for up to 10 years should the JIF's paid claims exceed the minimum contribution of 85%.

Mr. Forlenza stated discussions continued in regards to the Excess Premium Budget, noting the market is very hard, especially in regards to Property and Cyber Liability coverage. The Executive Directors office is working with the MEL Underwriters to try and manage these renewals.

Mr. Forlenza stated the Defense Panel Report was also discussed and Mr. DeWeese will talk more about that in closed session.

Lastly, Mr. Forlenza stated again that the Committee reviewed the 2021 Budget and it is set to be introduced this evening along with the 2021 Assessment Certification, and the 2021 Assessment Allocation Strategy, all of which are included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 15, 2020.

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

Chair Jack entertained a Motion to *introduce the 2021 Budget; to introduce the 2012 Assessment Allocation Strategy; and to introduce the 2021 Assessment Certification* as presented.

Motion by Mr. Cramer, seconded by Mr. McMahon to *introduce the 2021 Budget; to introduce the 2021 Assessment Allocation Strategy; and to introduce the 2021 Assessment Certification* as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2020-36 – Authorizing a Transfer of the 2016 Fund Year to the MEL Residual Claims Fund

Motion by Mr. Gural seconded by Mr. Ingling to authorize a transfer of the 2016 Fund Year to the MEL Residual Claims Fund, as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2020-37 - Authorizing the Fund Treasurer to Deposit the 2020 Dividends Received from the EJIF Fund into Member AELCF Accounts

Motion by Mr. Gural, seconded by Mr. Mascia to authorize the Fund Treasurer to deposit the 2020 dividends received from the EJIF Fund into member AELCF accounts, as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**

John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – October 28, 2020

In the absence of Jeff Hatcher, Nominating Committee Chair, Mr. Forlenza referenced the October 28, 2020 minutes included in the agenda packet and highlighted the following:

He referenced the 2021 Draft Slate in the agenda packet and noted a revised 2021 Draft Slate had been emailed to the members earlier today. He noted Mr. Fitzpatrick, Mansfield Township and Ms. Somes, Bass River Township would not be able to serve, thus the 2021 Draft Slate would now be presented as:

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	David Matchett , Shamong Township
#4	Brandon Umba , Lumberton Township
#5	Steve Ent , Westampton Township
#6	Vacant
#7	Vacant

Mount Holly Township Membership Application:

Mr. Forlenza reminded the membership that his office received a membership application from Mt. Holly to join the BURLCO JIF effective January 1, 2021. He noted that there have been some delays in obtaining information needed to complete the application, as well as the Safety Director needed to visit the municipality and prepare his report, which has just been received.

Mr. Forlenza asked for the authority from the Fund, for the purpose of timing, to release to Mount Holly an offer of membership, if approved by the New Member Review Committee. He explained that he is hoping to have the New Member Review Committee meet within the next two (2) weeks, and does not to wait until December to receive authorization from the Fund to release the offer of membership as that would put his office and Mount Holly in a difficult position to put everything together to make them a member effective January 1, 2021. The Committee approved releasing an offer of membership to Mt. Holly prior to the December Executive Committee meeting, should the New Member Review Committee approve their

application at their meeting. Motion by Mr. Gural seconded by Mr. McMahon to extend an offer to Mt. Holly as presented by Mr. Forlenza. All in Favor. Motion carried.

MEL/RCF/EJIF REPORTS

Mr. Forlenza referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, appointing Meghan Jack, Riverside, as the BURLCO JIF Representative to the Municipal Excess Liability Joint Insurance Fund and the Environmental Risk Management Fund, and naming Mr. Matchett, Shamong, as the BURLCO JIF Representative to the Residual Claims Joint Insurance Fund, as well as the Alternate Representative to the Residual Claims Joint Insurance Fund and Environmental Risk Management Fund for 2021.

Chair Jack then asked for a motion in regards to Resolution 2020-38.

Resolution 2020-38 – Appointing the 2021 MEL/RCF/EJIF Representatives

Motion by Mr. Mascia seconded by Mr. Gural, to adopt Resolution 2020-38, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2021 Fund Year as presented.

ROLL CALL	Yeas:	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro John Gural, Palmyra Borough Jerry Mascia, Mt. Laurel Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield Twp. Meghan Jack, Riverside Twp.
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	Nays:	None
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	Abstain:	None
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Motion carried by unanimous vote.

Chair Jack noted the MEL/RCF/EJIF met on October 21, 2020 and the reports were included in the agenda and were self-explanatory. She also noted they will be meeting again tomorrow and additional reports will be included in the December agenda.

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

MISCELLANEOUS BUSINESS

Nothing to report.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, December 15, 2020 at 3:30 PM. Notification to the Fund will be forthcoming and the meeting will be conducted via Zoom Conferencing.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2020-39

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. Mascia seconded by Mr. Cramer to Adopt ***Resolution #2020-39***.

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside 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. Cramer, seconded by Mr. Ingling to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2021215912	2018118615	2020179244
	2021216010	2020207065
	2019165721	2020206730

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

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

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were none (0) abandonment of Subrogation claim(s) presented in Closed Session:

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the November 17, 2020 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Mr. McMahon to adjourn the November 17, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:13 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon
Fund Secretary



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

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

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

B. Certificates of Insurance (pg. 21)

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of October 31, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2020 was **\$11,106,111**

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

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

E. 2019 Safety Incentive Program Awards (pg. 25)

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 was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

F. 2020 Optional Safety Budget (pg. 26)

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 was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

G. 2020 Wellness Incentive Program Allowance (pg. 27)

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. 28)

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. 29)

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

J. Statutory Bond Status (pgs. 30-31)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a 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. 32)

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. 33-37)

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. 38-39)

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. Non-Supervisory EPL Employee Training (pgs. 40-45)

On November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan is June 1, 2021.

Q. 2020-2021 Elected Officials Training (pgs. 46-51)

Again, this year, the Fund will be sponsoring Elected Officials training. The 2020-2021 training program is only available online this year through the MEL Safety Institute (MSI) due to social distancing requirements. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes the training session by May 1, 2021. 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. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants. Please contact the Executive Director's office if you have any questions regarding this Program.

R. Land Use Training Certification (pg. 52)

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.

S. 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.

T. 2021 Committee Volunteers (pgs. 53-56)

On or about December 2, 2020, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2020. The 2021 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at Sheila_Ortiz@riskprogramadministrators.com.

U. 2021 Safety & Wellness Calendars

A supply of 2021 Safety & Wellness calendars are in the process of being delivered to each member of the JIF. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

V. 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

W. 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.

X. New Member Activity

An offer of membership to the BURLCO JIF, effective January 1, 2021, was released to Mt. Holly Township on November 30, 2020.

**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	11/30/20	NA
Bordentown City	M	3,400.00														0.00	3,400.00	11/17/20	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												3,450.00		3,450.00	0.00		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	11/30/20	
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	11/30/20	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	11/25/20	
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	\$3,450.00	\$0.00	\$72,300.00	\$9,450.00		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	11/12/20
Beverly Ctiy	1,595.00														0.00	1,595.00	11/24/20
Bordentown City	1,595.00														0.00	1,595.00	11/17/20
Bordentown Twp.	2,660.00											2,660.00			2,660.00	0.00	
Chesterfield	995.00												995.00		995.00	0.00	11/30/20
Delanco	1,595.00											576.52			576.52	1,018.48	11/04/20
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00														0.00	1,595.00	11/12/20
Fieldsboro	750.00														0.00	750.00	11/17/20
Florence	2,660.00														0.00	2,660.00	11/18/20
Hainesport	995.00										995.00				995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
Medford	4,645.00												4,645.00		4,645.00	0.00	11/30/20
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
New Hanover (new)	750.00														0.00	750.00	11/25/20
North Hanover	1,595.00										1,359.16		235.84		1,595.00	0.00	
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												4,645.00		4,645.00	0.00	10/14/20
Riverside	2,660.00														0.00	2,660.00	11/30/20
Shamong	995.00										995.00				995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00										995.00				995.00	0.00	
Tabernacle	995.00														0.00	995.00	11/25/20
Westampton	1,595.00							420.00							420.00	1,175.00	11/12/20
Woodland	995.00														0.00	995.00	11/19/20
Wrightstown	995.00														0.00	995.00	11/30/20
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	\$17,435.84	\$0.00	31,676.52	20,368.48	

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	11/12/20
Beverly	750.00														0.00	750.00	11/24/20
Bordentown City	750.00														0.00	750.00	11/17/20
Bordentown Twp.	1,000.00							174.63			159.14	188.94	54.48		577.19	422.81	10/28/20
Chesterfield	500.00														0.00	500.00	11/30/20
Delanco	750.00									190.06					190.06	559.94	11/04/20
Delran	1,000.00												1,000.00		1,000.00	0.00	
Edgewater Park	750.00												748.35		748.35	1.65	11/12/20
Fieldsboro	500.00														0.00	500.00	11/17/20
Florence	1,000.00														0.00	1,000.00	11/18/20
Hainesport	500.00												498.10		498.10	1.90	
Lumberton	1,000.00														0.00	1,000.00	11/25/20
Mansfield	750.00											750.00			750.00	0.00	
Medford	1,500.00												1,500.00		1,500.00	0.00	11/30/20
Mount Laurel	1,500.00											1,190.00			1,190.00	310.00	
New Hanover (new)	500.00														0.00	500.00	11/25/20
North Hanover	750.00														0.00	750.00	11/30/20
Palmyra	750.00														0.00	750.00	10/15/20
Pemberton Boro	500.00														0.00	500.00	11/19/20
Pemberton Twp.	1,500.00														0.00	1,500.00	10/14/20
Riverside	1,000.00														0.00	1,000.00	11/30/20
Shamong	500.00									500.00					500.00	0.00	
Southampton	750.00												593.94		593.94	156.06	11/30/20
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00														0.00	500.00	11/25/20
Westampton	750.00														0.00	750.00	11/12/20
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/20
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	\$4,394.87	\$0.00	8,047.64	13,702.36	

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	11/12/2020
Beverly	500.00														0.00	500.00	11/30/2020
Bordentown City	500.00														0.00	500.00	11/17/2020
Bordentown Twp.	500.00											500.00			500.00	-	
Chesterfield	500.00												500.00		500.00	-	
Delanco	500.00														0.00	500.00	11/4/2020
Delran	500.00														0.00	500.00	11/25/2020
Edgewater Park	500.00														0.00	500.00	11/12/2020
Fieldsboro	500.00														0.00	500.00	11/17/2020
Florence	500.00												500.00		500.00	-	
Hainesport	500.00										500.00				500.00	-	
Lumberton	500.00												500.00		500.00	-	
Mansfield	500.00											500.00			500.00	-	
Medford	500.00												500.00		500.00	-	11/30/2020
Mt. Laurel	500.00												500.00		500.00	-	
New Hanover (new)	500.00														0.00	500.00	11/25/2020
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												500.00		500.00	-	10/14/2020
Riverside	500.00														0.00	500.00	11/30/2020
Shamong	500.00								500.00						500.00	-	
Southampton	500.00												500.00		500.00	-	
Springfield	500.00											500.00			500.00	-	
Tabernacle	500.00												500.00		500.00	-	11/25/2020
Westampton	500.00					500.00									500.00	-	
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/2020
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	\$4,000.00	\$0.00	\$7,500.00	\$6,500.00	

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



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

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

Date: September 1, 2020

Subject: Managers & Supervisors Training Revisions

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

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

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

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

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

Thank you for your attention to this important matter.

Protecting Children from Abuse Live Webinar Training Schedule

Click on Topic to Register

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

About Zoom Training:

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

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



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

Re: 2022-2023 MEL EPL Risk Management Program
Non-Supervisory Employee Training Announcement

As you are aware, every two years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires its members to update their compliance with the MEL's Employment Practices Liability Risk Management Program. One element of the compliance process requires that each member offer anti-harassment training to all non-supervisory personnel. While it is recommended that all non-supervisory employees take this training, employers are only required to make the training available to their employees.

