



AGENDA PACKET



**Tuesday, February 16, 2021 at 3:30 PM
Via Zoom Conferencing**

<https://zoom.us/j/98447662118>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 984 4766 2118

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, February 16, 2021 – 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 **January 19, 2021** Meeting Minutes.....Pages 1-17
 - B. Adoption of the **January 19, 2021** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 18-70
 - A. Lost Time Accident Frequency.....Pages 22-23
 - B. Certificates of Insurance.....Pages 24-39
 - C. Financial Fast Track Report.....Page 40
 - D. Regulatory Filing Checklists.....Pages 41-42
 - E. 2019 Safety Incentive Program Awards
 - F. 2020 Optional Safety Budget.....Page 43
 - G. 2020 Wellness Incentive.....Page 44
 - H. 2020 EPL/Cyber Risk Management Budget.....Page 45
 - I. EPL Compliance StatusPage 46
 - J. Statutory Bond Status.....Pages 47-48
 - K. Skateboard Park Approval Status.....Page 49
 - L. Capehart & Scatchard Updates.....Pages 50-53
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. 2021 MEL Coverage Bulletins.....Pages 54-55
 - O. Police Command Staff Training
 - P. Managerial & Supervisory Training
 - Q. Non-Supervisory EPL Employee Training.....Pages 56-61
 - R. 2020-2021 Elected Officials Training.....Pages 62-67

S.	Land Use Training Certification.....	Page 68
T.	Payroll Audits	
U.	Property Appraisals	
V.	Police Accreditation Announcement.....	Pages 69-70
W.	Annual Planning Retreat Update	
X.	Inclement Weather Policy	
Y.	Website	
Z.	New Member Activity	
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A.	Closed Cases.....	Page 71
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IX.	Safety Director's Report	
A.	Activity Report	Pages 74-76
B.	Police One Training.....	Update
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XI.	Wellness Director Report	
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C.	Pivot Point Newsletters.....	Page 110
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A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	February Bill List.....	Page 149-150
F.	RMC Bill List.....	Page 151
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

- XV. Committee Report
 - A. Nothing to Report

- XVI. MEL/RCF/E-JIF Reports
 - A. Nothing to Report

- XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, March 16, 2021 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 2021-_____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

JANUARY 19, 2021
Via Zoom Conferencing

OPEN SESSION MINUTES

The ***Reorganization*** Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, January 19, 2021 at 3:30PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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

FLAG SALUTE

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 of 2020 FUND COMMISSIONERS

Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Erin Provensano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Boro**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Debbie Vallari, **Alternate, Pemberton Boro**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Tom Pullion, **Edgewater Park**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies:

N/A

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the meeting minutes of the December 15, 2020 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. Mascia, to approve the Open & Closed session meeting minutes of the December 17, 2019 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the December 15, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

ADJOURN THE SINE DIE MEETING

Chair Jack entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Wolbert, seconded by Mr. McMahon, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2021 Reorganization Meeting of the BURLCO JIF*. He then asked the Recording Secretary for a roll call of the 2021 Fund Commissioners.

ROLL CALL of 2021 FUND COMMISSIONERS

Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Boro**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Debbie Vallari, *Alternate*, **Pemberton Boro**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Tom Pullion, **Edgewater Park**
Maryalice Brown, **Woodland Twp.**

ELECTION OF 2021 OFFICERS

2021 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2021 Nomination Slate. The Nominating Committee met in November 2020 and presented the 2021 Nomination Slate at the November & December 2020 Executive Committee Meetings.

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, Mt. Laurel Township
	Paula Kosko, Hainesport Township

Executive Committee Alternates:

- #1 Grace Archer, **Bordentown City**
- #2 Mike Theokas, **Bordentown Township**
- #3 Dave Matchett, **Shamong Township**
- #4 Brandon Umba, **Lumberton Township**
- #5 Steve Ent, **Westampton Township**
- #6 Vacant
- #7 Vacant

Mr. Forlenza asked if there were any nominations from the floor for a position on the 2021 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a Chairman and Secretary as presented.

Election of a Chairman and Secretary

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Boro**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Debbie Vallari, *Alternate*, **Pemberton Boro**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Nays: None

Abstain: John Gural, **Palmyra Boro**

Motion carried by unanimous vote.

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2021 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

Election of Executive Committee/Alternates

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Boro**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro.**
Debbie Vallari, *Alternate*, **Pemberton Boro**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Nays: None

Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered visually and virtually by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2021 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and the Executive Committee members were instructed to forward the oaths to the Fund Solicitor for counter-signature.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Glenn McMahon, *Chesterfield* to conduct the 2021 Reorganization Meeting of the Fund.

ORGANIZATIONAL RESOLUTIONS

The following 2021 Organizational Resolutions were presented for adoption by Fund Chair McMahon.