The 2022-2023 non-supervisory training is being completed using the MEL Safety Institute (MSI). The training course is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination*. This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

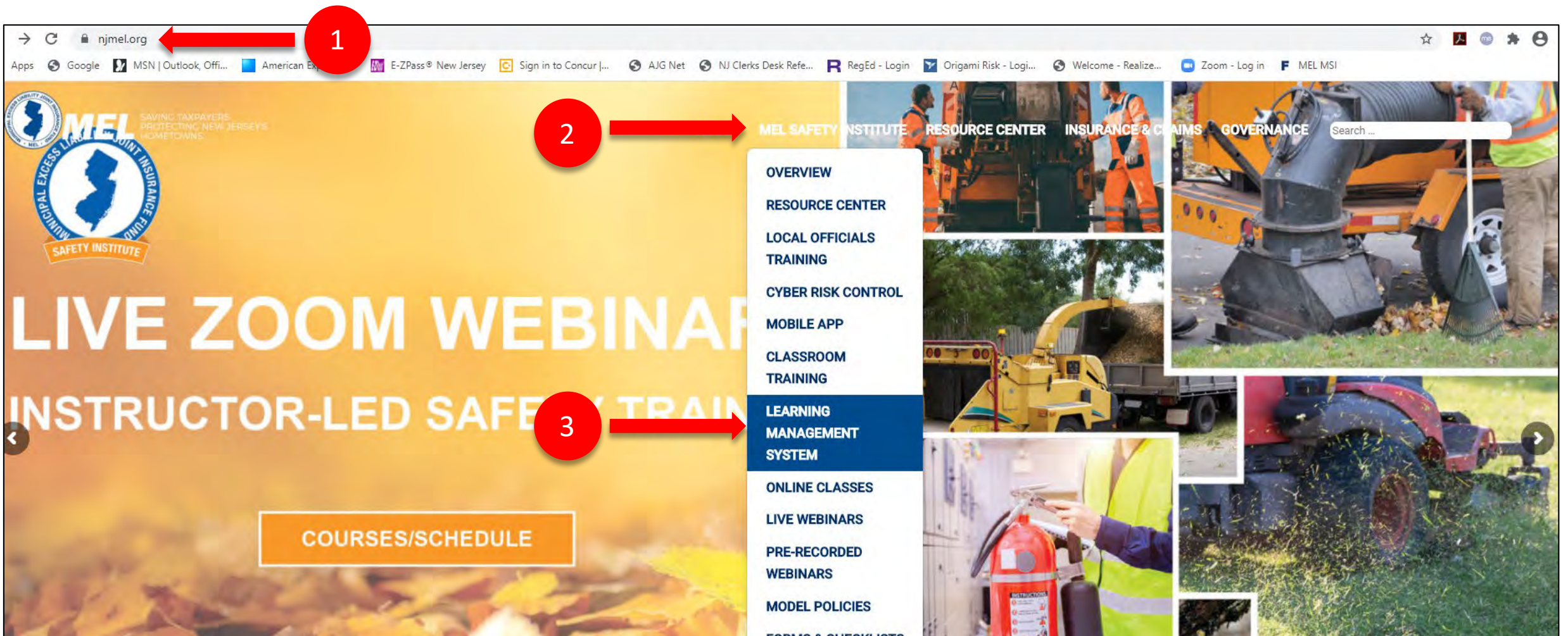
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be tracked automatically by the MSI; however, employees who want a certificate showing completion of the course can navigate to the "Student Center" tab to print your Certificate of Completion. All training should be completed by June 1, 2021.

Please feel free to contact my office if you have any questions regarding this program.

Questions regarding accessing the MSI can be directed to the MSI Helpline during normal business hours at 866-661-5120.

Thank you for your attention to this matter.

cc: Risk Management Consultants



1. Go the NJ MEL website: www.njmel.org
2. Click on the “MEL Safety Institute” drop down menu
3. Click on “Learning Management System”

MEL Safety Institute Learning Management System

Overview – Municipal Excess Liability Insurance

njmel.org/mel-safety-institute/overview-2/#learning-management-system


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MEL SAVING TAXPAYERS PROTECTING NEW JERSEY'S HOMETOWNS.

ABOUT MEL SAFETY INSTITUTE RESOURCE CENTER INSURANCE & CLAIMS GOVERNANCE Search ...

MEL SAFETY INSTITUTE

Learning Management System

 **LMS Login**

This online feature makes it easy for members to enroll in classes, run reports, order safety DVDs, and record learning history.

- Enroll in Classes
- Tutorial to Use System
- Online Classes
- 📞 Questions? Contact the Mel Safety Institute Helpline

Monday – Friday 8:30am to 5pm: (866) 661-5120

Bulletins & Briefings

The Institute releases periodic safety bulletins and briefings on a wide range of topics.

- Bulletins
- Briefings

Cyber Risk Control

- Access to all resources & materials

Video Library

The Institute provides numerous videos that can be ordered or viewed online.

- Click on the “LMS Login”



New Jersey

In-person classes currently suspended. See MSI NOW & Online Training College for Streaming Videos, Online classes and Live Webinar Training!

I am a
returning user

Please enter your user name:

Please enter your password:

Forgot your password or user name? [Click here](#)

☐ Remember my user name on this computer
(Please leave this box unchecked if this computer is shared with others.)

Sign in and check out our
featured courses on the
What's New Page



Crossing Guard Training

I am a new
user


If you have an MSI
Login, enter your
user name and
password and sign
into your account

If you have never
registered in the MSI,
Click the **“New User
Registration”** button and
create your account

MEL Safety Institute Learning Management System

firstnetcampus.com/MELJIF2/campus/courses.asp?F=home.asp

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PAUL FORLENZA

HOME | MY TRAINING | MY CALENDAR | STUDENT CENTER | RESOURCES | WHAT'S NEW | HELP | MEDIA LIBRARY | ADMINISTRATION

Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!

The MEL Safety Institute is committed to providing its members with the highest quality education experience. Our safety institute features instructor led and online learning suites, carefully selected and tailored to address the needs of municipal employees in various roles. Simply click a link below appropriate to your municipal department to view the courses available to you. Pre-registration for all instructor-led classes is required.

PUBLIC WORKS

PARKS & RECREATION

SCHOOLS & HOUSING AUTHORITIES

UTILITY AUTHORITIES

ADMINISTRATION & OFFICE

POLICE, FIRE & EMS

SAFETY LEADERSHIP

MSI NOW

Click on the “MSI Now” button

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

- Seminar: Employment Practices Liability
- 8 Tips for Working From Home
- Avoid Back Pain
- Bloodborne Pathogens
- Building a Safe Workplace: Anti-Harassment and Discrimination
- Camp Counselors - Aquatic Safety
- Camp Counselors - Bullying Prevention at Camp
- Camp Counselors - Child Sexual Abuse Prevention at Camp
- Camp Counselors - Playground Safety
- Camp Counselors - The Professional Lifeguard
- Camp Counselors - Trip and Transportation Safety

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



Click on the “**Building a Safe Workplace: Anti-Harassment and Discrimination**” course and view the video.



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
- Streaming Videos - Lifting/Material Handling
- Streaming Videos - LOTO & Electrical Safety
- Streaming Videos - Personal Protective Equip
- Streaming Videos - Shop & Tool Safety
- Streaming Videos - Specific Job Safety
- Streaming Videos - Stormwater
- Streaming Videos - Vehicle & Driving Safety
- Adobe Flash Player Download
- Classroom Management
- LIVE Webinar Training Schedules and Registration



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

Re: 2020-2021 Elected Officials Seminar

Please accept this memorandum as an invitation for your Elected Officials to participate in the 2020-2021 JIF Elected Officials Training Program.

This year's program focuses on Employment Practices Liability and how to avoid an employment related claim from occurring in your municipality. The goal of this training is to make your Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in their official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2021 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2021. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2021 MEL Assessment.

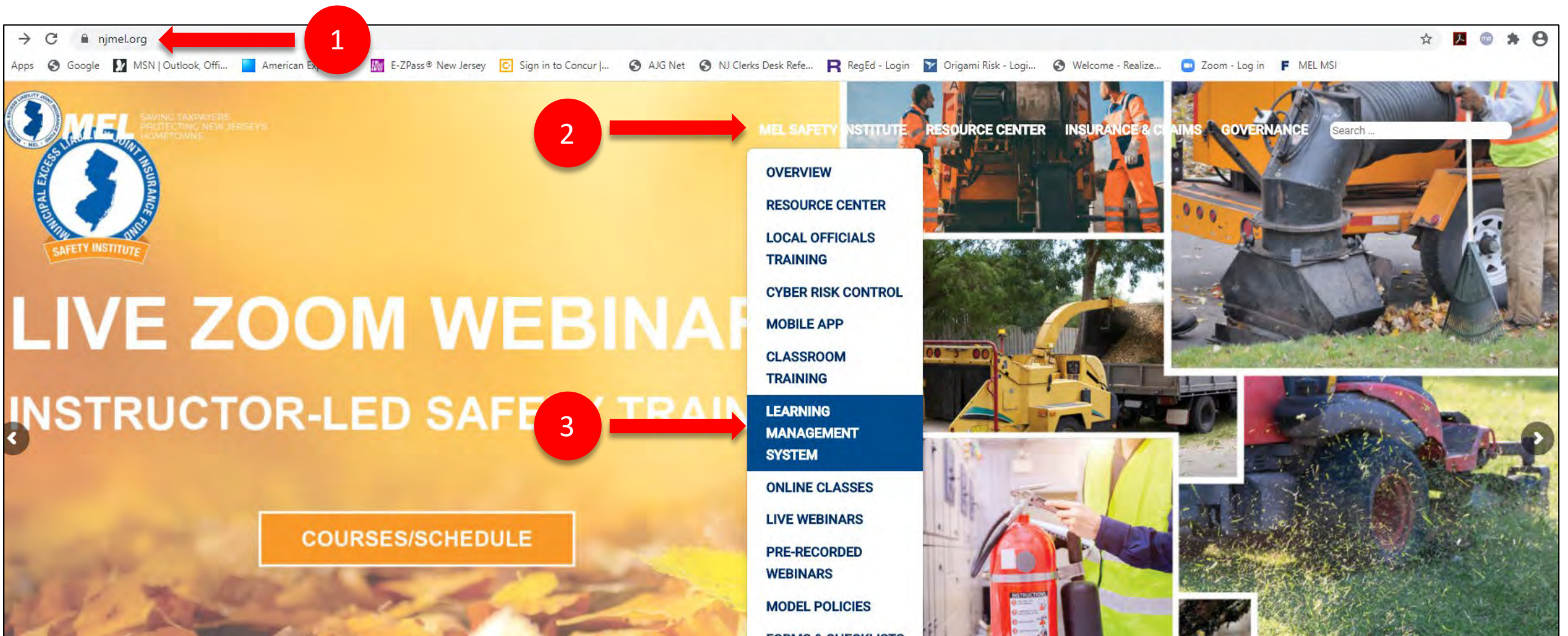
This year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately one hour in length and completion of the course will be tracked by the MSI.

Please feel free to contact my office if you have any questions regarding this program.

Questions regarding accessing the MSI can be directed to the MSI Helpline during normal business hours at 866-661-5120.

Thank you for your attention to this matter.

cc: Risk Management Consultants



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MEL Safety Institute Learning Management System

Overview – Municipal Excess Liability

njmel.org/mel-safety-institute/overview-2/#learning-management-system


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featured courses on the
What's New Page



Crossing Guard Training

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into your account

If you have never
registered in the MSI,
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Registration”** button and
create your account

MEL Safety Institute Learning Management System

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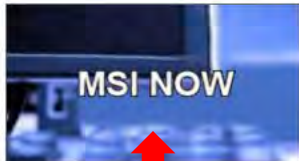
PARKS & RECREATION

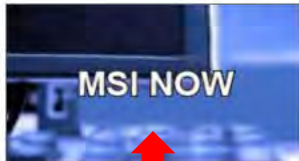
SCHOOLS & HOUSING AUTHORITIES

UTILITY AUTHORITIES

ADMINISTRATION & OFFICE

POLICE, FIRE & EMS

SAFETY LEADERSHIP

MSI NOW

Click on the “MSI Now” button

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

- 2019-2020 Elected Officials Protecting Children from Abuse Seminar
- 2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability
- 8 Tips for Working From Home
- Avoid Back Pain
- Bloodborne Pathogens
- Building a Safe Workplace: Anti-Harassment and Discrimination
- Camp Counselors - Aquatic Safety
- Camp Counselors - Bullying Prevention at Camp
- Camp Counselors - Child Sexual Abuse Prevention at Camp
- Camp Counselors - Playground Safety

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



Click on the “2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability” course to view the video



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
- Streaming Videos - Lifting/Material Handling
- Streaming Videos - LOTO & Electrical Safety
- Streaming Videos - Personal Protective Equip
- Streaming Videos - Shop & Tool Safety
- Streaming Videos - Specific Job Safety
- Streaming Videos - Stormwater
- Streaming Videos - Vehicle & Driving Safety
- Adobe Flash Player Download
- Classroom Management
- LIVE Webinar Training Schedules and Registration



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 4, 2020
RE: **2021 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2021.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 18, 2020**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2021



Committee Participation – Fund Commissioner 2021 Fund Year

Please indicate which committee(s) you would like to serve on for the 2021 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by **December 18, 2020** to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 4, 2020
RE: **2021 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2021.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 18, 2020**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com

cc: Risk Management Distribution (PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2021



Committee Participation – RMC 2021 Fund Year

Please indicate which committee(s) you would like to serve on for the 2021 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? ☐ Yes ☐ No

Please return this form by December 18, 2020 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2020
CLOSED CASES

1.) **Reed Estate v. Township of Southampton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on November 9, 2018. The Plaintiff alleged that the minor Decedent, Adam Eric Reed, let himself out of the Plaintiffs' mobile home located at 35 Estates Drive, in the Township of Southampton, while the Decedent's Mother was putting her younger son down for a nap. Upon realizing that the minor Decedent was no longer in the Plaintiffs' residence, the Decedent's Mother immediately contacted the local and State Police Departments for assistance. The State Police eventually located the minor Decedent in an unsecured pond located on the premises owned by the Co-Defendant, Mobile Estates of Southampton, Inc. CPR was immediately performed on the child and he was transported by ambulance to the hospital in cardiac arrest status post drowning; however, the minor Decedent was pronounced deceased shortly thereafter. The Plaintiff alleged that the Decedent sustained serious and severe injuries as a result of the negligence of the Township which ultimately contributed to his death. The Plaintiff further alleged that the Township of Southampton should have known that the pond located on the property of the Mobile Estates of Southampton, Inc. constituted an attractive nuisance and that the Township should have known that the pond lacked fencing, a barrier, or was otherwise not secured. The Plaintiff alleged that the Township of Southampton was negligent in allowing the dangerous and/or hazardous condition of the mobile home park to exist. The case was assigned to Douglas Heinold, Esquire on April 18, 2019. Defense Counsel was able to convince the Plaintiff's Counsel to file a Notice of Dismissal as to the Township of Southampton only pursuant to *R. 4:37-1(a)* which was filed with the Court on May 9, 2019; however, after receiving discovery responses provided on behalf of the Defendant, Mobile Estates of Southampton, the Plaintiff filed a Motion to Reinstate the Complaint against the Township. The substance of the Motion relied solely on the very basic proposition that Motions to Reinstate should be readily granted, and that the standard is one of process rather than a substantive analysis of the underlying claims. The Plaintiff's Motion to Reinstate the Complaint against the Township was ultimately granted on March 13, 2020. Defense Counsel proceeded with the filing of a Motion to Dismiss the Complaint against the Township for Failure to State a Claim on April 2, 2020. Oral Argument on Defense Counsel's Motion occurred on April 30, 2020 and on May 4, 2020; Judge Claypoole entered an Order denying the Motion. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on October 2, 2020. Plaintiff's Counsel did not oppose the Motion and on October 30, 2020, Judge Belgard entered an Order granting the Motion and dismissing the Plaintiff's claims against the Township with prejudice. Although the Township has been dismissed, it is anticipated that a representative of the Township will be subpoenaed to be deposed by the attorneys for the Plaintiff and the Co-Defendants, and if a subpoena issues, Defense Counsel will participate in the Deposition on behalf of the representative of the insured.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – DECEMBER 2020

THE IMPORTANCE OF INSPECTIONS



In order to ensure that observations are reported, corrected and documented, please consider the following suggestions:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention
- Procedures to investigate incidents and accidents

Example: Claimant tripped and fell on raised sidewalk in a park and suffered serious injuries with several surgeries. The member municipality had utilized a landscaping company for spring cleanup, mulching, mowing and leaf cleanup in the area, but the municipality planted flowers, installed flags and maintained the sprinkler system. Valves for the sprinklers are in the area of the dangerous condition. Images from Google Maps showed the sidewalk in the same condition as the date of loss 4 years later. No liability could be attributed to the landscaping company. Both the presiding Judge and retired Judge acting as arbitrator believe that the municipality had or should have had actual or constructive notice of this dangerous condition. This claim was settled at a “favorable” amount of \$160,000 and could have been avoided if employees working near the area would have recognized the dangerous condition, reported it and repairs were completed.

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: December 15, 2020 via Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES & PLANS

- This month I completed my second workshop offered to all municipalities. Have gotten positive response to both the *Nutrition for Transition* as well as *Giving Yourself the Gift of Peace*. I would like to continue offering various topics into the New Year as long as there are participants.
- Offered and recorded the Finding Balance In Times of Uncertainty presentation on Dec 8th for anyone who missed it. A total of 3 sessions were offered this quarter.
- 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. This is scheduled for Jan 5th. I would love to hear from anyone who would like to share any ideas for improving our wellness program for next year.
- Thank you all for encumbering your wellness funds. Given the situation this year, you all did really well in your attempts to bring wellness throughout the year. I want to bring your attention to page 5 of my newsletter where I highlight a few ideas on how to bring fun to your office this holiday.

What are Municipalities Doing?

- Fresh Produce and Healthy snacks for office
- Challenges:
 - Year-long Maintain Don't Gain challenge is ending (discovered it was more important than ever)
 - Bingo Games containing activities focused on self-care
 - Healthy Holiday Challenges
 - Step challenge
 - Random Acts of Kindness (do a kind act for someone else...what a great time of year to show kindness!)
- Chair massages (with special caution on extending time in between for cleaning)
- Beverage Tumblers/Yeti
- Fitness trackers

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.

December Targeting Wellness Newsletter – Topics included:

- Give yourself the gift of health – focusing on all self care including physical, mental, emotional and spiritual
- Fuel yourself against sickness – the power of the food choices we make
- Fiber: are you getting enough? Ways to add more vegetable and fruit into your diet.
- Planning some office fun this holiday season.
- Two recipes: Spicy Sicilian Soup and Mexican Hot Chocolate Cookies

The **Exercise of the Month** is a Holiday HIIT workout that can take anywhere from 5 to 30 minutes depending on how many rounds you do. Always listen to your body and never work through pain. See your doctor if you have concerns. Use special caution when coming off an injury or if you are new to high intensity training.





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

Intake	November-20	November-19	2020 November YTD	2019 November YTD
# of New Claims Reported	112	14	763	203
# of Report Only	50	3	564	60
% Report Only	45%	21%	74%	30%
# of Medical Only	60	10	153	124
# of Lost Time	2	1	44	60
Medical Only to Lost Time Ratio	97:03	91:09	77:23	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	94		590	
Average # of Days to Report a Claim	3.2	4.8	2.8	2.2

Nurse Case Management	November-20	November-19
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	15	15

Savings	November-20	November-19	2020 November YTD	2019 November YTD
Bill Count	214	95	1482	1592
Provider Charges	\$332,127	\$253,771	\$2,299,783	\$2,310,607
Repriced Amount	\$147,012	\$68,281	\$721,494	\$766,190
Savings \$	\$185,115	\$185,489	\$1,578,289	\$1,544,417
% Savings	56%	73%	69%	67%

Participating Provider Penetration Rate	November-20	November-19	2020 November YTD	2019 November YTD
Bill Count	97%	94%	97%	95%
Provider Charges	94%	98%	97%	96%

Exclusive Provider Panel Penetration Rate	November-20	November-19	2020 November YTD	2019 November YTD
Bill Count	97%	98%	97%	98%
Provider Charges	85%	86%	97%	97%

Transitional Duty Summary		2020 November YTD	2019 November YTD
% of Transitional Duty Days Worked		57%	58%
\$ Saved By Accommodating		\$139,993	
% of Transitional Duty Days Not Accommodated		43%	42%
Cost Of Days Not Accommodated		\$98,103	

Cyber Risk Management

Monthly Executive Report

December 3, 2020



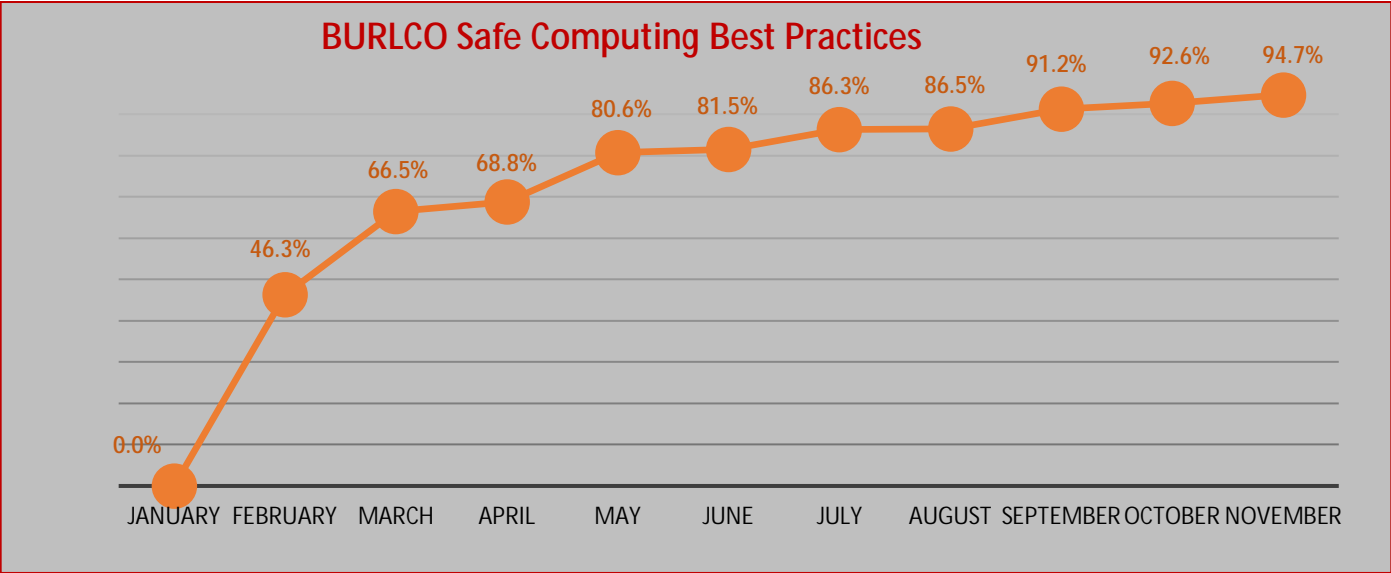
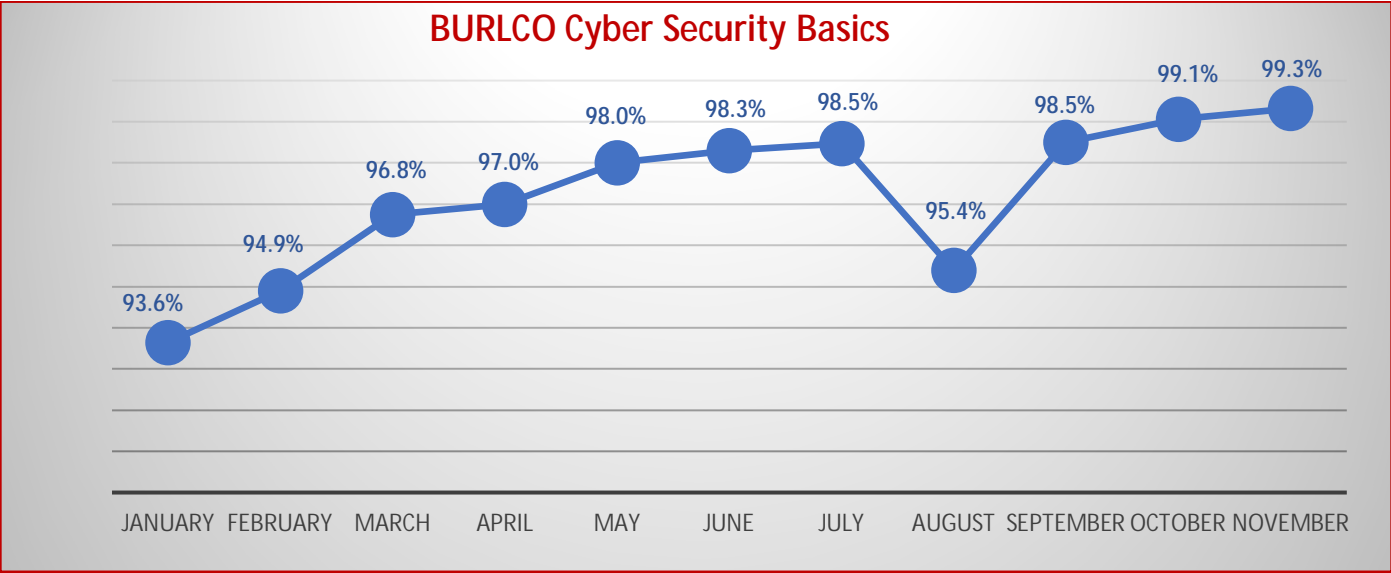
Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	10	10	100%	10	8	80%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	19	19	100%	19	19	100%
Chesterfield Township	13	11	85%	13	6	46%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	2	67%
Florence Township	30	30	100%	30	30	100%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	20	20	100%	20	20	100%
Mansfield Township	48	47	98%	48	47	98%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	98%	40	37	93%
New Hanover Township	1	1	100%	7	5	71%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	2	100%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	15	15	100%	15	15	100%
Springfield Township	6	6	100%	6	6	100%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	48	48	100%	48	48	100%
Woodland Township	7	7	100%	7	7	100%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 99.3%

JIF Completion % 94.7%

Monthly Training Progress

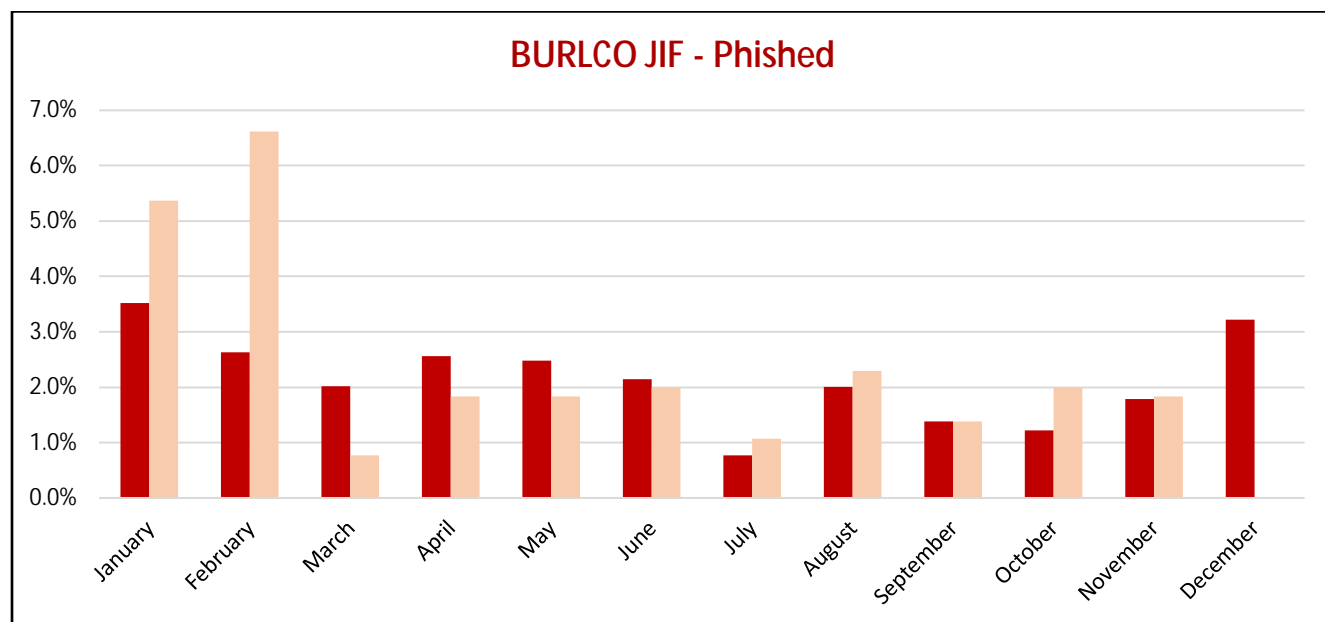


Phishing Report

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%	653	12	1.8%
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 2.5%