- | | |
|----------|--|
| R2021-01 | Confirming the Election of a Fund Chair and Fund Secretary |
| R2021-02 | Confirming the Election of an Executive Committee and Alternates |

R2021-03	Appointing Professional Staff
R2021-04	Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates
R2021-05	Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates
R2021-06	Recommending the Employment Practices Liability and Public Officials Liability Defense Panel
R2021-07	Adopting Procedures in Compliance with the Open Public Meetings Act
R2021-08	Adopting Fiscal Policies
R2021-09	Designating Executive Director as Public Agency Compliance Officer
R2021-10	Cash Management and Investment Policy
R2021-11	Establishing a Fund Records Program
R2021-12	Establishing the 2021 Plan of Risk Management
R2021-13	Designation of Certifying and Approving Officer for Payment of Claims
R2021-14	Authorizing participation in the MEL Names Storm Deductible Risk Sharing Program

Chair McMahon asked if there were any questions on the Resolutions presented.

Mr. Hornickel inquired why there were three (3) new vendors listed in Resolution 2021-03 of which he was unfamiliar. Mr. Forlenza explained the Bank of New York is the holding bank used by the JCMI, or Joint Cash Management Investment of the MEL which the JIF will be joining. Clearbrook Global is one of their Financial Advising Groups, as well as is NW Financial Group. Mr. Forlenza noted he has spoken with the Fund Solicitor in regards to adding them to the Resolution even though the JIF does not have a direct contractual relationship with these companies. The Solicitor opined that these firms are doing business with the MEL and the JCMI and will be receiving large sums of money from the JIF for investment purposes, therefore we felt it best to list them on the Resolution. Mr. Hornickel thanked Mr. Forlenza for his explanation.

Chair McMahon entertained a motion to adopt the *Organizational Resolutions 2021-01 through 2021-14* as presented.

Motion by Mr. Gural seconded by Mr. Ingling, to adopt *Organizational Resolutions 2021-01 through 2021-14*.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp Jerry Mascia, Mt. Laurel Twp Rich Wolbert, Beverly City John Gural, <i>Secretary</i> , Palmyra Boro Glenn McMahon, <i>Chair</i> , Chesterfield Twp
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

Chair McMahon presented Resolution 2021-15 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences

Motion by Ms Kosko, seconded by Mr. Wolbert, to adopt *Organizational Resolution 2021-15* as presented.

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He thanked the membership on behalf of his staff and RPA/AJG for the 2021 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the BURLCO JIF as a result from our roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza noted as it is common this time of year for the Certificates of Insurance report to be delayed as the end of the year is a popular time to renew Certificates of Insurance. The Fund Underwriter has been working on the certificates, so if you have not received yours, please reach out to the Fund Underwriter or the Executive Directors office and we will assist you. He noted once we receive this report, his office will distribute to the membership.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances. If you encumbered unspent funds by the November 30, 2020 deadline, there are many items/situations in regards to COVID-19, the cost of which could be offset by one or more of these programs. He noted his office will not be sending out any more reminders regarding available balances and if you have a question, please contact his office. All encumbered funds must be claimed by February 1, 2021. He noted, in total for all of these programs, there is close to \$40,000 of encumbered funds, so please do not allow your monies to go unclaimed.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31st is a popular time for employees to retire. 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/remain in compliance with the MEL EPL Risk Management Plan. He reminded the members to please be cognoscente of the June 1, 2021 deadline.

In regards to the Police Command Staff Training, it is still hopeful that we will be able to hold this training in person late Spring and 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 and it has been decided to hold them via Webinar. The trainings will be presented by Armando Riccio and include AM and PM sessions. He noted numerous dates have been establish for April and May and a Save the Date will be forthcoming in the next few weeks.

In regards to Non-Supervisory EPL Employee Training, Mr. Forlenza stated 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 provided 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 and the notification should go out as soon as possible. The deadline to comply with all aspects of the EPL Risk Management Plan is June 1, 2021.

Mr. Forlenza noted, again, this year, the Fund will be sponsoring Elected Officials training and it will be conducted online. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes one of the online 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. 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.

Mr. Forlenza stated 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 in October. 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.

Mr. Forlenza stated the first installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about December 30, 2020. Please note that the first installment is due by February 16, 2021.

Mr. Forlenza stated that a report detailing attendance records through the end of 2020 was included in his report and this information is taken directly from the monthly minutes. Should you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza noted on or about December 22, 2020, Tracy Forlenza sent an email to all members notifying them that the 9/30/2020 Loss Ratio Snapshots for the JIF, MEL, & EPL/POL were loaded into Origami. Instructions on how to access these reports were included with the email. He noted the format is slightly different, but does contain all of the same information. If you have any questions on how to access the reports in Origami, please contact Tracy in the Executive Directors office. If you have any questions regarding the information contained in the report or a specific claim, please contact the adjuster listed in the report.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2021 re-appointment as Fund Solicitor.

Closed Claims Report

Mr. DeWeese thanked the membership on behalf of himself and his staff for their reappointment and he looks forward to working with everyone in 2021.

With that said, Mr. DeWeese stated that there were three (3) closed cases since the last meeting:

Middleton v. Township of Bordentown
Cresong (minor) v Township of Mt. Laurel
Bowman & Diaz 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, and the volume of continues to be heavy, mainly due to COVID issues. 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.

Lastly, Mr. DeWeese noted Mr. Forlenza had sent an email out earlier today which contained a Legal Bulletin prepared in conjunction with Mr. Forlenza, Mr. Miola, other Executive Directors of the MEL and Labor Counsel in regards to mandatory or voluntary requirements of receiving the COVID 19 vaccine. He noted a number of inquiries have been received on this matter.

Mr. DeWeese believes this Legal Bulletin provides sound guidance on this topic and it is strongly recommended to meet with your Solicitor and Labor Counsel before any decision is made on behalf of your municipality when it comes to mandating this vaccine. He noted he believes all of the Legal issues have been identified and laid out in regards to making the vaccine either mandatory or voluntary and to please reach out to him should you need any further guidance.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville began by thanking the membership for the re-appointment and wished everyone a safe and happy New Year. 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 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.

Mr. Saville asked to please make the appropriate personnel review the Law Enforcement Bulletins as they are distributed.

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. Three (3) members have provided their rosters, but have not completed any trainings as of yet, and one (1) member has not activity as of yet. As of 1/15/21 members have participated in 1,203 classes. If anyone is interested in the details you may email him and he will provide that information.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli thanked the members for the reappointment of Qual-Lynx on behalf of himself and his staff.

Mr. Roselli presented the *Lessons Learned from Losses* for January which reviewed *Winter Safety*. He then highlighted the following in order to keep winter weather claims at a minimum:

- Consider who is performing snow and ice removal and whether they are capable of performing these actions safely. As an example, have they had previous injuries that could be worsened by shoveling?
- Pre-treat parking lots and sidewalks when snow or ice is expected.
- Plan where to pile snow as subsequent melting/refreezing cycles create icy patches
- Discuss footwear with employees
- Provide caution/wet floor signs at all entrances.
- Maintain heat and consider those colder areas of the building where heat may not easily reach as these areas are prone to pipe breaks

Mr. Roselli then presented two costly claims that could have been avoided had the employees working in winter conditions taken a bit more care in preparing the areas they were working in.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and is looking forward to seeing everyone at some point in 2021. She then noted that her report is detailed in the agenda packet. She highlighted the following:

She stated she is planning to reach out to all of the Wellness Coordinators by the end of this month to set up their first wellness-planning meetings and begin formulating a “plan” for implementing effective wellness initiatives for 2021. The goal is to allocate the wellness funds early in the year to avoid last minute spending or worse yet, losing funds all together! *Failing to plan is planning to fail.*

Other goals for the year:

- Continue with the monthly Targeting Wellness Newsletter – Good News for Good Health
- Solicit employee feedback through conducting periodic Focus Groups and/or surveys
- Introduce new workshops, presentations, demonstrations that can be done virtually and eventually in-person
- Continue seeking new and appropriate resources for membership consideration
- Offer confidential individual and/or group virtual coaching sessions to all municipal employees
- Work on building a “library” of tips, exercises, and such that can be posted on the JIF website for convenient access.

Ms. Schiffer stated the last date to claim encumbered Wellness Funds is February 1st, 2021, so please try to have all receipts and vouchers to Tracy Forlenza at RPA (Tracy_Forlenza@RiskProgramAdministrators.com) by Jan 31st.

She noted the January Targeting Wellness Newsletter discussed:

- Ideas for setting your sights on a new challenge
- A self-improvement challenge tracker you can use
- Nutritional Nuggets - New section (Survey Link included in the text)
- Fitting Fitness In Every Day
- To Dare - Poem to inspire you

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

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the Fund for Qual Care’s re-appointment and reviewed the Managed Care Report for *December 2020*.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Lost Time</i>	<i>7</i>	<i>58</i>
<i>Medical Only</i>	<i>17</i>	<i>164</i>
<i>Report Only</i>	<i>110</i>	<i>683</i>
<i># of New Claims Reported</i>	<i>134</i>	<i>907</i>
<i>Report Only % of Total</i>	<i>82%</i>	<i>75%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>71:29</i>	<i>74:26</i>
<i>Average Days to Report</i>	<i>5.1</i>	<i>3.1</i>

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,463
<i>Transitional Duty Days Worked</i>	1,465
<i>% of Transitional Duty Days Worked</i>	59%
<i>Transitional Duty Days Not Accommodated</i>	998
<i>% of Transitional Duty Days Not Accommodated</i>	41%
<i>\$ Saved by Accommodating</i>	\$158,131
<i>\$ Lost by Not Accommodating</i>	\$102,080

Ms. Beatty presented a 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: 903
Indemnity: 58
Medical Only: 160
Report Only: 685

She stated there has been an uptick in the number of reported COVID claims and she is expecting the same in the coming months. Ms. Beatty also noted, with the uptick in COVID claims, the hospitals are getting filled up again, and there have been five (5) area Urgent Cares temporarily closed so the employees there can go to work in the hospitals. She is expecting to see more of this as well in the coming months and will keep the members updated.