2019



2020



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	1	8%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	3	18%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	2	6%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	2	4%
Medford Twp	140	1	1%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	1	2%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	1	8%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 653 12 1.8%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	50	8%	0	0%
BackgroundReport_Text	47	7%	1	2%
Continual_Municipal_Training	76	12%	0	0%
Facebook Reactivation	53	8%	0	0%
facebook_page_insights	36	6%	1	3%
Microsoft_Office365_Password_Change	29	4%	1	3%
Municipal_Course_Catalog	59	9%	6	10%
Netflix_Account	57	9%	0	0%
Office_File_Deletion_Alert	33	5%	0	0%
UPS Package Redirect	63	10%	2	3%
workstation_updates	54	8%	0	0%
Zendesk_Password_Change	45	7%	1	2%
Zendesk_Ticket_Update	51	8%	0	0%

Grand Total

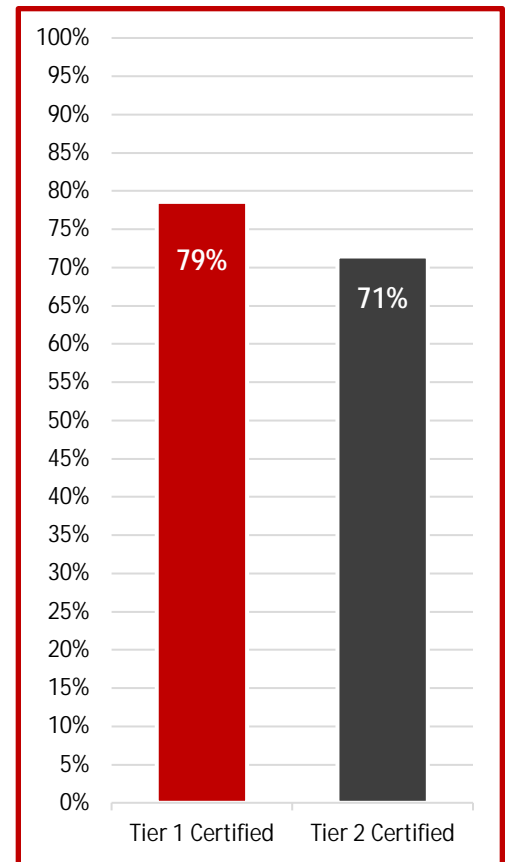
653

12

MEL's Cyber Risk Management 12/3/2020

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	11/3/2020	



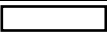



Total # of Municipalities	28	
Tier 1 Certified	22	79%
Tier 2 Certified	20	71%

Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	bassriverclerk@comcast.net	2020-11-21 14:15:14
Burlington	Bordentown City	5.0	Grace Archer	blownch@cityofbordentown.com	2020-11-05 16:15:16
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	2020-11-07 06:09:28
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	2020-11-13 13:15:09
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	2020-11-08 18:15:15
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	2020-11-09 13:10:12
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	2020-11-09 13:10:12
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	2020-11-12 13:15:15
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-11-12 13:15:15
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	2020-11-21 14:15:14
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-11-10 13:15:09

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

TIS THE SEASON TO BE SHOPPING ONLINE



Three common ways that attackers can take advantage of online shoppers:

- **Creating fraudulent sites and email messages** – Unlike traditional shopping, where you know that a store is actually the store it claims to be, attackers can create malicious websites or email messages that appear to be legitimate.
- **Intercepting insecure transactions** – If a vendor does not use encryption, an attacker may be able to intercept your information as it is transmitted.
- **Targeting vulnerable computers** – If you do not take steps to protect your computer from viruses or other malicious code, an attacker may be able to gain access to your computer and all of the information on it. It is also important for vendors to protect their computers to prevent attackers from accessing customer databases.

How can you protect yourself?

- **Do business with reputable vendors** – Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor. Some attackers may try to trick you by creating malicious websites that appear to be legitimate, so you should verify the legitimacy before supplying any information
- **Make sure your information is being encrypted** – Many sites use secure sockets layer to encrypt information. Indications that your information will be encrypted include a Uniform Resource Locator (URL) that begins with "https:" instead of "http:" and a padlock icon. If the padlock is closed, the information is encrypted. The location of the icon varies by browser; for example, it may be to the right of the address bar or at the bottom of the window. Some attackers try to trick users by adding a fake padlock icon, so make sure that the icon is in the appropriate location for your browser.
- **Be wary of emails requesting information** – Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email. If you receive an unsolicited email from a business, instead of clicking on the provided link, directly log on to the authentic website by typing the address yourself.
- **Use a credit card** – There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, debit cards draw money directly from bank accounts, unauthorized charges could leave you with insufficient funds to pay other bills. You can minimize potential damage by using a single, low-limit credit card to make all of your online purchases. Also, use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.
- **Check your shopping app settings** – Look for apps that tell you what they do with your data and how they keep it secure. Keep in mind that there is no legal limit on your liability with money stored in a shopping app (or on a gift card). Unless otherwise stated under the terms of service, you are responsible for all charges made through your shopping app.
- **Check your statements** – Keep a record of your purchases and copies of confirmation pages and compare them to your bank statements. If there is a discrepancy, report it immediately.
- **Check privacy policies** – Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.

December 7, 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 November 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,802.63. This generated an average annual yield of .73%. However, after including an unrealized net loss of \$ 3,927.72 in the asset portfolio, the yield is adjusted to .49% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$64,327.15 as it relates to current market value of \$ 4,464,843.95 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,481,217.33.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 7,294.03 w/YTD Total \$ 113,352.12 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
E-JIF Dividend \$ 44,031.00
FY 2020 Premium Assessment \$ 80,605.00

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 \$ 550,601.46. The claims detail shows 257 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$95. Interest Allocated)

Delran Township	\$31,147.00
Chesterfield Township	\$ 1,112.00
Bordentown City	\$70,289.00
Bordentown Township	\$44,118.00
Westampton Township	\$10,407.00

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 \$ 19,711,235.68 to a closing balance of \$ 19,174,602.86 showing a decrease in the fund of \$ 536,632.82. 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 - December 2020

	Payee	FY2021	FY 2020	FY 2019	CLOSED YRS	JIF Appropriation	Description
1	The Actuarial Advantage		188.00			Prof Services/Actuary	Nov 2020 Fees
2	The Actuarial Advantage		750.00			Contingency	Mt Holly review
3	Arthur J. Gallagher Risk Management Services, Inc.		30,814.00			Prof Services/Administration	Dec 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		36.56			Misc/Postage/Copies/Faxes	Nov fees postage/copies expenses
5	The DeWeese Law Firm, P.C.		6,070.00			Prof Services/Attorney	Dec 2020 Fees
6	Qual-Lynx		17,668.00			Prof Services/Claims Admin.	Dec 2020 Fees
7	Joyce Media		375.00			Misc/JIF Website	Dec 2020 Fees
8	Kris Kristie		375.00			Misc/Recording Secretary	Dec 2020 Fees
9	J. A. Montgomery Risk Control Services		11,590.00			Prof Services/Safety Director	Dec 2020 Fees
10	Pivot Point Security		732.00			EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; Dec fee
11	Secure Data Consulting Services, LLC		4,675.00			Prof Services/Technology Risk Serv Dir	Dec 2020 Fees
12	Tom Tontarski		947.00			Prof Services/Treasurer	Dec 2020 Fees
13	Tom Tontarski		13.18			Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew		704.00			Prof Services/Underwriting Mgr	Dec 2020 Fees
15	Debby Schiffer		2,536.00			Wellness Program	Dec 2020 Fees
16	MEL JIF		314,761.35			MEL	MEL 2020 WC & Excess Liability - 4th installment
17	MEL JIF		1,724.75			Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 4th installment
18	MEL JIF		129,376.00			Property Claims and Premium	MEL 2020 Property claims & prem. -4th installment
19	ADCO Company	656.00				Safety Incentive Program	Safety calendars, INV#23645; split
20	Courier Post		62.00			Misc/Legal Notices	Ad#4460510 Nov mtg change
21	Courier Times		66.46			Misc/Legal Notices	Ad#7370305 Dec mtg change
22	Iron Mountain		75.75			Misc/Record Retention Service	Inv#DDKJ020 Storage 12/1-31/2020; Service 10/28/2020 11/23/20
23	Praetorian Digital		9,500.00			Training/Police On-Line Training	Online police training-annual contract 9/1-8/31/21
24	Bordentown Township		54.48			Wellness Program	Wellness prizes for EOY challenge
25	Township of Chesterfield		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber updates
26	Township of Chesterfield		995.00			Optional Safety Budget	Forrestry safety items
27	Delran Township			3,450.00		Safety Incentive Program	employee lunch GC, safety items, masks
28	Delran Township		2,660.00			Optional Safety Budget	safety items
29	Delran Township		1,000.00			Wellness Program	fruits, water, challenge GC
30	Township of Edgewater Park		748.35			Wellness Program	Step challenge, GC prizes, healthy snacks
31	Florence Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
32	Hainesport Township		498.10			Wellness Program	fruits, sunblock, healthy snacks
33	Hainesport Township				15,343.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
34	Township of Lumberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	update firewall
35	Township of Lumberton		2,660.00			Optional Safety Budget	UV disinfection
36	Township of Medford		4,645.00			Optional Safety Budget	covid and safety supplies
37	Township of Medford		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email migration
38	Township of Medford		1,500.00			Wellness Program	Covid-Thermo; sanitizers, water, cleaning
39	Mt. Laurel Townsip		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email archiver
40	North Hanover Township		235.84			Optional Safety Budget	COVID-plexiglass barriers
41	Borough of Palmyra				12,437.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
42	Township of Pemberton		4,645.00			Optional Safety Budget	Cones, COVID-items, wipes, gloves
43	Township of Pemberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	IT - total care service
44	Southampton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	New server
45	Southampton Township		1,595.00			Optional Safety Budget	Misc safety/covid supplies
46	Southampton Township		593.94			Wellness Program	stand up desks
47	Tabernacle Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	SSL security
48	Woodland Township				4,360.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
	TOTAL	\$656.00	\$558,870.76	\$3,450.00	\$32,140.00		

JIF Bill List Total

\$595,116.76

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

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$184,025 FROM THE
FUND YEAR 2020 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$51,531 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL
EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2020 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,793,392 (inclusive of Elected Officials credits) in Fund Year 2020 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2020; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,887,468 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,793,392 paid in Fund Year 2020 for claims occurring in Fund Year 2020; and

WHEREAS, the difference between what has been paid to the MEL JIF in excess loss funding for workers' compensation and liability claims in Fund Year 2020 (\$1,793,392); and the FUND's potential obligation to the MEL JIF for Fund Year 2020 (\$1,887,468); is \$94,076; and

WHEREAS, , in developing the Fund Year 2020 Budget, the FUND budgeted an additional \$89,949 more than the FUND's maximum obligation for excess workers' compensation and liability loss funding and an additional \$51,531 in excess property premium allowing the FUND the ability to transfer an additional \$141,480 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 60 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$235,556 from the Fund Year 2020 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$184,025 from the Fund Year 2020 MEL Workers' Compensation and Liability Budget line item and \$51,531 from the 2020 MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2020 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 15, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020-_____

A RESOLUTION AMENDING RESOLUTION 2020-08 “ADOPTING FISCAL POLICIES & PROCEDURES” AND RESOLUTION 2020-10 “CASH MANAGEMENT AND INVESTMENT POLICY” AND REQUESTING PERMISSION TO PARTICIPATE IN THE MUNICIPAL EXCESS LIABILITY FUND JOINT CASH MANAGEMENT AND INVESTMENT PROGRAM
(In compliance with P.L.2018, Chapter 40)

WHEREAS, participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI) requires the authorization of the Board of Fund Commissioners of the Burlington County Municipal Joint Insurance Fund; and,

WHEREAS, the Executive Board of the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund has determined that it would be advantageous for the Fund to participate with the MEL in this joint investment program; and,

WHEREAS, P.L. 2018 Chapter 40 provides that the commissioners of a Joint Insurance Fund may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in an agency agreement for services between the joint insurance fund and the MEL's Joint Cash Management and Investment Program: and,

WHEREAS, in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to 18 P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of cash management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-22 36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.); and

WHEREAS, the Burlington County Municipal Joint Insurance Fund adopted Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management & Investment Policy” at their January 21, 2020 Executive Committee meeting; and

WHEREAS, Resolution 2020-08 and Resolution 2020-10 must be amended to include the *Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI)* as a legal depository and investment vehicle for the Burlington County Municipal Joint Insurance Fund before the Fund can participate in the JCMI.

NOW, THEREFORE, BE IT RESOLVED, by Executive Committee of the Burlington County Municipal Joint Insurance Fund as follows:

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

1. The Burlington County Municipal Joint Insurance Fund Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management & Investment Policy” is hereby amended to include the *Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI)* as a legal depository and investment vehicle for the Burlington County Municipal Joint Insurance Fund;
2. The Burlington County Municipal Joint Insurance Fund does hereby authorize the request for permission to participate in the JCMI Program established by the New Jersey Municipal Excess Liability Fund in trust for the participant Joint Insurance Fund;
3. The Burlington County Municipal Joint Insurance Fund authorizes its Treasurer to make formal application to the JCMI program;
4. The Burlington County Municipal Joint Insurance Fund authorizes the Fund Chairman to execute the Agency Agreement with the Municipal Excess Liability Joint Insurance Fund in order to participate in the program. A copy of the Agreement is attached hereto and made a part of this resolution. The Agency Agreement sets forth that the investments of the JCMI shall be at the discretion of the JCMI program and the policies established by the Municipal Excess Liability Joint Insurance Fund. The Municipal Excess Liability Joint Insurance Fund makes no representation as to the financial performance or return to the Fund;
5. The Secretary of the Burlington County Municipal Joint Insurance Fund is hereby directed to forward two certified copies of this Resolution to the Executive Director of the Municipal Excess Liability Joint Insurance Fund;

BE IT RESOLVED that copies of this resolution shall also be provided to the Burlington County Municipal Joint Insurance Fund Administrator, Solicitor, & Fund for their information and action.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
December 15, 2020

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____



***New Member Review Committee Meeting Minutes
November 24, 2020 @ 4:00pm
Via Conference Call / ZOOM***

A meeting of the Burlington County Municipal Joint Insurance Fund's New Member Review Committee was held on November 24, 2020 at 4:00pm Via Conference Call. Those in attendance were:

Kathy Burger, Chair, Coverage Committee, **Medford Township**
Jeff Hatcher, Chair, Finance Committee, **Delran Township**
Glenn McMahon, Chair, Strategic Planning Committee, **Chesterfield Township**
Doug Cramer, Acting Chair, Safety Committee, **Tabernacle Township**
Tim Irons, RMC, **TC Irons Insurance**
Brian Monaghan, RMC, **TC Irons Insurance**
Joshua Brown, Township Administrator, **Mt. Holly Township**
Jason Jones, Mayor, **Mt. Holly Township**
Robert Garish, Senior Loss Control Consultant, **J. A. Montgomery Loss Control Services**
Paul A. Forlenza, MGA, *Executive Director*, **AJG Risk Mgt. Services, Inc.**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJG Risk Mgt. Services, Inc.**
Sheila Ortiz, *Account Representative*, **AJG Risk Mgt. Services, Inc.**

I. Mt. Holly Township Application

Mr. Forlenza welcomed the Committee to the meeting and began introductions and thanked Mayor, Jason Jones and Township Administrator, Joshua Brown for attending today's meeting. Mr. Forlenza then directed the Committee to the New Member Review worksheet prepared for today's meeting.

Mr. Forlenza stated that Mt. Holly Township submitted an application to the Fund for coverage effective January 1, 2021. He then reviewed with the Committee the New Member Review worksheet for the Township highlighting the municipal budget, property values, and number employees and volunteers.

II. Special Exposures

Mr. Forlenza reviewed the Townships Special Exposures including Concession Stands, Day Camp/Care, Fireworks, Lake/Reservoir/Waterfront and Dams/Levees/Dikes.

III. Underwriting Information

Mr. Forlenza then reviewed with the Committee the Township's current insurance coverage and premiums noting that the Township is currently a member of the Statewide JIF. The Township's current premiums for their insurance program is \$415,000.

IV. Loss History

Mr. Forlenza then reviewed the Township's loss history and explained that he received five and half (5.5) years of detailed loss runs from the Statewide JIF's TPA. Mr. Forlenza noted that during the five and half-year period the Township had average annual losses of \$86,200 for all lines of coverage. He mentioned that the average includes a 2015 police workers compensation claim where the officer's left knee was kicked while arresting a subject resulting in \$98,814 in incurred losses and

\$80,170.78 for a police workers compensation claim resulting in an injury to the left eye, left arm & hand injured while arresting a combative subject.

Mr. Forlenza noted that the loss runs do not include any Police Professional claims over the loss period. He noted that he questioned the lack of police professional claims and was assured by the RMC that the loss data was accurate.

V. 2021 Assessment Recommendation

Mr. Forlenza then reviewed the Township's proposed 2021 assessment noting \$154,700 in loss funding to cover potential claims for the Township within the JIF's SIR; operating expenses of \$42,951, member benefits of \$25,166 for a total JIF assessment of \$222,817. Mr. Forlenza then highlighted the MEL assessment of \$138,380; WC & Liability of \$70,598; the Excess Property Premium of \$9,694; the E-JIF assessment of \$9,143; the EPL/POL Premium inclusive of Cyber of \$58,639 and Risk Management Consultant fee of \$25,055 (based upon a 6% fee) for a total annual assessment of \$384,252.

Mr. Forlenza asked if there were any questions. There being none, Mr. Forlenza noted that the total annualized assessment of \$384,252 does include the cost of higher limits that match the current limits for the Township in the Statewide JIF but did not include the Statutory Bond coverage of \$1 million of coverage with a \$1,000 deductible per claim, for an additional \$633 annually.

Mr. Forlenza also reviewed higher and lower limit coverage options for Excess Liability, Excess, EPL/POL, and Directors & Officers Liability coverage for the EMS. He commented that their RMC can assist with the purchasing additional coverage should the Township join the JIF.

VI. Safety Director's Report

Mr. Forlenza noted that the loss control survey completed by the Safety Director's office was complimentary of the Township's overall facilities; however, noted some housekeeping issues that need to be addressed. He noted that the Municipal Building is equipped with a fire alarm system but has no sprinklers. The building does not have a dedicated stand-alone back-up generator but can be hooked up to portable generators in emergency conditions. Overall, housekeeping efforts were found to be good during a walkthrough of the Municipal Building. Throughout the first floor (ground level) of the entire Municipal Building, there were indicative signs of water staining on the concrete block walls and certain pieces of equipment. This section of town is prone to flooding, and it is likely the Municipal Building has flooded in the past. A search of the FEMA Flood Maps revealed that the Municipal Building is located within a Flood Zone (AE). The building appears to be undergoing rehab work from a previous flooding event. Mr. Forlenza also noted that should it be verified that part of the municipal building is in the AE flood zone, a \$500,000 deductible will apply to any flood claim for the municipal building.

During a check of life safety equipment, such as emergency and exit lights, egress paths, and fire extinguishers, all appear to be in good condition with no deficiencies noted. An elevator is present and operational. It receives annual required inspections/certifications. Electrical components, such as panels, fixtures, and extension cords, were found to be acceptable.

Exterior walkways, lots, and building components were generally in good condition apart from an area located along Park Drive, adjacent to the Municipal Building. Numerous concrete sidewalk sections have become raised, possibly from tree routes creating a trip and fall hazard. There are areas of the curb line that have also deteriorated and should be remediated/repared to their intended design.

Department of Public Works:

Mr. Forlenza stated that the Public Works Complex is located at 250 Rancocas Road, Mount Holly, NJ 08060. The building is approximately 4,900 square feet in size and has four (4) large bays with automatic garage door openers. The facility is secured with fencing, a locking gate (after hours), and video surveillance. The Public Works Complex may be receiving an extension to the back of the facility in the future as per the Public Works Director.

The Public Works Complex is open to residents during business hours to bring various waste items (metal, concrete, electronics, brush, etc.) for proper disposal. Adequate signage is posted throughout the complex, displaying all applicable rules, sanitation guidelines, and operation hours.

Normal operations occurring within the Public Works Department for Mount Holly Township include but are not limited to Street/Road Maintenance, Smaller Vehicle Maintenance, Facilities Maintenance, Park & Landscape Maintenance, and Chipping / Brush Operations

Overall, housekeeping efforts were found to be good during a walkthrough of the Public Works Complex. During a check of life safety equipment, such as emergency and exit lights, egress paths, and fire extinguishers, are were found to be in good condition with no deficiencies noted.

Exterior walkways, lots, and building components were generally in acceptable condition. The equipment was found to be in good working order.

Inside the Public Works Department, Lockout / Tag-Out and Right to Know operations were present and should be reviewed annually. Ladders were found to be appropriately secured. Guarding and proper mounting of power tools was acceptable. Proper PPE signage and equipment should continue to be viewable and accessible to all employees. Tools were stored away in an orderly fashion.

A deficiency found within the Public Works Department that should be addressed is adding Flammable Storage Cabinets. Currently, there were none found during this survey, and flammable liquids and solvents are just stored randomly throughout the facility.

Mr. Garish noted that he spoke with the Public Works Director about these items in detail, all of which the Director has indicated he remains to be vigilant on for both his employees and himself; Written Programs, Training, RTK Compliance, & Personal Protective Equipment (PPE).

Mr. Forlenza commented to Mr. Jones and Mr. Brown that the JIF looks for a willingness of the managers and supervisors to help develop a safety culture within all employees which is a big factor in the overall success of a program.

Parks & Playgrounds – Iron Works, Mill Dam, & Monroe Street Parks:

Mr. Forlenza then noted that Mount Holly Township offers a wide range of recreational activities for residents of all ages and a comprehensive park system containing passive and active recreational facilities. The Township Council has appointed a Recreation Committee to oversee all parks. They are also responsible for assisting and setting up many of the programs for users throughout the year. The Township has five total parks, two of which are more passive style parks. The three main parks, which have multiple amenities/features, were surveyed for this report.

Deficiencies found throughout all of these parks include the following:

- Missing labels for the playground structures and swing bays, indicating the age of intended user (2-5) and (5-12) as per playground manufacturer and Consumer Product Safety Commission (CPSC) Publication #325.
- Playground signage indicating rules, hours of operations, prohibitions, and verbiage such as "Adult Supervision is Recommended," etc. Refer to the Public Playground Safety Handbook, CPSC#32.

- Impact Attenuation Material (Playground Surfacing) is missing or inadequate in both depths and use zone dimensions. Rocks being used in numerous areas as impact attenuation material.
- Overgrown vegetation
- Low hanging branches within designated play areas
- Tree roots in designated play areas causing immediate trip hazards/risk of injury
- High platforms with missing/broken barriers
- Broken equipment (Slides, Spring Rockers, Composite Structures, etc.)
- Corroded equipment / Broken welds
- Rubberized protective coating severely cracking, missing, and posing hazards to users
- Missing barriers (fall hazards)
- Protrusion hazards
- Benches not secure, missing/broken pieces, sharp exposed metal edges
- ADA Compliance (Ramps into Playground Area / Accessible Routes)
- ADA Parking Areas / Signage

Signage located at all playgrounds needs to match that of the age-appropriate intended use. Further, equipment pieces should have the intended "age range of users" labels affixed throughout the playground. This is important in distinguishing which equipment is designed for what age, which represents the users' size and abilities. This is especially important when multiple age range pieces of equipment are in the same area. Signage and labels should be placed at an adult eye level.

Safety Director's Conclusion:

Mr. Forlenza then reviewed the Safety Director's conclusion noting that the buildings appear to be in acceptable condition, along with all equipment/vehicles. The Safety Director believes that the most attention would be to their Park System. Several Urgent (U) Suggestions for Improvement have been issued regarding the township park system. This is a never-ending/responsibility for all municipalities that own/operate public parks/playgrounds.

The Safety Director also feels that Mount Holly Township brings to the BURLCO JIF the same types of operations, hazards, and concerns of the other members of the BURLCO JIF. With the presence of safety noticeable throughout the various departments, strong leadership from the top, and employee buy in, the safety culture will only increase and benefit Mount Holly Township as a whole.

Mr. Garish stated that based upon a review of the documentation available to J. A. Montgomery and the survey conducted of the Mount Holly Township; the Safety Director's Office believes that Mount Holly Township is an eligible candidate for membership into the BURLCO JIF.

VII. Executive Directors Report

Mr. Forlenza then reviewed his report stating that the Township's application and supporting information were complete from an underwriting standpoint. From a risk management perspective, the Township of Mount Holly appears to be an acceptable risk.

He noted that Mount Holly Township is located within Burlington County. It is the county seat of Burlington County. The Township is approximately 2.9 square miles, with a population of roughly 9,500 residents. Mount Holly Township is governed under the Township form of government. The five-member Township Committee consists of a Mayor, Deputy Mayor, and three council members, all of who are elected directly by the voters at-large in partisan elections to serve three-year terms of office on a staggered basis, with either two or three seats up for election in even-numbered years as part of the November general election.

The Township has a Municipal Police Department, Public Works Department, and EMS Services (America Squad). The two most significant operations within the Township are the Police Department and the Public Works Department. Mount Holly Township does have its own separate Fire District that is not eligible for coverage from the BURLCO JIF.

Mr. Forlenza stated that as noted by the Safety Director during his survey, and verified by the Fund's property appraiser, it appears that the Municipal Building is situated in two (2) flood zones; the front of the building being in the X500 and rear of the building being in the AE flood zone. Because of the location of at least a portion of this building in the AE flood zone, this building will have a \$500,000 deductible should there be a flood event. It is highly recommended that the Township discuss the purchase of a flood policy with their Risk Manager.