Ms. Beatty also reported that with *MedExpress* becoming *Riverside*, there was some concern in regards if the negotiated contracts, pricing, etc. the Qual Care has with them would be honored with *Riverside*, and she can now confirm they will, so you may continue to send your employees to *Riverside*. She concluded by stating 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>Dec</i>
<i>Bill Count</i>	128
<i>Original Provider Charges</i>	\$107,032
<i>Re-priced Bill Amount</i>	\$44,945
<i>Savings</i>	\$62,087
<i>% of Savings</i>	58%
<i>Participating Provider Penetration Rate - Bill Count</i>	96%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97%

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

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero wished everyone a Happy New Year and thanked the membership for his reappointment for 2021.

Mr. Romero noted there are still three (3) members where all employees still have not completed the basic Cyber Security course, though they are very close between 85-98%. In regards to the *Safe Computing Practices at Work & Home* course, seven (7) 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 December there were 653 phishing emails issued with 72 clicked, or 2.6%, which is very good, but higher than the previous month. Mr. Romero noted again, 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 will continue to send 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, 22 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. He will be working on webinars, a worksheet and a new assessment which will include new findings and recommendations. 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 was 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 to be careful of emails indicating they are from the IRS, or related to taxes as cyber criminals are trying to get you to believing they are sending you legitimate tax documents, or insist you owe the IRS money. There are quite a few phishing emails going around, especially this time of year. If you are unsure of an email, contact him and he will assist you with any questions or concerns.

Lastly, Mr. Romero warned of an advanced virus whereas included in an email, it looks as if there is an eyelash, or a speck of dust, and if you have a touchscreen computer screen and go to wipe away the speck, it is actually a touch link and will release a virus once the speck is touched. This is a very advanced way of circulating a virus, so please be aware as the cyber criminals are getting more advanced.

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 **December 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of December 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$11,942.25. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$5,963.81 in the asset portfolio, the yield is adjusted to .38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$58,363.34 as it relates to current market value of \$4,458,880.14 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,475,373.45.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$9,056.00	\$122,408.12
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

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

Delran Township	\$31,166.00
Chesterfield Township	\$1,112.00
Bordentown City	\$70,334.00
Bordentown Township	\$63,747.00
Westampton Township	\$10,413.00
E-JIF Allocation	\$126,513.91

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,174,602.86 to a closing balance of \$18,312,537.08 showing a decrease in the fund of \$862,065.78

Loss Run Payment Register – December 2020

Mr. Tontarski stated that the 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 \$283,281.39. The claim detail shows 241 claim payments issued.

Bill List –January, 2021

For the Executive Committee's consideration, Mr. Tontarski presented the January 2021 Bill List in the amount of \$595,116.76

Chair McMahon entertained a motion to approve the December 2020 Loss Run Payment Register and the January 2021 Bill List as presented.

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

Motion by Mr. Ingling seconded by Mr. Mascia, to approve the *December 2020 Loss Run Payment Register and January 2021 Bill List* as presented.

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

COMMITTEE CHAIRS MEETING

Chair McMahon noted that the minutes from the January 7, 2021 meeting along with the 2021 Committee Appointments were included in the agenda packet for the members to review and were self-explanatory. He noted the only real change this year was the appointment of a Co-Chair for each Committee, so in the absence of the Chair, they could run the meeting, review the minutes, and have an overall experience of being the Committee Chair, so once that position is filled again, they would be the next choice.

Chair McMahon asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

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

MEL/RCF/E-JIF REPORT

MEL/EJIF Meeting – January 6, 2021

Ms. Jack reported that the MEL and EJIF met and held their Reorganizational meetings on January 6, 2021 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

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

RCF Meeting – January 6, 2021

Mr. Matchett reported that the RCF met and held their Reorganizational meeting on January 6, 2021 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

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

MISCELLANEOUS BUSINESS

Chair McMahon entertained a motion to accept *Resolution 2021-17* Honoring Meghan Jack, Riverside Township. Chair McMahon then read a copy of the Resolution to the membership and thanked Ms. Jack for her time served.

Motion by Mr. Cramer, seconded by Mr. Wolbert to accept *Resolution 2021-17*. All in Favor.
Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be delivered to Ms. Jack in the next week or so, along with a copy mailed to her Governing Body.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, February 16, 2021 at 3:30 PM** via Zoom Conferencing.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-16

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

Motion by Ms. Kosko, seconded by Mr. Ingling to Adopt *Resolution #2021-16*.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp Jerry Mascia, Mt. Laurel Twp Rich Wolbert, Beverly City John Gural, <i>Secretary</i> , Palmyra Boro Glenn McMahon, <i>Chair</i> , Chesterfield Twp
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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 McMahon entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>
<i>2021214072</i>	<i>2019150650</i>
<i>2019154157</i>	
<i>2021211846</i>	

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

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

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were three (3) claim(s) presented for abandon subrogation:

2020181062

2020183229

2019174109

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the January 19, 2021 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Mr. Ingling to adjourn the January 19, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:08pm.