During his inspection, the Safety Director noted several deficiencies that are outlined in the Safety Director's Loss Control Survey. The Survey provides a great deal of detailed information on resources that are available to the Township to address these deficiencies. These include the CPSC for the playgrounds and the ASTM standards for signage. A copy of the Safety Director's Survey will be provided to the Township.

Mr. Forlenza also stated that in speaking with the Safety Director, he noted that while there is no formal Safety Committee, there is a recognition of the importance of Safety. Should the Township join the BURLCO JIF, it is imperative that the Township implement a formal Safety Program including the creation of a Safety Committee that would assist with the development of a Safety Culture that is vital to a successful member. The Safety Director also noted that while the Township employees have access to safety training, opportunities to participate in the training this year have been limited due to the pandemic. MSI NOW would allow access to training for these employees should they join the BURLCO JIF.

In regards to the deficiencies noted at the Township's playgrounds, the Township should develop a five-year master plan to systematically finance and address these areas of concern. Developing and formally adopting a master plan to address these deficiencies could go a long way to assisting the Township in defending liability claims resulting from the condition of the playgrounds while improvements are made.

Due to similar exposures to other BURLCO JIF members, and similar loss patterns to other JIF members over the past five years, we are recommending that the Township's application for membership be approved.

Mr. Forlenza asked if anyone had any additional questions.

Committee Discussions:

Mr. Brown asked if there are any coverage differentials of which Mount Holly should be aware. Mr. Forlenza responded that coverage is very similar based upon the information that was provided to him. He recommended discussing your coverage options with your RMC as they have access to your policies to conduct an analysis. Mr. Monaghan stated that he will follow-up with Mr. Brown following today's meeting.

Mr. Miola explained that coverage is nearly identical; however, the most important is the variety of services that you will receive should you join the JIF. He noted that the JIF has a Wellness Director to assist with internal program for healthy employees and a Technology Director that visits each member to review operating systems to ensure your systems are secure. Mr. Miola also mentioned that the JIF has a strong Cyber Risk Management Program, training for employees online to assist with phishing, etc. The BURLCO JIF also has a strong Safety Program, and a variety of Risk Management Programs such as the TULIP Program that will protect your municipality from liability for the use of municipal facilities by outside groups.

Mr. Forlenza then mentioned that built into the proposed assessment is the Optional Safety Budget. The JIF provides the Township with Funds to help support your local safety program and various

initiatives including the Safety Incentive Program to incentivize safe practices. We also provide you with an allotment of funds on an annual basis for EPL/POL and Cyber Liability costs.

Mr. Cramer, Fund Commissioner, Chair of the Safety Committee, and the Director of Public Works for Tabernacle, works closely with the JIF to ensure Tabernacle's parks and recreation facilities are up to date including CPSC requirements. He noted that it takes a commitment to be a part of the JIF in regards to the Safety Program. He understands the Mount Holly Township has similar issues to those that many of our BURLCO members have dealt with in the past. He noted that he does not expect those corrections to be made to the parks overnight. Mr. Cramer suggested developing a plan to correct them over time should they join the JIF.

Mr. Garish thanked the Township for their assistance in conducting a thorough survey for the application. He explained that the parks could be corrected/addressed over time as it can be a financial burden to expect the corrections to be completed ASAP. Mr. Garish suggested maybe developing a five-year plan to complete the suggested corrections as listed in his report. His office can guide the Township through correction and possibly remove some items.

Mr. Irons, RMC asked if the parks would be "grand-fathered" into being ADA compliant, unless they do a major upgrade or change. He asked how much time would the JIF allow the Township to make corrections, as this could be costly to the Township. Mr. Garish responded that being "grandfathered" into ADA compliant is a gray area; when you alter a property you need to ensure it is ADA Compliant. Mr. Garish stated that he is more concerned with having a blacktop or wooded mulch route to the parks and play structures that are ADA compliant. He does not necessarily need the structures to be replaced to be ADA compliant.

Mr. Garish then explained the Right to Know program and the benefits the Township will receive. He also mentioned the services that are available to law enforcement agencies such as the Police One Training Platform, Police Command Staff Training, and the Police Ad Hoc Committee (that include members from ACM, BURLCO and TRICO) that meet at least twice per year. Mr. Garish also explained the services that the Safety Director's office can provide should OSHA visit a member. He noted that in the event members receives a visit from OSHA, contact them directly and they will respond to the member immediately to abate a citation.

Mr. McMahon commented that membership in the JIF provides access to other Fund Commissioners and helps to build relationships. Other Fund Commissioners are always willing to assist another member.

Mr. Miola then explained another program available to our members; the Employee Practices Liability Helpline noting that should a member have an employment related claim developing in their municipality, there is a hotline members can call for assistance. You will receive a written response outlining the discussion that took place and guidance to possibly avoid a lawsuit. This service is free to the members.

Hearing no additional questions, Mr. Forlenza asked the representatives from Mount Holly to please leave the Zoom call at this time so that the Committee can have further discussions. At this time, the Mount Holly representatives left the call.

Mr. Forlenza then asked the members of the Committee if they had any additional questions or concerns regarding Mount Holly's application that they would like to discuss at this time.

Hearing none, Mr. Forlenza reminded the Committee that he received authorization at the November Executive Committee Meeting to extend an offer of membership to Mount Holly Township if authorized by the New Member Review Committee today. Mr. Forlenza then asked the Committee if they were comfortable authorizing his office to release an offer of membership to Mount Holly based upon today's discussions. The Committee agreed to extend an offer of membership to Mount Holly effective January 1, 2021 in accordance with the assessment figures outlined. Mr. Forlenza then thanked the Committee for their participation and noted that he will develop and release an offer

New Member Review Committee Minutes
November 24, 2020

of membership to Mount Holly over the next couple of days. Mr. Forlenza stated that the minutes from today's meeting will be included in the December Executive Committee meeting agenda and he will provide a report to the membership during the meeting. He will keep everyone informed of the decision made by Mount Holly.

There being no further business, the meeting concluded at 5:10 PM

File:	BURLCO/2020/New Member Review Committee	Tab	11/24/2020
	BURLCO/GEN/New Member Review Committee	Tab:	Mount Holly Township
	BURLCO/Apps/Mount Holly Township	Tab:	New Member Review

***Safety Committee Meeting Minutes
November 24, 2020 @ 1:30pm
Via Zoom/ Conference Call***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Ramblewood Country Club, Mount Laurel, New Jersey November 24, 2020. The meeting was called to order at 1:30pm.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Township**
Kyle Tuliano, **New Hanover Township**
Mary Picariello, **North Hanover Township**
Kathy Hoffman, **Southampton Township**
Donna Facenda, **Southampton Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Ilene Laursen, **Conner Strong & Buckelew**
Brian Monaghan, **Insurance Agency Management**
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J Gallagher**
Sheila Ortiz, Account Representative, **Arthur J Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Amanda Somes, **Bass River Township**
Tom Pullion, **Edgewater Park Township**
Michael Fitzpatrick, **Mansfield Township**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**

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

I. MINUTES OF JULY 21, 2020 SAFETY MEETING (E-mailed 11/12/2020)

Mr. Miola indicated that a copy of the July 21, 2020 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Mr. Miola asked if there were any questions. No questions were entertained.

II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish emailed a copy of the Safety Director's Semi-Annual Loss Control report for the Committee's review. He briefly reviewed the abridged version of the report with the Committee.

Mr. Garish highlighted that for MSI Trainings there were 327 Instructor-led in person trainings that took place prior to the pandemics as of 11/20/2020. As of 10/30/20, there were 630 Instructor led webinar trainings that have been taken by our members.

Mr. Garish then reported 16 video rentals from the MEL Media Library as of 11/20/20.

Mr. Garish indicated that ***MSI Now*** is the new video streaming service that has about 130 titles available for streaming right to your workplace. ***MSI Now*** had 22 courses taken from the new platform. He noted that ***MSI Now*** will eventually replace the MEL Media Library.

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

III. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Garish reported that there are no members currently on Safety Intervention or Monitoring at this time. He mentioned that it has been difficult to visit a few members due to COVID. His office will make every attempt to visit those outstanding members and will let the Committee know if there are any concerns.

Mr. Forlenza asked if there were any other members of concerns at this time. Mr. Garish stated he and Mr. Saville do not have any members to be placed on safety intervention or monitoring. Mr. Saville stated that all members have been cooperating especially during the pandemic.

IV. BURLCO JIF LOSS RATIO REPORTS – September 30, 2020

Mr. Miola indicated that the Loss Ratio Reports are being prepared and will be sent to the members when they are available. He noted that the staff has been working diligently to make these reports available electronically. Mr. Forlenza commented that the September 30, 2020 numbers are delayed by about two weeks. He noted that they are in the process of transitioning the report to Origami.

V. MEL LOSS RATIO REPORTS – September 30, 2020

These reports will accompany the Loss Ratio Reports described above.

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

VI. REGIONAL TRAINING SCHEDULE

Remaining 2020 Regional Trainings:

- **D.E.R. Training:** This training was a carry-over from last year but was put off until 2021 because of COVID-19.
- **Health & Wellness – Stress Management:** Ms. Schiffer, Wellness Director, held a Health & Wellness Seminar on 10/27 and 10/29. Mr. Garish commented that this training was supposed to be a regional training, which was going to include Lieutenant Walsh from the Voorhees Police Department. He noted that Mr. Walsh will be invited back in 2021.
- **First Amendment Audit** – Scheduled as a Webinar for 10/15, 10/28, 11/11 & 11/17 total of eight (8) sessions to be completed by the end of 2020. Mr. Garish mentioned that this

training was supposed to be held in person; however, Mr. Hummel went above and beyond to ensure the members would have this training available during COVID. He noted that this training is available to all members and that no one is exempt from this training.

2021 Regional Training Schedule

Mr. Garish discussed the proposed 2021 Regional Trainings and stated that he does not want to overwhelm the members as most of the 2020 courses are being moved into 2021.

As a result, the following 2021 Regional Training was proposed:

- Safety / Claims / Wellness Coordinator Roundtable
- Public Sector Employees Stress with Lt. Bill Walsh
- DER Training
- Seasonal Employee Training

VII. SAFETY DIRECTOR'S BULLETIN

Mr. Miola commended J. A. Montgomery for their efforts during the last seven months and providing up to date information to our members.

Mr. Garish referred the Committee to a copy of seven (7) Safety Director Bulletins that have been distributed since their last meeting.

- National Preparedness Month
- National Fire Prevention Week
- Emergency Remote Meetings Protocols
- Holiday Celebrations and COVID-19
- Executive Order 187 Reopens Indoor Sports' Practices and Competitions
- Mandatory COVID-19 Workplace Safety for NJ Employers
- Executive Order 192 Guidance

Mr. Garish indicated that there is an additional Safety Bulletins currently in the pipeline regarding to First Responders specifically to Firefighters and Junior Firefighters. He noted that Mr. Shives from his office has already spoken to Mr. Ruprecht to prepare the Safety Bulletin to distribute. His office will continue to send the regularly scheduled Safety Bulletins during the Fall & Winter months.

VII. SAFETY DIRECTOR'S MESSAGES

Mr. Miola mentioned that the Safety Director's office released the following message to the members since the Committee's last meeting:

- Protecting Children from Abuse Training – Law Enforcement Personnel

Mr. Hummel clarified that if police agencies attended the Command Staff training it is covered. We are asking first line supervisors and first line personnel to watch a 20-minute training video located on the NJMEL Website. He noted that these bulletins are emailed directly to the Police Chiefs.

VIII. MEL SAFETY INSTITUTE

Mr. Garish referred the Committee to pages 15-18 to review the current members' usage of the following:

- MSI NOW – 327 Courses (Mr. Garish mentioned that these towns had high uses for this program: Hainesport, Mt. Laurel, Pemberton Township and Southampton.)
- MEL Online Training – 630 classes as of September (Mr. Garish mentioned thee towns had high uses for this program: Bordentown Twp., Chesterfield, Florence, Medford, and Pemberton Township.)
- MEL In Person Training – via Zoom – 22 classes (since the pandemic) will continue to roll out. (Delanco, Delran, Florence, Mansfield, Medford and Pemberton Township had the most uses of this program.)
- MEL Video Library – 10 “rentals” (still available)

Mr. Garish mentioned that his office is currently developing a 2021 MSI Training Announcement package to distribute to our members.

IX. S:ERVE

This program is an online driver-training program available for Police, Fire and EMS.

X. WELLNESS INITIATIVE

Ms. Schiffer reviewed her activities throughout Fund Year 2020:

Ms. Schiffer mentioned that she continues with her weekly Zoom Fitness workouts and will continue as long as the members attend. She is looking to record some of her workouts for those employees that are unable to attend can do the exercises either at work or at home safely.

Ms. Schiffer reported that she ran a “pilot program” called Nutrition for Transition, a 4-week workshop on challenges of nutrition. Last week she launched her 2nd workshop on giving yourself the Gift of Peace: peach of mind as we discuss possible COVID blues, anticipations going into this holiday season and how to manage the many roles we play.

Ms. Schiffer mentioned that she made a few in person meetings by appointments. She is very much open to onsite visits and presentations if planned. Wellness initiatives were still attempted by half dozen towns but in a very low profile by these towns: Hainesport, Edgewater Park, Delanco, New Hanover, Florence and Bordentown Township. Most of the towns she did not hear from until the expiring funds notice deadline was approaching.