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: February 16, 2021
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 22-23)

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

B. Certificates of Insurance (pgs. 24-39)

A summary of the Certificates of Insurance issued during November/December 2020 & January 2021 are attached for your review.

C. Financial Fast Track Report (pg.40)

The Financial Fast Track Report as of December 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 December 31, 2020 was **\$9,942,970**

D. Regulatory Filing Checklists (pgs. 41-42)

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. 2020 Safety Incentive Program Awards

A letter from our office describing on how to collect your 2020 Safety Award Money will be emailed out to all members in the next few weeks. If you have any questions on how to collect your 2020 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

F. 2021 Optional Safety Budget (pg. 43)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

G. 2021 Wellness Incentive Program Allowance (pg. 44)

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

H. 2021 EPL/Cyber Risk Management Budget (pg. 45)

A report detailing available balances for each member is included in the agenda. 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 to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

I. Employment Practices Liability Compliance – (pg. 46)

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. 47-48)

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. 49)

The MEL has established a process, outlined in MEL Coverage Bulletin **2021-06**, 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. 50-53)

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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

N. 2021 MEL Bulletins (pgs. 54-55)

Attached for your review is MEL Bulletin 2021-01. This Bulletin outlines all MEL Coverage Bulletins released to date for the 2021 Fund Year. Please take note the numbering system for the MEL Bulletins has changed this year. Please be sure to review these Bulletins with your Risk Management Consultant. Please contact the MEL Underwriter, Edward Cooney, if you have any questions regarding the Bulletins.

O. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF decided to postpone the in-person Police Command Staff trainings until the Spring of 2021. Over the past few weeks, several members have suggested that we make this training available online; that option is currently being reviewed. Additional information will be forthcoming.

P. Managerial & Supervisory Trainings

Due to the COVID-19 pandemic, Managerial & Supervisory Training will be held this coming Spring by Armando Riccio via webinar. Participation in this training is required for compliance with the MEL's EPL Plan of Risk Management. Additional information on this training will be forthcoming.

Q. Non-Supervisory EPL Employee Training (pgs. 56-61)

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.

R. 2020-2021 Elected Officials Training (pgs. 62-67)

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.

S. Land Use Training Certification (pg. 68)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. 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. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

T. Payroll Audits

On or about February 11, 2021 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2020 payrolls. These payroll figures will serve as the basis for your 2022 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 11, 2021**. Details on how the data can be sent were included in the February 11, 2021 correspondence. Once the information is processed, the auditor will contact each town to discuss the

results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

U. Property Appraisals

On or about February 14, 2021, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2021 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 23, 2021**.

V. Police Accreditation Announcement (pgs. 69-70)

On or about February 4, 2021, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@riskprogramadministrators.com.

W. Annual Planning Retreat Update

Due to the ongoing social distancing restrictions required by the pandemic, the format of the Annual Planning Retreat will be different this year. A proposed format for the Retreat will be discussed with the Strategic Planning Committee at their February 16, 2021 meeting. Additional information regarding the Retreat will be forthcoming.

X. 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

Y. 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.

Z. New Member Activity

Nothing to Report

**Burlington County Municipal Joint Insurance Fund
2021 Optional Safety Budget**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

**Burlington County Municipal Joint Insurance Fund
2021 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

**Burlington County Municipal Joint Insurance Fund
2021 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 21-01

Date: January 1, 2021
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2021 MEL Coverage Bulletins

The 2021 MEL Coverage Bulletins are available on the MEL's website (www.njmel.org). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2021 CHANGES

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Vacant, Historic, Newly Acquired and Builder's Risk
8. Boiler Claims and Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. EPL Risk Management Program
12. Volunteer D&O
13. Quasi Entities
14. Optional Excess Casualty Limits
15. Optional Excess POL/EPL Limits
16. Employed Attorneys
17. Improvement Districts
 - a. BIDs / SIDs
 - b. SIDs – Atlantic
18. Aircraft Requirements
19. ATV Parks
20. Paintball Liability
21. MEL Underwriting Manager Team
22. Drones
23. TULIP Program
24. Acceptance and Use of Surplus Military Equipment
25. Coverage FAQs



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 4, 2021
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2021 Announcement

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

FEBRUARY 2021
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE JANUARY 19, 2021 MEETING.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: February 3, 2021

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

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

LOSS CONTROL SURVEYS

- § Township of Mount Laurel on January 14, 2021
- § Township of Tabernacle on January 19, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- § Township of New Hanover on January 21, 2021