Ms. Schiffer tries to stay connected with the members throughout the year. She has offered many ideas and suggestions on ways to incorporate wellness. Ms. Schiffer understands that this is a unique year; however, the focus did not stop. She reported that those towns that kept wellness throughout the pandemic did more things that did not require everyone being together. Some things that did not require everyone being together. Ms. Schiffer mentioned some things that took place during the pandemic:

- Offered flu shots; some giving out healthy goodie bags for those who attended
- Virtual presentations
- Chair massages
- Tumblers
- Trackers
- Blood pressure cuffs for employees
- Ergonomic desk chairs and stand up desks
- Pressure point massaging tools
- Offset the cost of EAP
- Fresh produce and healthy snacks for office
- Challenges for self-care in the form of Bingo
- Promoting gratitude board and Random Acts of Kindness
- Recipe swap) plan to make it into an employee “Healthy Cookbook”

Ms. Schiffer stated that she is working with a Trainor who recently did a virtual stretching demo for a Public Works crew in my other JIF. He is an instructor of Qigong and mindful breathing.

Ms. Schiffer then mentioned that there is proposed pilot program for Law Enforcement & Career Firefighters that is run by Dr. Janine Elias, the President of Elias Institute of Professional Coaching located in California. She referenced a proposal for *Transformational Leadership and Resiliency Group Coaching: Law Enforcement*. Ms. Schiffer commented that Dr. Elias has over 30+ years of experience in leadership development, professional coach training and education. The format of the coaching program would consist of a 6 week (one 90 minute session per week) group coaching program that would be divided into three (3) groups (G#1 Chiefs, G#2 Middle Manager, G#3 Front Line Supervisors). Each participant will receive three (3) short assessments (5-10 minutes to complete) to be administered prior to the coaching program and again following the conclusion of the program.

Following a brief description of the program, Ms. Schiffer mentioned that although Dr. Janine Elias and her colleague are waving their fees for the pilot program. The proposal is to have four (4) towns participate in the pilot program. The fee for the assessments per officer are as follows: 3 participants per municipality @ \$375 per officer = \$1,125 x 4 towns = \$4,500. The cost covers three (3) assessments. Dr. Elias, her researcher and assistant have all waived their salary for this pilot program. Mr. Miola questioned Ms. Schiffer's \$4,500 cost as the other two JIFs authorized \$1,500 to begin the pilot program. Ms. Schiffer explained that the assessments are based on three (3) officers per town at the \$375 cost. Mr. Miola commented that he will was not was not aware that the program required three (3) police officers per municipality. He will reach out to the other two JIFs to receive authorization for the extra funds.

Mr. Miola asked the Committee for approval of \$4,500 for the 3-4 agencies in the BURLCO JIF to move forward with the assessments. He noted that there was a lengthy discussion at the last Police Ad Hoc Committee where they embraced this program. A motion was made by Mr. Ingling and a second by Ms. Provenzano for the approval of \$4,500 for the 3-4 agencies in the BURLCO JIF to move forward with the assessments; All in Favor.

In conclusion, Ms. Schiffer mentioned an additional Wellness Webinar *Facing Uncertainty* will be held on December 8, 2020 at 10:00am.

Wellness Budget

Mr. Miola referred the Committee to a copy of the 2020 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2020. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2021. He stated that this notice is included in the Executive Committee agenda packet on a monthly basis.

XI. POLICE TOPICS

Police One Academy

Mr. Garish mentioned that 19 agencies out of 20 members have signed up with a total of 16 agencies taking courses. He then referred the Committee to a listing of member's participation. 1,186-courses were completed as of November 12, 2020.

Lexipol – Risk Management for Law Enforcement –Policies and Procedures

Mr. Hummell explained to the Committee that Lexipol is a good program that can assist agencies with their policies and procedures. He noted that if agencies are interested they would have to contact Lexipol to set that program up. Mr. Hummel indicated that there is a cost associated with this service.

Law Enforcement Bulletins

Mr. Hummel encouraged members to review Police Bulletin LE 2020-10 in regards to monitoring students in virtual classrooms. We are asking our law enforcement partners to reach out to local schools to develop a protocol in case a student or a teacher is in need of assistance and how they would go through the process.

Police Ad Hoc Committee

Mr. Hummel noted that the last Police Ad Hoc Committee Meeting was conducted via Zoom on September 23, 2020. He noted that the meeting was very well attended and a lot of information was covered. Mr. Hummel mentioned that there were discussions regarding police cameras and ensuring that the officers that are reviewing the tapes are properly trained. This is crucial during a court case.

The next Police Ad Hoc Committee Meeting will be held in the beginning of 2021.

XII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to the August 17, 2020 MEL Safety & Education minutes. He noted that the minutes are self-explanatory. These minutes are included so the members are aware of the statewide initiatives.

Mr. Miola noted that the last MEL Safety & Education Meeting was held on November 10, 2020

XIII. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville mentioned that the advisory committee has not met due to the pandemic since July. They tried to have a meeting in October; however, there were not enough attendees to hold the meeting. Therefore, the next PEOSH Advisory Committee Meeting will be scheduled for January 2021.

Mr. Saville report that most of the visits that PEOSH are conducting are COVID related. They will respond to all imminent danger, fatalities, complaints, serious injury notifications on a case-by-case basis by either phone or correspondence in person based on the manor in accordance with the PEOSHA Act and Field Operations Manual.

Mr. Saville mentioned that all on-site visits will be coordinated with the employer by appointment only to ensure it is safe for a compliance officer to visit the facility.

Mr. Saville commented that due to the pandemic the *Most Frequent Citations from January 1, 2020 through June 30, 2020* are the most current. Mr. Saville mentioned that the most frequent cited were Portable Fire Extinguishers, Electrical Equipment, Floor Jacks – Auto Lifts and Recordkeeping. He noted PEOSHA is focusing on the reporting of cleaning supplies and sanitizing supplies purchased as a result of COVID-19.

XIV. OPTIONAL SAFETY BUDGET

Mr. Miola directed the Committee to a copy of the 2020 Optional Safety Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2020. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2021. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis.

XV. SAFETY INCENTIVE PROGRAM

2019 Program

Mr. Miola directed the Committee a spreadsheet packet depicting available balances from the 2019 SIP awards. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

2020 Safety Incentive Program

Mr. Miola indicated that there have been brief discussions regarding the 2021 Safety Incentive Program and do not feel the need to make significant changes to the program. He noted that the S:ERVE Program will carry-over to 2021.

Mr. Miola commented that the proposed 2021 Safety Incentive Program will be sent to the Committee and will highlight any changes for review in December. The Committee approved.

2021 Program

Member Status

Mr. Miola asked if all members will qualify for the 2020 Safety Incentive Program. Mr. Garish responded that all members qualified for awards under the SIP Program. Mr. Garish responded that for transparency purposes they are working with members to ensure they hand in a few documents that are required such as Self-Assessment Forms and participation in some programs. They understand the challenges that the members are facing as result of the pandemic. Mr. Garish stated that his office will ensure they will be on track by the end of the year. He stated that another reminder will go out regarding the Self-assessment form.

Mr. Garish mentioned as a result of COVID the S:ERVE program will be removed from the SIP in 2021. The program will still be available to the members.

Mr. Saville stated that we are unsure how our visits will take place in 2021 because of the pandemic. He suggested the possibility of eliminating the self-assessment form and revert back to the "Departmental Summary Report" electronically. This will allow the members to report online and once submitted it would be sent directly to our office. The summary report will allow members to report what they completed for the quarter to include safety meetings, JSO's and tool-box talks, etc. Mr. Saville stated that this would give the consultants a summary of each member's progress. Mr. Miola commented that everyone would be in favor of simplifying certain requirements for the SIP. He noted that more information would be required for the members to complete. Mr. Saville stated the information will be posted to the JIF website. He noted that he and Mr. Garish are still in the planning stages and will keep the Committee informed on their progress. Mr. Cramer commented that this would be a good approach as a result of COVID-19.

Outstanding Suggestions for Improvement

Mr. Miola mentioned that the Safety Director's office will monitor the Outstanding Suggestions for Improvement and report back to the Committee in December

Budget & Awards

Mr. Miola indicated that normally the Committee will review the SIP Budget & Awards during our December meeting. However, since this is our last meeting of the year he asked the Committee for approval to submit the recommended 2020 BURLCO JIF Safety Incentive Budget and Award via email for Committee approval

XVI. FUND COMMISSIONER ATTENDANCE

Mr. Miola commented that during the last Strategic Planning Committee there was a discussion in regards to reducing member's *Optional Safety Budget* if there attendance falls below a certain ratio. He stated that it is important for the members to stay engaged and understand what goes on in the JIF. Valuable information is provided each month that needs to be relayed back to the member municipalities.

Mr. Miola stated members that participate on sub-committees take the burden off other members of the JIF by being involved and attending those committee meeting. These meetings assist with the development of certain programs for all JIF members. Mr. Miola commented that the Strategic Planning Committee has expressed concern regarding member attendance over the past few years. He noted that these members have been notified through correspondence and discussions with their governing body and RMC. Their attendance continues to suffer despite the fact that the Executive Committee meetings have been held virtually.

Mr. Miola asked the Committee for their feedback on how to handle non-attendance. Mr. Cramer commented that if those towns are participating in the safety program and their experience rating is good, how do we reduce their OSB? He stated that we added the optional incentive to entice those members that had poor attendance to give additional funds if they attended meetings. However, their attendance has not changed. Mr. Cramer indicated there are a group of Fund Commissioners that will be retiring; therefore, if those certain towns do not attend, it almost gives them a free pass. He noted that as the Safety Chair he does not want the Funds to be reduced, as it will take away from their safety efforts.

Mr. Forlenza agreed with Mr. Cramer that he does not want it to be a disincentive for the members. He noted that if a Safety Coordinator is doing everything to the best of their ability and an Elected Official is the Fund Commissioner that does not attend the meeting. At that point, you are hurting the Safety Coordinator and his role and what he is trying to accomplish as a result of not attending meetings. Mr. Cramer stated that he does not have an easy answer on how to solve the problem; he just wanted to make the Committee aware of his opinion. Discussion ensued.

Following a lengthy discussion, Mr. Cramer suggested getting the RMC's involved by having them speak to those members towns and their governing body directly. Mr. Miola and the Committee agreed to ask the RMC to get involved as they have a stronger relationship with their governing body. Ms. Laursen and Mr. Monaghan both RMC agree that RMC's should be handling the discussion directly with the governing body and Fund Commissioners for those towns that have poor attendance. Mr. Miola stated that he will reach out to the RMCs.

XVII. 2021 SAFETY & WELLNESS CALENDARS

Mr. Miola stated that the Wellness Calendars were ordered and will be distributed to the members in December. He indicated that since the calendars are very heavy to mail the calendars will be delivered between the Wellness Director, Safety Director and RMC's.

XVIII. 2021 SAFETY KICKOFF BREAKFAST

Mr. Miola indicated that he does not think the Safety Breakfast will take place due to COVID-19. Although, we may not be doing door prizes there will be awards to recognize those that have gone above and beyond.

XIX. 2021 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Miola mentioned that the Safety & Claims Coordinator Roundtable will be held virtually to provide the information they need. This will be scheduled in either late March or early April. He also noted that his office will research a small gift that could be mailed to the Safety & Claims Coordinators for their efforts.

XX. RECREATIONAL MARIJUANA

Mr. Miola noted that on Tuesday, November 3, 2020 the voters approved the Constitutional Amendment to decriminalize marijuana in New Jersey. Mr. Forlenza mentioned that Recreational Marijuana has been a topic of discussion since last year when it was contemplated as a ballot initiative. The MEL Safety & Education Committee has been monitoring this topic heavily including the members of the Employment Practices Liability Committee. He anticipates the rollout of this program is about 18 months out to have a storefront in New Jersey. Mr. Forlenza stated that we all have concerns for our member towns, if employees are suspected to be under the influence of recreational marijuana. Mr. Miola stated that he just wanted to keep the Committee informed and what impact it will have for the JIF.

XXI. NEXT MEETING

Mr. Miola mentioned that in the fall the Committee decided to meet three (3) times per year vs. four (4) times per year. He asked the Committee if they would like to continue this process or move back to four (4) meetings per year.

Following a brief discussion, the Committee would like to continue meeting three (3) times per year in 2021.

There being no further business, the meeting adjourned at 2:34 p.m.