MEETING ATTENDED

- § Executive Fund Commissioner Meeting (Telephonic) – January 19, 2021
- § Claims Meeting (Telephonic) – January 19, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
February 16, 2021	Executive Fund Commissioner Meeting	Telephonic
February 16, 2021	Claims Meeting	Telephonic

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

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

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

- January 7- Reminder to Verify Drivers Licenses & Histories of Drivers
- January 14- Best Practices for Checking Driving Records of Drivers
- January 21- Mandatory COVID Vaccination Guidance from the MEL
- January 25- New Jersey Use of Force Revised Guidelines
- January 26- Annual Reminder to post Injury and Illness 300A Summary Logs
- January 28- CDC Recommendations for Returning to Work Post-COVID Exposure

MSI NOW & MSI DVD

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Bordentown	1
Edgewater Park	1
Florence	9
Westampton	1

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
-0-	-0-

MSI LIVE

MSI LIVE features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – FEBRUARY 2021

EVERYBODY'S JOB: SAFETY



- NOT ALL EMPLOYEES ARE AWARE OF THE POSSIBLE CONSEQUENCES OF THEIR ACTIONS OR INACTIONS.
- THEY NEED TO BE MADE AWARE OF SOME OF THE WORST CASE SCENARIOS THAT CAN OCCUR AS THEY ARE OUT THERE WORKING ON A DAILY BASIS
- IN THE CASE OUTLINED BELOW, THE PROCESS SHOULD NOT END AFTER THE CAMERA WORK IS COMPLETE. LOOKING FOR ITEMS SUCH AS CRACKED FRAMES, MISSING BOLTS OR DAMAGED STREETS AND SIDEWALKS NEXT TO THE MANHOLE IS JUST AS IMPORTANT AS LOOKING FOR PIPE DAMAGE AND CLOGS AND ROOTS.
- THE JOB SHOULD NOT BE DONE UNTIL THE AREA BEING WORKED ON IS BETTER THAN IT WAS BEFORE, OR THE PROCESS TO MAKE IT BETTER AND SAFER HAS BEGUN.
- SAFETY BRIEFINGS AND TOOLBOX TALKS CAN HELP TO RAISE AWARENESS FOR EMPLOYEES.

- A PRIVATE CITIZEN DROVE OVER A LOOSE MANHOLE COVER CAUSING THEIR VEHICLE TO BE A TOTAL LOSS DUE TO UNDERCARRIAGE AND STEERING DAMAGE. 1 DAY PRIOR A FEW EMPLOYEES OF THE MEMBER MUNICIPALITY'S SEWER DEPARTMENT WERE DOING CAMERA INSPECTIONS AND FOUND BOLTS THAT HAD RUSTED THROUGH. THEY DID NOT REPLACE THE BOLTS OR PUT UP ANY SIGNS WARNING OF THE HAZARD AND ONLY REPLACED THE LID. THIS DANGEROUS CONDITION RESULTED IN \$8,000 IN CAR DAMAGE, WHICH IS RELATIVELY MINIMAL COMPARED TO WHAT COULD HAVE HAPPENED.

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: February 16, 2021 Virtual Meeting on Zoom
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY ACTIVITY & PLANNED EVENTS

With 2020 now behind us and all encumbered funds now spent, we are ready to begin planning for the new year ahead with a new balance of wellness money.

As you are well aware, the purpose of these funds is to offer your employees opportunities to engage in wellness initiatives that promote self-care and overall well-being. To get the most from the program and to best utilize allocated funds, we need to work on offering activities and incentives that span throughout the year.

- This will promote the message that their health is important every day.
- It will prevent spending on things that do not necessarily convey the message of wellness to the employees.
- And it can help eliminate the last minute hustle to encumber and spend the money all at once diminishing the value of the program as a yearlong opportunity to encourage our employees to put their health and wellness first.

This month, I will send all Wellness Coordinators an email invitation to set up a phone or zoom meeting to start planning for the year.

Other ways you can continue to incorporate wellness throughout the year:

Highlighting the connection of safety and wellness by include wellness on the Safety Committee Agenda and encourage department heads to bring ideas on how to best utilize funds for the specific needs of their team.

Ideas to Share on Municipality Events:

Towns are already starting to plan for some events. Some ideas to consider:

- Bingo challenges
- Step/walking challenges
- Water challenges
- Fitness challenges that can be sports related
- Chair massages
- Demonstrations/Presentations topics: cooking, exercise, nutrition, reading labels, smoothies, mindfulness practice, sleep, yoga, breaking habits, gut health, mental awareness

Wellness Director February Offerings:

Mindfulness Workshop – Initial zoom call to review mindfulness and allow participants to experience a short practice together. Participants were then offered a 10-day Mindfulness Experience where I sent out an email every morning with a different mindfulness practice to consider. I had a total of 17 people sign up including both JIFs

Powered Thru Plants - I have received many responses to my survey asking employees a few questions pertaining to their nutritional practice. Incorporating some of their responses, I am now working on formulating a program that will provide guidance on transitioning to a plant-powered lifestyle. My initial presentation will just be to explain the program and ask those interested to sign up for phase two with will answer the question of how to transition. This will be a virtual event this first round.

February Targeting Wellness Newsletter:

This months Targeting Wellness Newsletter is all about self-compassion. So often, we set goals for ourselves that we never reach. Many times, it's due to self-sabotaging. Here is a snapshot of what is included:

- Defining self-sabotage and why we do it
- Overcoming procrastination
- Overcoming perfectionism
- Being mindful by living in awareness
- Nutritional Bites: Cholesterol & Heart Disease in honor of Heart Month
- Recipe Corner: 1-pot pumpkin black bean soup

For some added fun and challenge, I have created two options for you and your employees:

1. Feeling Fabulous in February with a Daily Mantra Calendar
2. February Fitness Bingo Challenge - I have it in a Word Doc in case you need to change anything to better fit your municipality.



**Burlington County Municipal JIF
Managed Care Summary Report
2021**

Intake	January-21	January-20	2021 January YTD	2020 January YTD
# of New Claims Reported	46	20	46	20
# of Report Only	35	8	35	8
% Report Only	76%	40%	76%	40%
# of Medical Only	9	11	9	11
# of Lost Time	2	1	2	1
Medical Only to Lost Time Ratio	82:18	92:08	82:18	92:08
Occupational, Claim Petition, Cancer Presumption	0		0	
COVID-19	42		42	
Average # of Days to Report a Claim	3.4	0.4	3.4	0.4

Nurse Case Management	January-21	January-20
# of Cases Assigned to Case Management	20	19
# of Cases >90 days	18	13

Savings	January-21	January-20	2021 January YTD	2020 January YTD
Bill Count	120	128	120	128
Provider Charges	\$86,817	\$347,510	\$86,817	\$347,510
Repriced Amount	\$34,188	\$50,341	\$34,188	\$50,341
Savings \$	\$52,629	\$297,169	\$52,629	\$297,169
% Savings	61%	86%	61%	86%

Participating Provider Penetration Rate	January-21	January-20	2021 January YTD	2020 January YTD
Bill Count	96%	98%	96%	98%
Provider Charges	95%	100%	95%	100%

Exclusive Provider Panel Penetration Rate	January-21	January-20	2021 January YTD	2020 January YTD
Bill Count	99%	97%	99%	97%
Provider Charges	100%	98%	100%	98%

Transitional Duty Summary		2021 January YTD	2020 January YTD
% of Transitional Duty Days Worked		85%	34%
\$ Saved By Accommodating		\$10,426	\$7,074
% of Transitional Duty Days Not Accommodated		15%	66%
Cost Of Days Not Accommodated		\$1,856	\$14,477

Tax season is upon us



Beware of Tax Season Scams

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address really what it looks like?**

Right-click to see full email address.

- **Is that link really going where it says it's going?**

Right-click to see full web address.

- **Is that caller really from the IRS?**

Hang up and call the IRS yourself with the phone number you find online.

IRS-IMPERSONATION PHONE SCAMS - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

February 10, 2021

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 January 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. 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 \$ 11,159.64. This generated an average annual yield of .71%. However, after including an unrealized net loss of \$ 4,499.13 in the asset portfolio, the yield is adjusted to .42% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$53,864.21 as it relates to current market value of \$ 4,454,381.01 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,476,689.64.

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 \$ 769.81 w/YTD Total \$ 769.81 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 1,411,642.00

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 \$ 126,495.32. The claims detail shows 257 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$105. Interest Allocated)

Delran Township	\$ 16,185.00
Chesterfield Township	\$ 1,113.00
Bordentown City	\$ 70,375.00
Bordentown Township	\$ 63,784.00
Westampton Township	\$ 10,419.00

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 \$ 18,312,537.08 to a closing balance of \$ 19,380,982.12 showing an increase in the fund of \$ 1,068,444.66. 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 - February 2021