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

Tab: 11/24/2020
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THIRD QUARTER SAFETY DIRECTOR'S REPORT

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2020**

PREPARED BY

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Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY	2
1. Executive Safety Committee	3
2. Participation in Claims Process / Accident Investigation	3
3. Written Compliance Programs / Bulletin Updates	3
B. PROGRAMS	3
1. Safety Incentive Program	3
2. Road, Sign, and Walkway Program.....	5
3. Law Enforcement Services.....	6
4. Right to Know (RTK).....	6
5. S:ERVE / Attention and Distracted Driving	7
6. Facility Checklist, Job Safety Observations, Tool-Box Talks	8
C. TRAINING	8
1. Regional Training Plan / Safety Breakfast / Additional Training.....	8
2. MSI Training and Participation / MEL Medial Library	9
D. REPORTS	10
1. Attendance at Meetings of the Fund.....	10
2. Monthly and Quarterly Reports Semiannual Loss Analysis	10
3. Semi-annual/Annual Loss Analysis	10
4. Planned Service Activites for Fourth Quarter.....	10

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

**2020 THIRD QUARTER
SAFETY DIRECTOR REPORT**

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

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

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

Right to Know Inventory and Labeling Surveys for 2020 have continued throughout the year. The electronic distribution to all members of the Central File DropBox has been completed for the surveys conducted in 2019. All members should have submitted their 2019 RTK surveys by November 15, 2020. (Extended from July 15, 2020)

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program

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

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

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

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

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

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

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

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

- COVID 19 Update (LE 2020-01)
- L.E. Exposure to COVID 19 Guidance (L.E. 2020-02)
- SLEO II Guidance (L.E. 2020-03)
- FORD Motor Vehicles (L.E. 2020-04)
- Identifying the Unseen Victims of the Pandemic (L.E. 2020-05)
- Firearms Training and Hearing Protection (LEO 2020-06)
- Strengths, Weaknesses, and Opportunities (LEO 2020-07)
- Outdoor Dining Considerations (LEO 2020-08)
- Strategic Partnerships (LEO 2020-09)
- Remote Learning Challenges for Police Leaders (LEO 2020-10)

Police One Training Academy is offered to the members to help reduce the skyrocketing costs associated with police-related injuries and lawsuits. Police One offers training in many different areas of importance to law enforcement personnel. All JIF Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc Committee representatives, along with identifying additional courses on an annual basis. Courses include but not limited to:

- Sexual Harassment
 - Ethics
 - De-Escalation / Minimizing Use of Force
 - Officer Well Being
 - Fitness & Nutrition
 - Cultural Diversity
 - Handling Robbery Calls
 - Interviews and Interrogations
 - Cyber Security Threats
 - Protection from Ransomware and Phishing Attacks
 - Anti-Bias Training for Law Enforcement
 - The Risk of Social Media in the Workplace
 - COVID 19
- User Activity:
 - 19 of 20 Police Agencies enrolled as of 7/20/2020
 - 16 of 20 Agencies actively taking courses
 - 1,186 total uses as of 11/12/2020

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs to be held in 2020 are listed below.

- **The Safety Breakfast** was held on March 5, 2020.
- **The Safety Coordinators/Claims/Wellness Coordinator Roundtable** was held on March 5, 2020, immediately following the Safety Breakfast

- **DER Regional Training** was to be held on March 16, 2020
(Postponed-Moved to 2021).
- **Health & Wellness – Stress Management – 3rd / 4th QTR 2020**
(Postponed - Moved to 2021)
- **First Amendment Audit / Building Security** was to be held on May 11, 2020
(Canceled In-Person– Moved to Virtual Sessions (8) via Zoom)
 - October 21 (10 AM & 1PM)
 - October 28 (10 AM & 1PM)
 - November 11 (10 AM & 1PM)
 - November 17 (10 AM & 1PM)
- **Annual Retreat -** (Cancelled COVID 19)

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

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

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

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

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

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

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

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

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

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

To access the streaming videos, log-in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the right side of the page, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College.

Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added into their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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

3. Semi-Annual/Annual Loss Analysis

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

PLANNED SERVICES ACTIVITIES FOR FOURTH QUARTER

- Continue member Loss Control Visits
- Continue designated Law Enforcement Visits
- Continue Promotion of Police One training platform
- Continue Promotion of S:ERVE & ADD Programs
- Continue Promotion of various Learning Platforms (MSI, MSI NOW, MEL Media Library)
- Distribution of Safety Director Messages/Bulletins
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Review of Outstanding Suggestions for Improvement (OSFI)
- Continue emphasis on MSI Instructor-led (Zoom) /Online Training Programs / MSI NOW
- Preparation of 2021 Safety Incentive Program / Regional Training Plan



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	David Matchett , Shamong Township
#4	Brandon Umba , Lumberton Township
#5	Steve Ent , Westampton Township
#6	Vacant
#7	Vacant



Municipal Excess Liability Joint Insurance Fund

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

Date: November 18, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: November MEL Report

Covid 19: Board of Fund Commissioners accepted Management Committee's recommendation and authorized the Fund Attorney to work with Coverage Counsel to review the matter of virus' as a single occurrence, since Safety National has yet to commit to the Fund's understanding of coverage.

Market Renewal Update: Executive Director and Underwriting Manager provided an update on the market renewal, including the possible formation of a Captive. There have already been discussions with the state and they appear to be supportive of the concept of the MEL forming a Captive that would be domiciled in New Jersey. Board of Fund Commissioners adopted a Resolution authorizing the perfection of an application.

Underwriting Manager is still marketing the 2021 renewals to confirm final negotiations. Board authorized the Reinsurance Committee to meet and confirm final negotiations. Board may also consider scheduling a special meeting in December to approve negotiations.

Elements of the Cyber Liability Policies are expected to be modified in 2021, Committee also discussed concerns about claims handling for cyber liability by the carrier.

Requests for Proposals: Competitive Contracting RFPs were issued for the majority of the MEL's contracts with responses and were due in September. Claims Review Committee was assigned to evaluate Third Party Administrators and Managed Care; Safety & Education assigned to Safety Director/Training and the Management Committee was assigned all others. Committees have met, or are scheduled to meet, to review responses before each completing scoring sheets - which will be tallied and a summary posted on the MEL website prior to taking formal action at the January 2021 Reorganization meeting.

Employment Practices Program: A webinar was held on October 29th to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee

Handbook. Fund Attorney is preparing a summary of the Q&A and will distribute to members for information. It is likely a second webinar will be scheduled during December or January. Memorandum will include clarification on Protecting Our Children from Abuse policy and training.

Board authorized an expenditure not to exceed \$5,000 to engage Matthew Giacobbe to prepare a manual specific to volunteers.

2020/2021 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference and is scheduled for Wednesday November 18th at 3:15PM.

Remote Public Meetings: The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding public access of public meetings during a declared emergency. Board adopted a Resolution establishing remote attached meeting procedures applicable during a declared state of emergency.

Executive Order 192 Guidance: Safety Director and Fund Attorney worked together to prepare a draft bulletin updating members on the Governor's Executive Order concerning COVID-19 protocols in the workplace. Once finalized the bulletin will be distributed to members.

Legislative Committee: The committee last met on October 14th and submitted minutes of that meeting for information. The committee will next meet on February 5, 2021.

Safety & Education Committee: The committee met on November 10th and submitted minutes of that meeting. The committee will meet next on January 22, 2021.

RCF Report: The RCF met on October 21st to adopt their 2021 budget and confirm the transfer of Fund Year 2016 claim liabilities. A copy of Commissioner Clarke's report on the RCF October meeting was distributed. In addition, the Board adopted a resolution authorizing the transfer of Fund Year 2016 valued as of December 31, 2020.

Commissioner Clark was elected to represent the MEL JIF on the RCF Board.

Cyber Task Force: The MEL's Cyber Task Force met on October 30th to finalize clarifications on Tier 1 and Tier 2 of the Cyber Risk Management Program, as well as, review a third Tier option. Committee anticipates release of the updated program during 1st quarter of 2021.

Coverage Committee: A meeting of the coverage committee is in the process of being scheduled.

Claims Review Committee: The Claims Review Committee met on October 21, 2020 and will meet next on December 2nd.

Fund Newspapers: Currently the MEL has 4 newspapers designated as official papers for legal notices, which were selected during the MEL's inception to address the whole state. The

MEL newspapers are *The Star Ledger*, *The Courier Post*, *The Press of Atlantic City* and *Asbury Park Press*. Legal notices are routinely posted on the MEL website and many publications also post their legal notices online. Committee agreed to designate two official newspapers (Star Ledger and Courier Post) to meet state regulations requirements; action to be confirmed at the 2021 Reorganization meeting.

RESOLUTION NO. 39-20
RESOLUTION OF THE MUNICIPAL EXCESS LIABILITY JOINT
INSURANCE FUND TO ESTABLISH REMOTE MEETING
PROCEDURES APPLICABLE DURING A DECLARED STATE OF
EMERGENCY

WHEREAS, on March 9, 2020 in response to COVID-19, Governor Phil Murphy issued Executive Order 103, which declared a state of emergency that has been extended by the Governor and remains in full force to this day; and

WHEREAS, by way of additional Executive Orders, the Governor has established extensive social distancing protocols to protect the health, safety and welfare of New Jersey citizens; and

WHEREAS, in accordance with the Executive Orders relating to COVID-19 and the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. (“OPMA”), local government units, including the Municipal Excess Liability Joint Insurance Fund (“Fund”), have continued to hold public meetings via remote platforms to ensure the continued operation of local government with participation by the public, in a way that limits public health risk; and

WHEREAS, in March 2020, the New Jersey Department of Community Affairs, Division of Local Government Services (“DLGS”) issued “Local Operational Guidance – COVID-19: Guidance for Remote Public Meetings in New Jersey,” which provided specific guidance regarding holding remote public meetings under the OPMA; and

WHEREAS, on September 24, 2020, the DLGS issued Local Finance Notice 2020-21 (“LFN 2020-21”), which provided a synopsis of newly promulgated emergency regulations N.J.A.C. 5:39-1.1 through 1.7, which establish standard protocols for remote public meetings governed by the OPMA and held during a Governor-declared state of emergency; and

WHEREAS, LFN 2020-21 additionally stated that the emergency regulations presently in effect are proposed for permanent adoption in the October 19, 2020 New Jersey Register, with comments submitted no later than November 18, 2020; and

WHEREAS, under emergency regulation N.J.A.C. 5:39-1.4(h), a local government unit is required to adopt by resolution standard procedures and requirements for public comment made during remote public meetings, as well as for public comments submitted in writing ahead of the remote public meeting.

NOW THEREFORE BE IT RESOLVED that the Executive Director’s Office of the Fund, does hereby resolve and agree to adopt the following procedures regarding public comments during remote public meetings:

1. Public comments for a remote public meeting shall be limited to 5 minutes for each speaker and may be made during the designated public comment section of the meeting or submitted in writing to the Executive Director’s Office of the Fund no later than four (4) hours prior to published start time of the remote meeting. Written public comments must be emailed to the

Executive Director's Office at: _____ or mailed to the Executive Director's Office at: _____. Written public comments may not be submitted via any other form of electronic communication.

2. Written public comments submitted via email or mail must include the individual's name, full address and contact information (telephone number and/or email address), as the Executive Director's Office reserves the right to verify the submitter's identity.
3. Written public comments submitted in accordance with this resolution shall be read into the remote meeting record at the end of the last public comment section, subject to the time limit in place for in-person comments. Written public comments containing profanity or vulgarity will not be read into the record. The chair and/or presiding officer of the remote meeting reserves the right to read similar or duplicative comments into the record in a summary fashion and will do so uniformly for all similar/duplicative comments.
4. Members of the public who submit written public comments regarding a specific agenda item that is scheduled for public hearing (such as a budget or bylaws amendment, etc.), should designate the agenda item and title to which their written public comments apply. Written public comments received after the four (4) hour deadline set forth by this resolution will not be read into the record or become part of the meeting record.
5. The procedures and requirements for making public comments during a remote meeting, along with an explanation of the audio muting function of the electronic communications platform being used, shall be announced at the beginning of the remote public meeting.
6. With respect to public participation at a remote public meeting, the following procedures shall be incorporated:
 - a. A member of the public who has submitted written comments prior to the meeting in accordance with this resolution, attends the remote public meeting, and wishes to participate during the public comment portion, will be deemed and treated as having already had the floor once.
 - b. If a member of the public disrupts a remote public meeting, the chair and/or presiding officer of the remote public meeting shall facilitate a dialogue with that member of the public to the extent reasonably permitted by the electronic communications technology.
 - c. The chair and/or presiding officer of the meeting shall mute or continue muting, or direct appropriate staff to mute or continue muting, the disruptive member of the public and warn them that continued disruption may result in their being prevented from speaking during the remote public meeting or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption and use of profanity.
 - d. A member of the public who continues to act in a disruptive manner after receiving

an initial warning shall be muted while other members of the public are allowed to proceed with their questions or comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to make comment. Should the person remain disruptive, the individual may be muted or kept on mute for the remainder of the remote public meeting, or removed from the remote public meeting.

- e. The chair and/or presiding officer of the remote meeting shall reserve the right to take necessary action to protect the rights of the public to participate in the remote public meeting.
7. If this resolution conflicts with any other policy or procedures of the Fund, the terms herein shall prevail.

This Resolution shall take affect immediately.



**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: November 18, 2020

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The E-JIF Coverage Committee meet on November 18h prior to the Executive Committee meeting to discuss revising some of the stormwater training videos produced by the E-JIF. Currently, the stormwater training videos are being used all over New Jersey to meet an annual training requirement. In the almost 15 years these videos have been in use, the stormwater permit requirements have changed, but the videos have not. As such, we will look to remake these videos in the same manner as last time, which includes allowing the NJDEP a chance to review and have editorial privileges over the content to ensure compliance with their intent, while getting their endorsement in return that these will be accepted by the Department as satisfying the current stormwater permit requirement. A formal request with a budget will be brought before the Board at our next meeting.

APPOINTMENT OF EXCESS CARRIER - The Executive Committee adopted Resolution #30-20 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2021.

2021 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2021 Reorganization Meeting for the E-JIF on Wednesday, January 6, 2021 at 10:50 AM via Zoom was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2021 slate. Their recommended slate will be presented at the January 6, 2021 reorganization meeting.