	Payee	FY2021	FY 2020	FY 2019	JIF Appropriation	Description
1	The Actuarial Advantage	4,828.00			Prof Services/Actuary	Jan 2021 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00			Prof Services/Administration	Feb 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	42.02			Misc/Postage/Copies/Faxes	Jan fees postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	93.00			Misc/Other	Yrly renewal of Survey Monkey (split)
5	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	Feb 2021 Fees
6	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	Feb 2021 Fees
7	Joyce Media	375.00			Misc/JIF Website	Feb 2021 Fees + jif domain renewal
8	Kris Kristie	375.00			Misc/Recording Secretary	Feb 2021 Fees
9	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	Feb 2021 Fees
10	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; Feb fee
11	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	Feb 2021 Fees
12	Tom Tontarski	968.00			Prof Services/Treasurer	Feb 2021 Fees
13	Tom Tontarski	13.17			Misc/Postage/Copies/Faxes	Priority mail fees-Jan split with Trico
14	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	Feb 2021 Fees
15	Debby Schiffer	2,533.00			Wellness Program	Feb 2021 Fees
16	MEL JIF	332,610.00			MEL	MEL 2021 WC & Excess Liability - 1st installment
17	MEL JIF	1,750.25			Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 1st installment
18	MEL JIF	132,038.75			Property Claims and Premium	MEL 2021 Property claims & prem. -1st installment
19	Apex Insurance Services c/o QBE Insurance	5,678.50			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-05; 1/1/21-1/1/22; Inv#6208407; 1st installment
20	Apex Insurance Services c/o QBE Insurance	355,626.00			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-05; 1/1/21-1/1/22; inv#6235941; 1st installment
21	Courier Post	340.44			Misc/Legal Notices	Ad#4539568 Jan mtg; #4569412 Mig dates; #4569421 contract awards
22	Courier Times		327.96		Misc/Legal Notices	Ad#7377475 2021 dates; #7377477 contract awards
23	Iron Mountain	75.75			Misc/Record Retention Service	Inv#DJGK760 Storage 2/1-28/2021; Service 12/22/20-1/26/21
24	City of Bordentown		258.12		Wellness Program	Thermometers, quizlet prizes, wellness items
25	City of Bordentown		1,595.00		Optional Safety Budget	PPE, masks, PW gear
26	City of Bordentown			3,400.00	Safety Incentive Program	tshirts, caps, raingear
27	Bordentown Twp		422.24		Wellness Program	challenge prizes
28	City of Beverly		500.00		EPL/CYBER/EPL/Cyber Incentive Program	offsite storage, antivirus
29	City of Beverly			2,673.70	Safety Incentive Program	offsite storage, antivirus, water
30	City of Beverly		750.00		Wellness Program	water
31	City of Beverly		1,595.00		Optional Safety Budget	safety supplies
32	Chesterfield Township		500.00		Wellness Program	duffel bags and cooling towels

33	Delanco Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	review of covid policy
34	Delanco Township		152.91		Wellness Program	prizes for challenge
35	Delanco Township		332.15		Optional Safety Budget	safety vests and sledge
36	Edgewater Park Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	employee handbook review
37	Edgewater Park Township		1,035.00		Optional Safety Budget	bullet proof vest
38	Fieldsboro		500.00		Wellness Program	water, standing desks
39	Fieldsboro		750.00		Optional Safety Budget	safety supplies
40	Fieldsboro		461.97		EPL/CYBER/EPL/Cyber Incentive Program	security update; battery backup
41	Florence Township		1,000.00		Wellness Program	PPE items; challenge prizes
42	Florence Township		2,660.00		Optional Safety Budget	PPE, hard hats
43	New Hanover Township		500.00		Wellness Program	stress mgmt and back/neck massager
44	New Hanover Township		749.37		Optional Safety Budget	safety items
45	New Hanover Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Security rider
46	North Hanover Township		692.12		Wellness Program	wrist blood pressure cuffs
47	Borough of Palmyra		208.70		Optional Safety Budget	safety items
48	Borough of Palmyra		750.00		Wellness Program	guides, pedometers, awareness
49	Pemberton Borough		497.00		Wellness Program	mats and air purifier
50	Pemberton Borough		956.89		Optional Safety Budget	safety equipment
51	Riverside Township		967.55		Wellness Program	wellness items
52	Riverside Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	IT security
53	Riverside Township		2,660.00		Optional Safety Budget	safety items
54	Riverside Township			2,900.00	Safety Incentive Program	gear
55	Tabernacle Township		500.00		Wellness Program	gym bags
56	Westampton Township		695.06		Wellness Program	water coolers
57	Westampton Township		1,175.00		Optional Safety Budget	hi vis shirts and jackets
58	Woodland Township		390.57		Wellness Program	sneaks and challenges
59	Woodland Township		249.83		Optional Safety Budget	safety gear
60	Wrightstown Borough		903.36		Optional Safety Budget	safety gear
	TOTAL	\$910,449.88	\$27,467.80	\$8,973.70		

JIF Bill List Total	\$946,891.38
RMC Bill List Total	\$126,441.00
Grand Total	\$1,073,332.38

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**RMC BILL LIST (1st installments) - Feb 2021**

	Payable to:	FY 2021	Appropriation	Description
1	CBIZ Benefits and Insurance	12,330.00	Risk Management Consultants	1st installment payment -Bordentown Twp
2	Connor Strong & Buckelew	20,051.00	Risk Management Consultants	1st installment payment -Bass River Township and Mt Laurel
3	EJA/Capacity Insurance	38,596.00	Risk Management Consultants	1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Florence, North Hanover, Springfield, Woodland, Wrightstown
4	Hardenbergh Insurance Group	32,018.00	Risk Management Consultants	1st installment payment -Beverly, Medford(Jan), New Hanover, Pemberton Twp, Westampton
5	Insurance Agency Management	23,446.00	Risk Management Consultants	1st installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	RMC BILL LIST TOTAL	\$ 126,441.00		